



October 2023

WPL

WILLIAM PENN LIFE

INSIDE:

Schedule of branch family Christmas parties
Reflections on the Hungarian Revolution of 1956
Creepy, ghoulish treats kids can make at home

*And the sun took
a step back,
the leaves lulled
themselves to sleep,
and autumn
was awakened.*

-- Raquel Franco

Official listing of Delegates for the General Convention - Page 9

A simple way to insure your life

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The maximum face amounts available under this simplified issue special are:

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Those ages 76 and up are not eligible.

For this special promotion, there is a limit of one new insurance policy per person. Those who purchased a Simplified Issue plan previously are ineligible for this promotion. Age and face amount limits apply. **The single premium must be paid at time of application.** Dividends are not anticipated. Any individual who applied for life insurance and has been declined or refused a table rating by WPA or any other insurance carrier since January 1, 2022, subject to MIB inquiry, is NOT eligible. Signature verification on the disclaimer below is required.

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Address: _____

Telephone: _____ Social Security Number: _____

Email Address: _____

Are you an existing member of WPA? YES / NO (Circle One) • Do you use tobacco? YES / NO (Circle One)

DISCLAIMER: I have not been declined or refused a table rating by William Penn Association or any other insurance carrier since January 1, 2022, subject to MIB inquiry.

Signature Required: _____

Mail, email or fax completed form to:

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Your comments are always
welcome. Contact us at:

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Thank you, WPA!

WPA members have known for a long time that when we join hands we touch lives. Our recent **Cards of Caring** project proved that once again. As we reported in our September 2023 issue, our members and branches donated 1,200 greeting cards which were delivered to every student, teacher and staff member of the schools in East Palestine, OH, the site of a horrific train derailment earlier this year. In appreciation, a thank you note (left) signed by Chris Neifer, superintendent of East Palestine schools and Cindy Dunn, school district secretary, was sent to Elizabeth Darago, President of Branch 44 Akron, OH, who organized this project. Although sent to Elizabeth, it was meant for all of you who so willingly shared your fraternal spirit.



2023 Branch Family Christmas Parties

Branch	City/State	Date	Time	Location & Reservation Information
0014.....	Cleveland, OH.....	Dec. 2.....	TBA.....	Mentor Presbyterian Church, 5855 Hopkins Road, Mentor Call 216-970-2769 or 440-248-9012 for information and reservations.
0044.....	Akron, OH.....	Dec. 9.....	9:00.....	Golden Corral Buffet, 2819 S. Arlington Road, Akron Call 330-670-5367 by Dec. 2 for reservations.
0129.....	Columbus, OH.....	Dec. 10.....	TBA.....	Time and location will be determined soon. Call 614-875-9968 for more information.
0132.....	South Bend, IN.....	Dec. 10.....	3:00.....	Barnaby's Pizza Pub - Mishawaka, 3724 Grape Road, Mishawaka Call 574-256-5281 by Dec. 1 for reservations.
0226.....	McKeesport, PA.....	Dec. 3.....	12:00....	Free Hungarian Reformed Church, 101 University Dr., McKeesport Call 412-566-7191 for reservations.
0249.....	Dayton, OH.....	Dec. 10.....	12:00....	Scene 75 Entertainment Center, 6196 Poe Ave., Dayton Call 937-938-0198 or email amschmidt@msn.com for reservations.
0296.....	Springdale, PA.....	Nov. 18....	12:00....	Springdale Veterans Association, 1151 Pittsburgh St., Springdale Call 724-882-3802 or email dtorma@wpalife.org by Nov. 8 for reservations.
0349.....	Weirton, WV.....	Dec. 2.....	9:00.....	Zalenski Family Eatery and Pub, 547 Cadiz Rd, Wintersville Call 740-264-6238 for reservations.
0800.....	Altoona, PA.....	Dec. 3.....	5:00.....	Prime Sirloin Buffet, 501 Municipal Dr., Duncansville Call 814-943-7471 by Nov. 22 for reservations.

Remembering a revolution

Reflections on the Hungarian uprising of October 1956

by Judit Ganchuk

This year marks the 67th Anniversary of the Hungarian Revolution that began on October 23, 1956. After reading biographies and memoirs, it is still hard to imagine what life must have been like for those young men and women decades ago, revolting against the Soviet Communists.

I have met some fascinating 1956 Hungarian refugees who shared their frightening ordeals with attention to the horrific details of their escapes. To make history interesting for our members is sometimes difficult, and with each passing year I find it harder to make history come alive for others as it does for me.

I want to express my sympathy for those who were killed and pay my respects to those victims and their families. Many of these 56ers in the Pittsburgh and McKeesport area have passed away and are now resting in peace.



Born a few decades too late, I know I don't have the right words to commemorate such a somber world event, so I humbly ask that you reflect on it personally. I remind my children, and plan to continue reminding them, that freedom is not free and that they must learn from history to move forward. I hope that this sparks some interest

in our younger readers to check out their local library and find out more information on the 1956 Hungarian revolution against the Soviet Communists.

This image is of a Memorial to the 1956 Hungarian Revolution and can be found on the wall of the Hungarian Ministry of Agriculture, behind the Hungarian Parliament in Budapest. It's visible when you go through Kossuth Lajos Square. Today, dozens of bronze balls are attached to the building's facade serving as a reminder of bullets spent and lives lost during the 1956 Hungarian revolution.



Supporting the Hungarian community



On Aug. 30, WPA Chair of the Board Kathy Novak (above) presented a donation on behalf of the Association to Rev. Dr. Csaba Krasznai, Bishop of the Calvin Synod and pastor of the First Hungarian Reformed Church of Walton Hills, OH, during the Synod's 81st meeting held Aug. 29 to 30 in Walton Hills. At right, WPA sales representative Alan Szabo and Branch 28 Vice President Sandor Tollas Jr. shared information about WPA during the American Hungarian Friends of Scouting's 67th Hungarian Festival Sept. 3 in Parma, OH.



Credit life insurance

*What is it?
Should I purchase it?
If so, from where?*

Generally speaking, *credit life insurance* is a type of life insurance that repays a loan if you should die before the loan is paid in full under the terms set out in the account agreement. This is optional coverage. When purchased, the cost of the policy may be added to the principal amount of the loan. Banks, credit unions, car dealers and finance companies may offer a credit life policy when you apply for a loan or credit line.

