

# Getting away from it all is as easy as getting online.



# William Penn Life

The Official Publication of William Penn Association

Editor-in-Chief George S. Charles, Jr.

> Associate Editors Richard W. Toth Diane M. Torma Endre Csoman

Managing Editor Graphic Designer John E. Lovasz

#### **NATIONAL OFFICERS**

National President George S. Charles, Jr.

National V.P.-Secretary
Richard W. Toth

National V.P.-Treasurer
Diane M. Torma

National V.P.-Fraternal Endre Csoman

#### **BOARD OF DIRECTORS**

Chair Barbara A. House

Vice Chairs William J. Bero Nickolas M. Kotik

National Directors
Dennis A. Chobody
Andrew W. McNelis
Roger G. Nagy
Katherine E. Novak
James W. Robertson
Richard E. Sarosi
Anne Marie Schmidt

Your comments are always welcome. Contact us at:

William Penn Life William Penn Association 709 Brighton Road Pittsburgh, PA 15233

Phone: I-800-848-7366

E-mail: jlovasz @williampennassociation.org

# Inside VOLUME 47 • NUMBER 10 • OCTOBER 2012

# One rainy, wonderful day....

...nearly 1,000 members and friends gathered for another Great Fraternal-Fest

# 4 WPA bland Execute

Join WPA for fun in the Caribbean sun this coming spring

### Columns

6 Tibor's Take 8 The Hungarian Kitchen 13 Our Health Corner

Cover Photo: A little rain couldn't stop picnic guests from frying szalonna (Photo by John E. Lovasz) Page I Photo: Szalonna ready to be fried at the WPA Picnic (Photo by John E. Lovasz)

### **Departments**

- 2 For Starters
- 3 Letters & Email
- 5 Agents' Corner
- 18 Branch News
- **24** Puzzle Contest

Official publication of the William Penn Association, Published monthly, Office