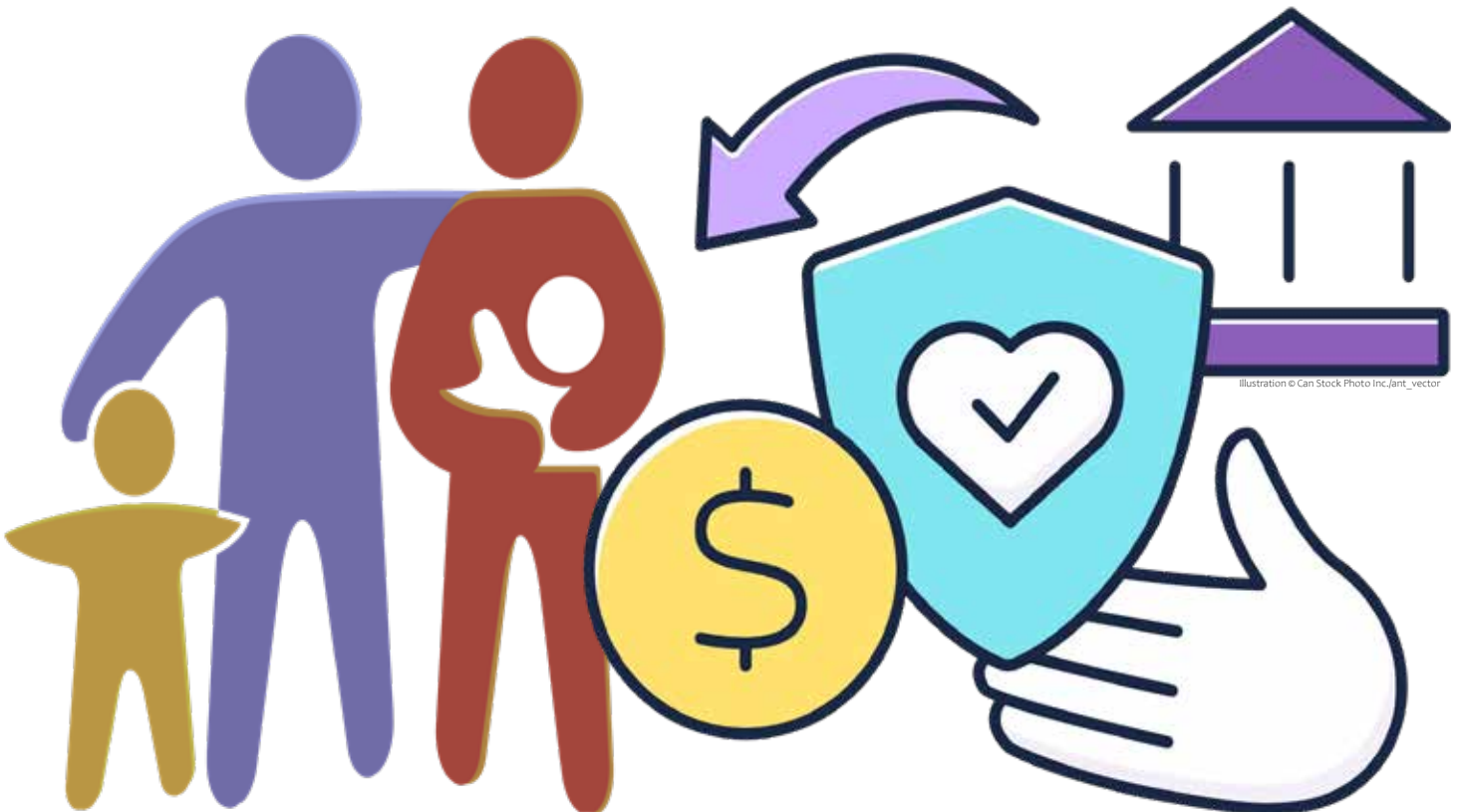
You should consider purchasing credit life insurance if you just made a large purchase, such as a home, or if you took out a second mortgage, a car loan or a large line of credit. Keep in mind that you do not have to purchase the insurance coverage from the same place you get the loan. This would be a great time to discuss more coverage with your WPA agent.

Who really benefits from credit life insurance if it's purchased through the lender? First and foremost, the lender. Credit life insurance is not designed to protect you. This is a way the lender will be sure the loan will be paid back if you should die before repaying the loan. The lender is the beneficiary, not your family.

However, if you have a loan that is attached to your home, and have dependents who rely on that home, this will help tremendously and would protect your loved ones from having to repay the debt. The debt will be wiped clean because of the credit insurance policy that is paid out to the lender. Everyone wins here.

A personal story.

Last year in the early fall, I lost a family member (she was only 64) to a battle with breast cancer. Years earlier, she had gotten remarried and moved into her family's house. She and her new husband took a loan from the house and were in the process of repaying it when she passed away. Weeks after the funeral, her husband got a call from the bank where they



had the loan, telling him he no longer owed the bank any money. Unbeknownst to him, his wife had taken life insurance on the loan when they first opened it. Amidst his grief, he no longer was burdened with repaying the loan. The debt was cleared.

What type of insurance policy is credit life insurance?

A credit life insurance policy is what is known as a *decreasing term* policy that corresponds with the loan. Put simply, this means that the death benefit decreases as the policyholder's debt decreases. The premium stays the same, no matter what the balance is on your loan.

For instance: let's say that you borrow \$45,000 to purchase a new vehicle. Your total monthly payment comes to \$875, which includes \$50 per month for a credit life insurance policy. The life of the loan is six years. The insurance covers the amount of the loan. Remember, every year the loan amount you owe is decreasing, however, the insurance payment stays the same whether it's covering the full \$45,000 or \$1,000 that is left. And, if you should pay off the loan after six years, you would have paid an extra \$3,600 in insurance premiums on that loan. So, you can see, this is a great concept but may not be the most affordable or economical way to go.

In conclusion, it is essential to understand the different types of credit life insurance. Calculate the difference between your purchases and evaluate its relevance in each scenario. Understanding credit life insurance in depth will help you make confident and informed decisions. This will help protect your financial well-being and provide security for loved ones.

If you find yourself in this situation, remember WPA is here to help you with all life insurance needs. Contact your local WPA sales representative or our Home Office at 412-231-2979, ext. 120.

The pros and cons of credit life insurance

PROS

- Ensures major loans are paid in full.
- Protects spouses and cosigners from assuming full debt.
- Medical exam not needed.

CONS

- Death benefit goes to the lender, not your beneficiary.
- Premiums stay the same despite a decrease in your coverage over time.
- Premiums are much higher, compared to purchasing a term policy through your private carrier.
- Approval is not contingent on your good health because you are buying a guaranteed death benefit, that is very costly.



Come grow with us

William Penn Association is looking to grow and expand its reach in current and new markets. We are seeking highly-motivated agents to join our list of over 800 existing agents. WPA currently writes insurance and annuity products in 20 states -- CA, CT, DE, FL, IL, IN, KY, MD, MA, MI, MO, NC, NE, NJ, NY, OH, PA, VA, WV and WI -- and in DC. We need both full-time and part-time agents. WPA has much to offer our members and the agents who write for us. If you are interested in an opportunity to grow with us, then call 412-231-2979 and speak to either Sherrie Coburn at Ext. 134 or Barbi Tew at Ext.120. Thank you.



Meals in minutes



Pasta Primavera

Every time I write an article in the fall, I always comment on it being the best time of the year. The number one reason, of course, is because my birthday is in the fall. Besides that, fall offers cooler weather and an abundance of produce, from apples to squash to pumpkins and more.

Another wonderful thing about the fall is all schools are back in session, from elementary to high school to college. Since I am now retired, I miss not teaching culinary classes. After 38 years of teaching culinary arts, I am now officially retired from any classroom activities. To stay busy, I do offer my services to various groups looking for volunteers to feed the homeless in and around Philadelphia. I also offer my abilities to teach classes for Philabundance, a group dedicated to helping those less fortunate get a basic education in the culinary field. After completing a 17-week program, Philabundance students will enter the Culinary Arts program at the Community College of Philadelphia.

Another advantage to being retired is having the ability to explore and supply more cooking info to you, the faithful readers. At one time, this column dealt strictly with Hungarian ethnicity and cuisine. Alas, as times have changed, so has the landscape to include diverse cultures that encompass worldwide cuisine. "In the Kitchen" will continue to upgrade and supply all details about food, its origin and where you can buy what you need.

By now I am guessing every household is in full swing with fall activities--sports for the teens, after school activities for the children, and parents trying to coordinate it all day after day. One common focal point every day is *mealtime*! Many of my friends often feed their family fast food like pizza or chain restaurant takeout. While this can be an excellent time-saving choice, the nutritional value can sometimes be compromised.

Is there an answer to this problem? YES, there is, and it's called *Healthy Meals in Minutes*. I have put together four meals you can prepare and serve in 30 minutes or less that are nutritious and have everyone leaving the table satisfied and happy. The ingredients can be found in any supermarket and can be made in any kitchen.

Enjoy the meals and have a great dinnertime with your family. Now let's get into the kitchen.

Have a great month and enjoy the recipes!

Pasta Primavera

1 pound penne pasta
¼ cup olive oil
½ cup red onion, sliced thin
1 large carrot, peeled and cut into thin round coins
2 cups broccoli florets, cut into thin pieces
1 red pepper, diced small
1 yellow squash, sliced into small pieces
1 zucchini, sliced into small pieces

3 cloves garlic, minced
1 cup grape tomatoes
2 teaspoons Italian seasoning, dried
½ cup parmesan cheese, grated
2 tablespoons fresh parsley, chopped

In a saucepan, boil the water, then cook the pasta until al dente; set aside.

In a skillet, heat the oil over medium-high heat, then add the

Chef Béla, a.k.a. William Vasvary, is a Certified Executive Chef (CEC), a graduate of the Academy of Culinary Education (ACE), and a Certified Master BBQ Cook (MBBQ).

onion and carrot and sauté for 3 minutes. Add the broccoli and red pepper, then sauté another 2 minutes. Add the squash and zucchini and sauté 3 more minutes. Stir in the garlic, tomatoes and Italian seasoning. Salt and pepper, to taste.

Stir the veggies and pasta together in the pasta pot. Garnish with parmesan cheese and fresh parsley.

Serve hot to your guests with fresh bread or rolls.



Hot Dog Creole

- 1 tablespoon vegetable oil
- 1 large Vidalia onion, diced into ¼-inch pieces
- 3 large bell peppers, green, red, and yellow, diced into ¼-inch pieces
- 1 pound all-beef hot dogs cut into ½-inch pieces
- 28-ounce can all-purpose tomatoes
- 1 teaspoon garlic powder
- 1 teaspoon oregano
- Salt & pepper, to taste

In a skillet, heat the oil, then cook the onions and peppers until tender. Stir in the hot dogs and cook until lightly browned on the edges. Stir in the tomatoes with all the seasonings, then serve with a side dish of rice or pasta for your guests. Serve with parmesan cheese as a garnish.

American Chop Suey

- 2 pounds ground beef, 85% lean
- 3 teaspoons Italian seasoning
- 3 teaspoons salt
- 1 teaspoon garlic powder
- ½ cup tomato paste
- 1½ cups onion, diced
- 1½ cups red pepper, diced
- 1 stick celery, diced
- 6 cloves garlic, minced
- 1 tablespoon Worcestershire sauce
- 28-ounce can tomatoes, diced not drained
- 28-ounce can tomato sauce
- 3 cups beef broth
- 4 cups elbow macaroni, uncooked
- 1½ cups cheddar cheese, for garnish

In a large skillet, cook the beef until browned then drain the grease. Add seasonings and tomato paste and cook 3 minutes. Add the onions, pepper and celery and cook 3 minutes, then add the garlic. Add the tomato sauce and stir until blended. Add the Worcestershire sauce, undrained diced tomatoes and beef broth, then add the uncooked macaroni and cover the skillet. Cook on simmer until the macaroni is done, about 5 minutes. Adjust to your taste, then serve hot in bowls to your guests. Serve with cheddar cheese as a garnish.



American Chop Suey



Quick Fish Stew

Quick Fish Stew

- 6 tablespoons olive oil
- 1½ cups onion, chopped
- 3 cloves garlic, minced
- ¾ cup parsley leaves, chopped
- 14-ounce can crushed tomatoes
- ¼ cup tomato paste
- 1 cup clam juice or fish stock
- ½ cup white wine
- 2 pounds whitefish, firm pieces
- ¼ teaspoon oregano, dried
- ¼ teaspoon thyme, dried
- 3 dashes Tabasco sauce
- Salt & black pepper, to taste

In a Dutch oven or large skillet, heat the oil, then add the onion and garlic and cook for 3 minutes. Add the parsley, tomato paste and crushed tomatoes. Add the clam juice or fish stock, white wine and the fish, then bring to a simmer until the fish is cooked and flakes, about 5 to 7 minutes. Add all the seasonings and adjust taste with salt and pepper.

Serve hot to your guests in soup bowls with a crusty bread for dipping

Creepy, ghoulish Halloween treats

This Halloween, turn your kitchen into a monster factory! The best part is you can eat these monsters! Okay, so they're not *really* monsters, but cookies that look like monsters and other creepy and fun things. Below are just three treats you can make. Make sure mom or dad is nearby to help. You can save a little money by using store-brand ingredients or making your own vanilla pudding. Also, if you're allergic to the peanut butter cookies, feel free to use vanilla wafers instead. Have a yummy and safe Halloween!

What you need

- Three 3.5-ounce "Go-Packs" of cookies (Mini Oreos, Nutter Butter bites, or Mini Chips Ahoy)
- 3.25-ounce vanilla pudding pack
- 1 cup whipped topping
- 6 tablespoons cream cheese
- 36 pretzel sticks
- 24 candy eyes
- 6 green M&M candies
- Colored candy dye
- 11 ounces white chocolate chips



What you do

- **Creepy Bugs:** Crush the Oreos. In a bowl, add $\frac{1}{3}$ cup whipped topping and 2 tablespoons cream cheese, a little more than 1 ounce of vanilla pudding and 1 ounce or so of crushed Oreos. Form into six balls. Freeze for 30 minutes to firm them up. Next have your white chocolate ready. Melt the chocolate in 30-second increments in the microwave. Once cooled, add your favorite color of dye. Cover the cookie balls with the melted chocolate. For the bugs, add pretzel stick legs. Six fit easily, but who's counting? Add candy eyes, and a piece of cookie for the mouth and you've got one scary bug on your hands!
- **Pretty Pumpkins:** Crush the Nutter Butters. Following the directions above for the creepy bugs, except using the crushed Nutter Butters instead of the Oreos and using orange dye in the melted white chocolate. Cover the cookie balls with the orange colored chocolate and add a little drop of green-colored white chocolate or a green M&M on top.
- **Ghoulish Mummies:** Crush the mini chocolate chip cookies. Following the directions for the creepy bugs, except using the crushed chocolate chip cookies instead of Oreos. Don't dye the melted white chocolate. Drizzle melted white chocolate chips all over the top of the cookie balls and place two candy eyes on each "mummy."

Our thanks to www.wannabite.com for this fun Halloween idea and the photos.

Share photos of your treats on Facebook @WPALife & Twitter #wpalife.

40th General Convention

OFFICIAL NOTICE

Certification of Delegates, Alternate Delegates and Ex-Officio Delegates to the 40th General Convention

The Delegates and Alternate Delegates elected at the June 2023 Delegate District meetings are herein listed. This is in accordance with the By-Laws of the Association, Article 2, Section 205 (8), which reads as follows:

Certification of Delegates Election and Publication

The names of the Delegates and Alternate Delegates elected, together with the names of the ex-officio Delegates to the General Convention, shall be published in the official publication of the Association in the issue preceding the Regular Session of the General Convention. Such listing shall constitute an official list of Delegates and Alternate Delegates for the next Regular Session of the General Convention, and upon the election and qualification of Delegates to the General Convention, the term of office of previously elected Delegates shall cease. The aforesaid publication shall be deemed sufficient notice to all Members, Delegates and Alternate Delegates.

I hereby certify that the members whose names appear on Pages 10 and 11 of this issue of the official publication have been duly elected Delegates and Alternate Delegates to the 40th General Convention to be convened October 8, 2023, at the DoubleTree by Hilton Pittsburgh – Green Tree, 500 Mansfield Avenue, Pittsburgh, Pennsylvania. I further certify that the duly elected Alternate Delegates are listed in the order in which they shall be called in the event an elected Delegate from their district is unable to be present at the Convention. Also listed are the ex-officio Delegates.

This constitutes the official list of voting Delegates at the 40th General Convention.

Dated at Pittsburgh, Pennsylvania, this 18th day of September, 2023.

Cassandra Holmes

National Vice President-Secretary

OFFICIAL LISTING OF EX-OFFICIO DELEGATES

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Cassandra Holmes *National Vice President-Secretary*

Diane M. Torma, *National Vice President-Treasurer*

Steven F. Charles, *National Vice President-Internal Operations*

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Michael J. Chobody • Debra A. Lewis • Joyce E. Nicholson

James W. Robertson • Richard E. Sarosi

40th General Convention

OFFICIAL LISTING OF DELEGATES & ALTERNATE DELEGATES

District	Branch	Branch Location	# of Delegates	Delegates	Alternate Delegates
2	0018	Lincoln Park, MI	2	Jennifer Sullivan Krisztina Kortvesi	
3	0132	South Bend, IN	2	John E. Burus Ernest L. Burus	Robert A. Magyar Lindsey N. Burus
4	0014	Cleveland, OH	4	Caroline H. Lanzara Cynthia L. Smith Michelle A. Day Cynthia A. Savitski	Lynn M. Chamberlain
5	0027 0028 0705	Toledo, OH Youngstown, OH Mayville, WI	4	Miklos R. Schauer Sandor Tollas, Jr. Mary Rose Purton Betty Ann Nagy	Owen D. Schauer Aiden M. Schauer Alyssa M. Jones Mary K. Foor
6	0044 0129 0278 8036	Akron, OH Columbus, OH Omaha, NE Scottsdale, PA	4	James R. Lewis Erzsebet K. Wagner Patricia S. Boso Diane M. Walker	James R. Lewis, Jr. Christopher A. Boso Renee A. Ash
7	0005 0209 0249	Phoenix, AZ St. Louis, MO Dayton, OH	1	Mark C. Schmidt	Mary Ann Kabel
8	0189 0310 0349	Alliance, OH Lynch, KY Weirton, WV	2	William H. Nicholson Emily E. Nicholson	
9	0009 0023 0352	Hazleton, PA Pocahontas, VA Coraopolis, PA	4	Dianne A. Charles Justin L. McKinsey Jennifer McKinsey Sara C. McKinsey-Barra	John P. McKinsey, Jr. Joseph L. Barra Christopher D. Chakey Dana C. Phillips
10	0226	McKeesport, PA	2	Perry J. Ganchuk Judit Borsay	
11	0089	Homestead, PA	2	Mark S. Maskarinec Lisa S. Toth-Maskarinec	
12	0296	Springdale, PA	2	Leanne E. Lovasz John J. Torma, Jr.	Angela R. W. Misera

40th General Convention

OFFICIAL LISTING OF DELEGATES & ALTERNATE DELEGATES

District	Branch	Branch Location	# of Delegates	Delegates	Alternate Delegates
14	0026	Sharon, PA	4	Dennis A. Chobody	Samuel E. Mikita Sandra L. Mikita
	0088	Rural Valley, PA		Kathy M. Chobody	
	0159	Phoenixville, PA		Michelle K. Chobody	
	0383	Buffalo, NY		Joseph D. Chobody	
15	0008	Johnstown, PA	2	Alexis C. Kozak	Debra L. Oliver Charlene E. Hritz
	0800	Altoona, PA		Joseph L. Oliver	
16	0216	Northampton, PA	2	Nicole M. Hannold	George L. Schwarz
	0336	Harrisburg, PA		Maris A. Glass	
18	0076	Philadelphia, PA	5	Matthew J. Charles	Ann O. Vargo Diane Malloy Karen L. Walker
	0720	Dedham, MA		Lynn M. Charles	
	8114	Clarion, PA		Marcia K. Gagner	
	8340	Baltimore, MD		David L. Vargo Donald L. Walker	
19	0048	New York, NY	5	Rose M. Mozer	Christine K. Baldyga Marian I. Rubin
	0051	Passaic, NJ		Michael J. Mozer John Mozer	
21	0400	Charlotte, NC	1	David S. Kozak	
	0590	Cape Coral, FL			



Branch 1 Bridgeport, CT

By Jim Ballas

During the summer months, members of Branch 1, along with members of the United Church of Christ of Bridgeport, collected donations for America's veterans. A donation box was set up for members to place items in. Items donated included books, wallets, socks, toiletries and personal care items, tennis balls, stuffed animals and toy diecast cars.

The donations were boxed by Clara Barabas, Ann Ballas, Eric Gramse, Jim Ballas, and Sandy Stasko. The local VFW picked up these items to donate to America's veterans and their families.

The Veterans of Foreign Wars (VFW) has many programs and services that work to support veterans, service members and their families as well as communities worldwide. They live up to their motto: "No One Does More for Veterans."

Thanks to all those who donated to this worthy cause. Special thanks to Sandy Stasko for organizing, managing, and volunteering her time and efforts in handling this event.

Everyone anxiously awaits the arrival of fall in the northeast. It was a summer filled with unpredictable weather and storms. For many of us, fall is one of the most beautiful and pleasant times of year. Enjoy it!

Branch 9 Hazleton, PA

By Dora S. McKinsey

Greetings from Branch 9! Hope all are well and enjoying the beautiful fall weather, sunny days and cooler evenings.

Happy Halloween to all those "kids" out there. So many people decorate their houses for Halloween, maybe even more than for



Helping to organize items donated for veterans by the members of Branch 1 and the United Church of Christ of Bridgeport are (l-r): Clara Barabas; Eric Gramse, minister of United Church of Christ of Bridgeport; Branch 1 Coordinator Jim Ballas; and Branch 1 Secretary Sandy Stasko.

Christmas. If you have children going out trick-or-treating, make sure they are wearing something highly visible in the dark. Safety can't be stressed enough.

We can't forget about Columbus Day on Oct. 9. Did you know that at least 12 states do not celebrate Columbus Day?

October 23 is observed as a solemn national holiday in Hungary honoring the 1956 Revolution against Soviet oppression. It is a time to reflect on the sacrifices of those who gave their lives for Hungarian freedom.

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

We remember the families of those Branch 9 members who have lost their lives. May you find peace in the memories of your loved one.

Remember that William Penn Association is a safe and reliable place to purchase life insurance and/or invest in an annuity. Email your local agent, Sara Barra, at s_mckinsey@hotmail.com to help with all your needs. Now would be a perfect time to review your policy and make sure your insurance coverage is sufficient to meet

your family's needs after your death. William Penn Association has the right life and/or annuity product to meet all your needs.

Branch 14 Cleveland, OH

By Richard E. Sarosi

I offer my sincere thanks to all those who extended their condolences and expressions of sympathy following the passing of my dear mother, Violet Sarosi. Your cards, calls and personal greetings have brought me some much needed comfort during a difficult time. May God bless you all.

We also remember all those WPA members who have passed recently. May they rest in peace, and may peace be bestowed upon their loved ones.

Branch 14 meetings are held at St. John Byzantine Catholic Church, located at 36125 Aurora Road, Solon, OH (the corner of Aurora and Liberty roads). William Penn Association Branch 14 adult members and adult guests are welcome to attend the branch meetings.

Our scheduled meetings and events for the remainder of 2023 are as follows:



Paula Horvath (l) and Sarah Stack of Branch 28 presented the relic of St. Stephen of Hungary during a Mass celebrating the saint's feast day Aug. 20 at Holy Apostles Parish in Youngstown.

- Wednesday, Oct. 4, meeting at 7:00 p.m. at St. John Church.
- Wednesday, Nov. 1, meeting at 7:00 p.m. at St. John Church.
- Saturday, Dec. 2, the Branch 14 Christmas party at Mentor Presbyterian Church, 5855 Hopkins Road, Mentor, OH.

- Wednesday, Dec. 6, meeting at 7:00 p.m. at St. John Church.

Please call Branch 14 President Caroline Lanzara at 216-970-2769 or Branch 14 Secretary-Treasurer Richard Sarosi at 440-248-9012 with questions regarding the scheduled meeting dates listed above.

Get well wishes are being sent to all of our Branch 14 and WPA members as well as our friends, who might be dealing with health issues.

Happy birthday and happy anniversary wishes are being sent to all of our branch members, Home Office staff and WPA members who are celebrating an October birthday and/or anniversary.

It is important to keep in touch with someone you haven't seen or talked with in a long time. It is so good to have contact and catch up on how everyone is doing. Take time to pick up the phone, write, email or text. Plan a visit. It is worth the effort you make.

It is equally important to remember family and friends who are in hospitals, rehabilitation facilities, nursing homes and extended care facilities. Everyone loves to receive cards, notes, telephone calls, visits and the opportunity to hear from family and friends. Do not forget them.

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 28 Youngstown, OH

By Kathy Novak

We hope everyone's settling into the fall season. Local weather has been on a roller coaster during the month of September with extreme heat, terrible winds and rain, then nice, cooler fall-type days. We are just grateful we've experienced nothing severe as other places have.

It was so nice too see Elaine Valentine at the Hungarian Day Festival in Lorain, OH.

On Aug. 20, Holy Apostles Parish honored the feast day of St. Stephen of Hungary at its Sunday Mass. Paula Horvath carried the relic of St. Stephen during the procession.

WPA was invited to the Calvin Synod banquet held Aug. 30 at the First Hungarian Reformed Church of Walton Hills, OH. As chair of the WPA Board of Directors, I had the privilege of presenting a donation to Rev. Dr. Csaba Krasznai, Bishop of the Calvin Synod.

Job well done to the American Hungarian Friends of Scouting for hosting a wonderful day of food,

music and dancing. There were so many vendors selling Hungarian items. Thank you to Branch 14 and the Sarosi family for arranging a WPA informational booth. Sales representative Alan Szabo was there to answer any questions. Also, WPA Sales Director Sherrie Coburn stopped by to meet some Cleveland area members at the booth.

Thank you to Elizabeth Darago for allowing Alan Szabo and me to represent her and deliver all the great greeting cards she collected for the students, faculty and staff of the East Palestine (OH) School District.

Best of luck to Tibor Check as his career leads him into new territory. Thank you for all your *Takes* through these many years.

A beautiful display of Hungarian items was shown in the International Building at the Canfield Fair. Thanks go to Paula Horvath for taking the responsibility of preparing this display each year.

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

Get well wishes go out to all those not feeling their best.

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

Heartfelt condolences go out to National Director Richard Sarosi and his family on the loss of his mother and former Branch 14 Coordinator, Violet Sarosi. She was a longtime, dedicated WPA member who represented and promoted the Association with a welcoming smile on her face. May she rest in peace.

Wish the WPA a successful 40th General Convention, set to convene Oct. 8 in Pittsburgh.

Take time to enjoy the beauty of the fall foliage.

For answers to your questions about WPA life insurance and annuity plans, please call either Alan Szabo at 330-482-9994 or me at 330-746-7704.

Branch 34 Pittsburgh, PA

By Marguerite McNelis

Welcome fall! Halloween is right around the corner. Hope you purchased your Halloween, Thanksgiving and Christmas items in September! Hope everyone had a nice Labor Day.

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

Our branch donated to the Children's Hospital Free Care Fund.

Happy and healthy birthday wishes to everyone celebrating their birthdays in October, especially my niece Yvonne Kelley. May you all have many, many more.

Special anniversary wishes to my nephew and niece, Gary and Liz Vamos. Many, many more.

Our thoughts and prayers are with everyone experiencing health issues.

Please remember our deceased members in your prayers.

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

How the year has flown by! It's almost time for the Branch 44 family holiday party.

The party will be held on Saturday, Dec. 9, from 9:00 to 11:30 a.m. at the Golden Corral Buffet, 2819 S. Arlington Rd., Akron. (The same place as last year.) There will be goodie bags for all, a raffle, lots of food and drinks, toys for our young members and surprises for all. Call 330-670-5367 by Dec. 2 to make your reservations. If you get the answering machine, please leave your name, phone number, and the number of adults, seniors and children in your group. For children ages 16 and under, please leave their ages and whether they are a boy or a girl. Someone will



Gathering for a special birthday celebration at Dorothy 6 Blast Furnace Café in Homestead, PA, were (seated, l-r) Lisa Toth-Maskarinec, Mark Maskarinec, Sandy Ardale, Janet Phillips and Michele Wittpenn, all members of Branch 89, along with guests (standing) Rev. Geoffry Brandon and his wife Linda.

call you back for names of attendees and to confirm your information.

Admission is \$13 for adult WPA members or 2 for \$25; WPA members ages 16 and under are free. For non-members, admission is \$15 for adults and \$10 for those age 16 and under. Children must be present to receive a gift.

At the party, we will be collecting canned and non-perishable food items for our Holiday Baskets. We will also be collecting clean, empty plastic grocery bags for the homeless mats. We'll have a sample mat at the party so you can see how your bag donations are turned into sleeping mats for the homeless.

We will have a short business meeting during the party.

Congratulations to all students. Keep up the good work.

Congratulations to all celebrating a happy occasion--birth/birthday, engagement, marriage or anniversary.

Warm thoughts to all in the military. Come home soon.

Warm wishes to all who are ill.

Condolences to those who have lost a loved one.

Need Insurance? Call Alan Szabo at 330-482-9994.

Branch 89 Homestead, PA

**By Mark S. Maskarinec
and Lisa S. Toth-Maskarinec**

It was a grand day for golf at Grandview Golf Course. We held our annual golf outing in conjunction with the local branch of the Rotary on Aug. 19 at Grandview Golf Course in Braddock, PA. It was the first time for us at that course and the first time we had a morning start.

The outing attracted almost 100 golfers, 10 non-playing volunteers (including our Branch 89 President John Toth, WPA National Director Joyce Nicholson and her husband Harry) and about 10 dinner-only guests.

We had a tremendous number of auction items and prizes. Included were a pair of two-week stays in Sicily, courtesy of long-time branch friend Gary Campbell. He intends to make this an annual donation, so mark your calendars for our outing next year.

The day started off with lots of sunshine and happy, excited faces. A new twist to the golf outing this year was a table of coffee and pastries, donated by both Panera



Congratulations to the winning foursome of a golf outing hosted Aug. 19 by Branch 89 and the local Rotary Club: (l-r) Matt Toth, Connor Langan, A. J. Rogers and Jake Van Slyke.

and Starbucks. It was a nice start to the day, and we thank Branch Friend, Patti Zapf and her husband Len for collecting these.

After registration, we did manage to have one accident. Our illustrious branch coordinator decided to try and take a short cut to the first hole in a golf cart. Instead, she got her foot caught under the accelerator pedal, raced up the side of one hole and promptly raced down the other side before her cart met a nice large flag pole, causing her to fall headfirst out of the cart. Thankfully, I was not nearby to witness that happening.

After being helped up, Lisa accepted an ice pack from Michele Green and Advils from Jeff Jenkins, a golfer in our foursome, and--to the surprise of no one who knows her--was on her way to golf. She is a trouper. Thankfully, she didn't fall on her newly replaced knees. Could have been a lot worse.

Our folks were also well represented in the winner's circle. Member Matt Toth was part of the winning foursome at 13 under par. Longtime member of the church Bill Cattrell was the winner of the 50/50, which he promptly donated to the church! Thank you, Bill!

As seems to be the tradition at any Chinese auction, John Toth

was a big winner.

On that note, trips to Sicily aside, we had several auction baskets clearly worth \$100 and none under \$50. Lisa has done a great job putting together this table over the years, and this one was the best one yet. We sold more auction tickets this year than ever.

As we wrap up this year's outing, we'd, first, like to thank everyone who came, donated, volunteered etc. There is no way we could do this without your support and involvement.

Secondly, please keep us in mind for next year. Charity golf outings like ours have not been doing well since COVID. Ours has continued to do well and even thrive. But as you all know, you're only as solid as your last event. We can always use players, donors and volunteers. We already have some big ideas for next year. We hope to see you then.

We are especially grateful for Joyce and Harry Nicholson and their continued support and volunteering at our events.

Special birthday wishes go out to branch members Sandy and Bill Ardale who celebrated their birthdays in September. Some members of the branch decided to hold a mini-brunch at Dorothy

6, the Hungarian restaurant we have featured in previous issues. Brunch is highly recommended as are all their meals. And I saw on the events board that Hungarian Night, complete with the gypsy orchestra, is back. How wonderful! Come out and support Tom and Dorothy 6. He is another supporter of our branch and our outings.

We are now planning a very special anniversary service and celebration for The First Hungarian Reformed Church of Homestead. This will mark the 120th anniversary of this great church. Service will be at 10:00 a.m., followed by a luncheon at Grand View Golf Club. What a nice way to honor this special occasion. Former ministers and organists will be invited to participate in the service. This promises to be a very special day. Stay tuned for more information.

Branch 89 hopes you have a chance to sit back and enjoy all the football games and hockey games being televised. Go, Pitt! Go, Notre Dame! (Sorry, we are a split household.)

Take care and do something nice for someone. It takes far less effort to offer a smile or a kind word than to complain and be negative.

Branch 129 Columbus, OH

By Debbie Lewis

Hello to all from Columbus, OH! The weather here has finally started to cool down, staying in the 70s during the day and 50s at night. There is nothing like fall weather, fall activities and, of course, football.

Important dates for October include: the WPA General Convention (Oct. 8); Columbus Day (Oct. 9) and Halloween (Oct. 31).

Save the date! Our Branch 129 Christmas party is scheduled for Sunday, Dec. 10.

Our sympathy goes out to National Director Richard Sarosi and

family on the loss of his mother, Violet Sarosi. She was always such a friendly person, and I really enjoyed talking to her at WPA events. May you rest in peace, Violet.

As always, remember to keep in touch with family and friends who you haven't seen or talked to in a while. Give them a call if you can't visit in person. We don't always know what someone is going through in their everyday lives; your call or visit might just bring a smile to their face or brighten their day.

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

Get well wishes go out to all who have been ill or hospitalized. Hope all have a speedy recovery and are feeling better.

We also extend our sincere sympathy to all who have recently lost a loved one. Please keep all families of deceased members in your prayers.

If you have any news you would like to share in this magazine, or if you would like to receive information about WPA life or annuity plans, please contact Debbie Lewis at 614-875-9968 or DAL9968@aol.com.

Branch 132 **South Bend, IN**

By John E. Burus

Sadly, another summer has come and gone. But, fall is also a great time of year with all the beautiful colors on the trees, Notre Dame football and the baseball playoffs. We also have Halloween, Thanksgiving and Christmas to look forward to as we spend time with loved ones.

The next South Bend Branch 132 business meeting will be held on Tuesday, Dec. 12, at the Martin's Supermarket Deli (second floor) on Ireland Road, South Bend at 5:00 p.m.

The 14th annual Branch 132



Enjoying the Branch 226 picnic this summer were (l-r) Branch President Judit Ganchuk, Branch Treasurer Denise Hurley, Branch Vice President Cathy Trunzo and Branch Secretary Alyssa Trunzo-Hutchinson.

Christmas party will be on Sunday, Dec. 10, at 3:00 p.m. at the Misha-waka Barnaby's Pizza Pub (corner of Grape and Edison roads). Please call 574-256-5281 by Dec. 1 to make your reservations. Make sure you tell us the number of adults and children in your group. Please do not hesitate to leave a message if you get our voice mail.

Pizza and pop will be provided by the branch. We'll also have some nice gifts and candy for the young ones, too. Admission is free.

We look forward to seeing you in December!

Branch 226 **McKeesport, PA**

By Judit Ganchuk

Congratulations to William Penn Association on your 40th General Convention, 54th anniversary of the William Penn Association Fraternal Scholarship Foundation and the 137th Anniversary of the Association.

We wish happy birthday and happy anniversary to all who celebrate in October!

We pray for the family and friends of Violet Sarosi who sadly passed away in August and especially her children, Caroline Lanzara and National Director Richard E. Sarosi. I remember seeing her



Guests at the Branch 226 picnic this summer were invited to partake in a traditional Hungarian bacon roast.

at all the WPA events in Ohio and even here in Pennsylvania and know that she will be missed by all who knew her. We pray for all those who have passed away and ask that you please keep their family and friends in your prayers.

We are sending get well wishes to Janet Sparico and Carolyn Halas and all members who are recovering from illness or injury.

We remember the victims of the October 23, 1956 Hungarian Revolution against the Soviet Communists. These '56ers fought for freedom from oppression, a shared value with Americans. Take



NEXT DEADLINE

The next issue of William Penn Life will be a combined November/December issue. All submissions for that issue will be due in our office by November 3.

a moment this month and reflect on the 67th anniversary of the Hungarian Revolution. This is one page in the history books that should not be forgotten.

For our Join Hands Day project, our branch plans to decorate duffel bags so foster children can carry their clothes and toys as they travel from home to home. Too many foster children have to use a garbage bag for their belongings. According to the Family Care for Children and Youth website, there are 25,000 children in Pennsylvania living without their families and need supportive, structured homes. Through the "Foster Love" website, the branch purchased blank duffel bag panels and Foster Love sent us everything needed to decorate the panels. We can't wait to show you!

The Free Hungarian Reformed Church in McKeesport is hosting its annual Autumn Luncheon Bingo on Saturday, Oct. 21. Doors open at 11:30 a.m. and tickets are only \$25. Call the church at 412-672-7298 for tickets. Tickets will be sold at the door also. Proceeds benefit the church.

Save the date! Our branch's Christmas party will be held on Sunday, Dec. 3, from 12:00 to 3:00 p.m. (new time!) at the Free Hungarian Reformed Church of McKeesport's social hall. RSVP required with age of children attending.

Our branch's general meetings

are held quarterly at the Free Hungarian Reformed Church of McKeesport's social hall near the high school. Our branch's next regular meeting will be at 11:00 a.m. Sunday, Dec. 3, right before our family Christmas party.

Do you have good news you'd like us to share? Call or text message the branch at 412-566-7191 or find our private Facebook Group online.

Please note, this issue will be the last monthly issue of 2023. The next issue will be a combined November/December 2023 issue.

Branch 249 Dayton, OH

By Mark Schmidt

Well, it's October, the month of witches and Halloween. For witches, New Year's Day is Oct. 31; this is New Year on the Druid calendar. It developed from the ancient Celtic ritual of *Samhain*, which was, in the simplest terms, a festival celebrating the changing of the seasons from light to dark (summer to winter). This would usually take place around Nov. 1.

Traditionally, a bonfire would be lit, sweets brought out, and costumes would be worn to scare off evil spirits as the ancient Celts believed that, at this time of year, the veil separating the worlds of the living and the dead was at its thinnest.

Early Christian churches tried

to impose their own holiday in an effort to stop their converts from practicing non-Christian festivals. Pope Gregory III deemed Nov. 1 All Saints' Day, a celebration of Christian martyrs and saints, and Nov. 2 became All Souls Day, a day for remembering the souls of the dead.

All Saints' Day later became known as All Hallows' Day, and the previous day, Oct. 31, became known as All Hallows' Eve, then later, Halloween.

To this day, people still continue to celebrate Halloween with traditional bonfires, costumes, treats and a focus on spirits of the dead.

And, boy, did we celebrate in September. On Sept. 10 the Magyar Club of Dayton held its annual bacon fry. Not sure of the count, but way more than 50 people enjoyed the bacon, food, deserts and comradery at the Paw-Paw Pavilion. As usual, I ate too much.

We visited the Slavic Fest in Johnstown, PA and had a great time eating and drinking our way through the festival. The entertainment was first class, and, of course, WPA was well-represented by Chair of the Board Kathy Novak, Vice Chair Dave Kozak and Branch 8 Coordinator Alexis Kozak. As usual, I ate too much.

On Sept. 29, Branch 249 held its second annual Adults Night Out at the Hollywood Gaming and Raceway. We fed our faces at a BBQ buffet. As usual, I--you know the rest. After that, we bet on and yelled at the ponies and the slots as they crushed our dreams of easy cash. I hear there were a few big winners, just not me. But, we all were winners of the local Hungarian fraternalism, which like *gulyás* is always warm and inviting.

We'll next represent Branch 249 at the WPA General Convention on Oct. 8 in Pittsburgh. A new Board of Directors will be elected, and we wish them all the best. I would be remiss if I didn't mention the retirement of my smart

and beautiful wife, Anne Marie, from the Board after being on the Auditing Committee and Board for many years. As she often says, she was born into WPA and lives and breathes her Hungarian heritage every day. *Köszönöm* and *egészségedre!*

The Magyar Club of Dayton is holding its Heritage Dinner and Dance on Nov. 4 at Beth Orr Temple. Doors open at 5:30 p.m. There will be authentic Hungarian cabbage rolls, chicken paprikás, paprika potatoes and *csiga leves*. Music will be provided by the Matt Tolentino Quartet. Please call Eva Lazear at 937-207-8747 for reservations soon, as the seats go fast.

Remember to add the annual children's Christmas party to your calendar. We will hold it on Sunday, Dec. 10 from 12:00 to 1:30 p.m. at Scene 75. We will have food and prepaid game cards so the kids can run amok around the rides and games. Give me a call at 937-938-0198 or email amschmidt@msn.com to make a reservation.

Happy birthday to the Libras of the world, especially to daughter Cassie. We hope all Libras attain the balance, harmony and peace of your sign, the scales.

May the couples celebrating October anniversaries have love that is the full color spectrum of changing fall leaves; rich greens of abundance, yellows of happiness, optimistic oranges and the passion of deep reds. Woo-hoo!

Many get well wishes to all who are sick or in the hospital. May you "fall" back into good health soon!

We also extend our sincere sympathy to those who have recently lost a loved one. May the good Lord give you strength and understanding.

Don't forget to celebrate. Break out the good China now and then and drink the good wine for no reason. Dance at weddings until your feet are sore and tell your partner you love them every night before falling asleep.



Guests line up at the Hungarian booth at the annual International Village held at Renzie Park in McKeesport, PA.

Branch 296 Springdale, PA

By Mary A. Kelly-Lovasz

Christmas is around the corner! Our family branch Christmas party is a bit earlier, so mark your calendars and join us on Saturday, Nov. 18, at the Springdale Veterans Association (VFW hall) at 1151 Pittsburgh St., Springdale, beginning at 12:00 p.m. sharp. Please plan to arrive no later than 11:45 a.m., so that we can check you in. We are planning on an enjoyable time, which hopefully will include you.

Our afternoon party will begin with Weird Eric the Magician, who will be keeping it lively and weird, like he did for us last year. Next up will be our dear friend from the north, Santa Claus!

Right afterwards, we will enjoy a delicious, catered buffet-style lunch. To RSVP, contact Diane Torma 724-882-3802 or by email at dtorma@wpalife.org by Nov. 8.

As Branch 296 has done in previous years, guests are encouraged to bring non-perishable items as a donation to one of our local food pantry ministries. The recipients are always appreciative of our good will gesture.

Wish everyone born in this beautiful autumn month happy birthday greetings, with special acknowledgement to Dorothy Dinzeo, Maxine Pusateri and my

husband, John Lovasz. Sweet anniversary wishes to all the October brides and grooms, with a nod to my husband John.

Our next branch meeting will be on Thursday, Oct. 19, at the Tarentum (Pittsburgh Mills) Eat'n Park Restaurant at 6:00 p.m. All adult branch members are most welcome to attend.

If you have any milestones that you'd like to share with our readers, you may contact me at: makelly367@verizon.net or at 724-274-5318.

Noreen Fritz, our ever-energetic WPA agent, is usually on hand to answer your life insurance and annuity questions. Contact Noreen at 412-821-1837 or by email at noreen.fritz@comcast.net.

Looking at the month, Oct. 5 is National Be Nice Day, which puzzles me because shouldn't this be a behavior that we practice every day? This could be your cue to surprise someone with a coffee (I like pumpkin spice) or let them go ahead of you in traffic.

October 30 is Haunted Refrigerator Night. I am thinking that we are all supposed to clear out our fridges of outdated condiments and dressings, pitching the ancient tuna salad and questionable milk, along with that mysterious foil-wrapped blob hiding in the back.

Whatever you choose to observe this month, do it with a joyful heart!



National Director Joyce Nicholson was among those volunteering at the golf outing hosted by Branch 89 and the local Rotary Club.

Branch 349 Weirton, WV

By Joyce Nicholson

On Halloween, you get to become anything you want to be—an astronaut, an Olympic skier, a ballerina, a fashion model, an entrepreneur, a veterinarian, a pilot.

Coincidentally, those are all careers that the popular Barbie doll held. I didn't see the Barbie movie, but now I'm thinking she had access to some really great Halloween costumes throughout her entire plastic life.

Just remember, those masks and costumes on the kiddos who are roaming the streets on Halloween can obstruct their vision. And the anticipation of gathering more candy can make them careless. Watch for the children walking about this Halloween.

Ghosts and goblins at your door, scary witches, spooks galore! Pumpkin carvings shine so bright, wishing you a haunting night.

Happy Halloween!

My husband Harry and I enjoyed a beautiful afternoon of food, music and entertainment at the 63rd annual celebration of

McKeesport's International Village at Renzie Park on Aug. 16. The spirit of the community, the many traditions and diverse cultures were alive and present at the festival. There were food booths from 16 countries. But, of course, we had to partake of the tasty Hungarian food. For this, we went to the Free Hungarian Reformed Church to purchase our delicious chicken paprikash and cabbage roll dinners. Those ladies can cook!

On Aug. 20, we enjoyed another delightful afternoon at the picturesque Grand View Golf Club in Braddock, PA for the Branch 89 George and Helen Green Memorial golf outing. The view from the course was stunning, overlooking the Mon river and valley. Harry and I had a great time.

In conjunction with the Steel Valley Rotary, Branch 89 had a number of golfers on the roster ready to spend the day hitting those little white balls for prizes that were awarded at the dinner following the outing. We want to thank Lisa and Mark Maskarinec, organizers of the event, for a wonderful day.

I am honored to be a part of William Penn Association and excited about the future of this time-honored organization. The 40th General Convention will convene in Pittsburgh on Oct. 8. Since the last convention in 2019, advancements have been made in developing additional options for life insurance and annuities, and the growth will continue!

As we celebrate fraternalism and the wonderful benefits of being a WPA member, we encourage our members to spread the word of our Association. For those of you who are delegates, see you in Pittsburgh!

Our branch Christmas party will be Saturday, Dec. 2, at Zalenski Family Eatery and Pub from 9:00 to 11:00 a.m. Hope you can make it. Call 740-264-6238 to reserve your seat for Breakfast with Santa!

If you get the voicemail, leave your name and number of adults and children attending. Don't forget to bring your donation of pet supplies or pet food with you for raffle tickets. Jefferson County Humane Society will be thankful.

I was saddened to see that Tibor Check will be stepping back (but not away) from writing *Tibor's Take for William Penn Life*. I always enjoyed his observations and perspectives on the topics submitted. We wish him well and hope to see some articles in the near future. *Legjobb kívánságok!* (Best wishes!)

This edition's interesting fact: Hungary spends up to 5% of its GDP to facilitate education. This has helped the literacy rate in the country to reach 99%. The country is home to more than 77 institutions of higher learning, including 10 universities and nine technical institutions.

We wish happy birthday to branch members with October dates, including WPA National President George S. Charles, Jr.

Happy anniversary to those celebrating wedded bliss this month.

Our prayers go out to those who may have lost loved ones recently. We offer sincere condolences to the families of John Skrabak, branch member, and Violet Sarosi, mother of WPA National Director Richard Sarosi. May your loved ones rest in peace.

If you have any news you wish to share with us, please call me or email at jen567476@yahoo.com.

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

For information about our branch activities, please call me at 740-264-6238.

Our next meeting will be held on Sunday, Dec. 17 at 6:00 p.m. at 63 Meadow Lane, Wintersville, OH.

To all our friends, relatives and members, please continue to stay safe and healthy.

Branch 800 Altoona, PA

By Joan B. Ballash

Here we are in October--my favorite month. I love the changing colors of the leaves and wish the beauty would endure. Fall festivals bring cider, pumpkin bread and other treats, as well as extraordinary craft items created by very talented individuals. Of course, Halloween is a fun time for children. What's not to like?

It may seem like I am rushing the season, but it's time to mark your calendars for our branch Christmas party. It will be held

on Sunday, Dec. 3, at 5:00 p.m. at Prime Sirloin Restaurant, Duncansville. Cost is \$5 per adult. Children ages 12 and under are free. Call Dan Greiner at 814-943-7471 for reservations no later than Nov. 22.

Our best wishes go to all who will celebrate an important milestone this month, such as a birthday, anniversary, wedding, new job or final treatment for an illness.

We offer our sincere condolences to those who have recently lost a loved one. We pray your dearly departed will rest in the merciful arms of God.

Prayers are also offered for

members who are suffering from illness of any kind.

That is all for now. If you have news to share, please call 814-931-1712.

If you have questions regarding life insurance or annuities, contact Bob Jones at 814-932-6809.

Remember, Branch 800 meetings are held on the second Tuesday of each month beginning at 7:00 p.m. at Our Lady of Lourdes Education Center, 873 - 27th St., Altoona. All adult members are welcome.

Take care of one another and be a blessing to someone today.

In Memoriam

Please remember in your thoughts and prayers our recently departed members and their loved ones

AUGUST 2023

- 0001 BRIDGEPORT, CT
Angeline Zelle
- 0014 CLEVELAND, OH
Todd A. Bezak
Franklin D. Upton
- 0015 CHICAGO, IL
Esther S. Bartolotta
Anthony J. Jansen
- 0018 LINCOLN PARK, MI
Anna May Likeric

- Herbert E. Miller
Donald L. Quist
- 0019 NEW BRUNSWICK, NJ
Julia Dinkel
- 0026 SHARON, PA
Joan M. Gualtieri
- 0034 PITTSBURGH, PA
Rita Gardner
- 0048 NEW YORK, NY
Joseph Rotondi
Raymond C. Trowbridge
- 0051 PASSAIC, NJ
Gloria A. Aquino
- 0076 PHILADELPHIA, PA
Lester Stewart
- 0088 RURAL VALLEY, PA
Rose Gausman
- 0089 HOMESTEAD, PA
Beatrice C. Manso

- 0132 SOUTH BEND, IN
Dennis R. Bruggeman
- 0216 NORTHAMPTON, PA
Julia Balogh
Irene E. Zrinski
- 0226 McKEESPORT, PA
Richard J. Batcher
Craig F. Madigan
Gerard J. Stefanek
- 0278 OMAHA, NE
Dorothy Goc
- 0296 SPRINGDALE, PA
Margit M. Kupas
- 0310 LYNCH, KY
Kirk A. Arnold
- 0352 CORAOPOLIS, PA
Girard A. Morosetti, Sr.

- Rita M. Smith
- 0383 BUFFALO, NY
Alfred A. Higley
Virginia J. Hodgson
Marci Miller
Anne P. Paris
- 0590 CAPE CORAL, FL
John K. Leathem
- 0720 DEDHAM, MA
Sandra G. Frye
Nancy A. Rainforth
- 8114 CLARION, PA
Geraldine M. Ochs
- 8340 BALTIMORE, MD
Carl P. Roberts

Donations

Donations Through Premium Payments

AUGUST 2023

- Branch - Donor - Amount
- 9 - Colleen M. Phillips - \$5.00
- 18 - Barbara J. Yarbrough - \$5.00
- 28 - Jennifer A. Palotsee - \$25.00
- 28 - Lori A. Garovich-Szabo - \$2.45
- 28 - Elizabeth C. Spencer - \$20.00
- 34 - Brooke A. Worrall - \$5.00
- 44 - Jerry S. Forgas - \$21.05
- 89 - Meghan A. Farley - \$25.00
- 89 - Tracy B. Findlay - \$3.06
- 89 - Eric J. Berger - \$10.00
- 129 - Stephanie L. Shepard - \$14.58
- 129 - Julie Westcamp - \$6.53
- 296 - Elsie R. Cristillo - \$5.00

- 352 - Veronica A. Kochinski - \$10.00
- 720 - Virginia A. Kavanaugh - \$10.00

TOTAL for Month = \$167.67

Additional Donations

AUGUST 2023

- Donor - Amount
(In Memory of, if applicable)
- Sherrie Coburn - \$15.00
- Robert E. Kovacs - \$10.00
- Otto Kovacsics - \$50.00
- Anne Marie Schmidt - \$50.00
(Frank Murial)
- WPA Cookbook Sales - \$130.00

TOTAL for Month = \$255.00

Are your beneficiaries up-to-date?

That's a question you should ask yourself at least once a year. Regularly checking the beneficiaries listed on your life insurance certificates is the only way to ensure that the people you want to receive the benefits of your life insurance are the ones who will receive it. If you think you need to update the beneficiaries listed on your certificates, either primary or secondary beneficiaries or both, contact your WPA representative. Or, call our Home Office at 412-231-2979.



October travel

Hello! This is your friendly, neighborhood managing editor, happily filling in this issue for Lizzy, our resident Queen of the Wordsearch. She's enjoying time with her husband and young children on a family vacation and will return next issue.

That means I get to have a bit of fun, creating a puzzle focusing on my favorite month of the year--October--and one of my favorite things to do at this time of the year--travel.

I love this month for many of the same reasons that a lot of folks do. The changing colors of the leaves. The temperate days and nights.

My wife and I love to travel in October, not just because of the change of seasons, but also because the crowds are much smaller at many popular destinations, in-

cluding America's National Parks. No waiting in traffic for hours just to enter a park. No long lines at the shuttle stations. No standing behind throngs of people trying to get a snapshot of Half Dome or Delicate Arch. There's even a chance you might find a few moments of solitude on a quiet hiking trail.

Because of WPA's General Convention this month, we decided not to take a vacation this October. But, rest assured, we are already thinking of future journeys exploring the beauty and wonder of this great land of ours.

For this month's puzzle, then, your task is to find the names of some of our favorite destinations and attractions. If you haven't visited them yourself, make plans to do so. You won't be disappointed.

WPA PUZZLE CONTEST #204 OFFICIAL ENTRY

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

"October Travel" Word List

Acadia	Great Smokies	Pike's Peak
Arches	Joshua Tree	Sedona
Bryce Canyon	Kalaloch	Shenandoah
Canyonlands	Monument Valley	Tahoma
Capitol Reef	Muir Woods	Yosemite
Grand Canyon	Olympic	Zion

Name: _____

Address: _____

City: _____

State: _____ Zip Code: _____

Phone: _____

Email: _____

WPA Certificate No.: _____

RULES

ALL **WPA members** are eligible to enter.

Complete the word search puzzle correctly.

Mail your completed puzzle, along with your name, address, phone number, email address, and WPA Certificate Number, to:

WPA PUZZLE #204
709 Brighton Road, Pittsburgh, PA 15233

Entries must be received at the Home Office by **Nov. 30, 2023**.

Four winners will be drawn from all correct entries on or about Dec. 6, 2023, at the Home Office. Each winner will receive **\$50**.

Puzzle Contest #201 WINNERS

The winners of our Puzzle Contest #201 were drawn Sept. 7, 2023 at the Home Office. Congratulations to:

Marrienne Harbeck, Br. 383 Buffalo, NY
Evan W. Dean, Br. 26 Sharon, PA
Joanne D. Lucas, Br. 383 Buffalo, NY
John Szabo, Br. 129 Columbus, OH

Each won \$50 for their correct entry.



October 2023

WPL
WILLIAM PENN LIFE

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INDIANA, PA



Referral Fees

\$10 to \$20

WPA Recommender Program

Earn cash rewards when you refer new members to WPA. We will pay adult members age 16 and older **\$20** for each first-time applicant they recommend who is issued any WPA permanent or term life insurance plan. You can also earn rewards for recommending new life insurance plans to current members. WPA will pay you **\$12** for each current member you recommend who is issued a new permanent life insurance plan. You can also earn **\$10** for each current member you recommend who is issued a WPA term life plan. To claim your Recommender reward, send us the names and addresses of everyone you know who would enjoy the many fraternal benefits that come with membership in WPA. **Family of sales agents living at the same address as the agent do not qualify for a Recommender Reward.*

Please Print

WPA RECOMMENDER

Your Name: _____

Branch No.: _____

Address: _____

Phone: _____

WPA Representative/Agent: _____

Name of Prospective Applicant: _____

Address: _____

Phone: _____

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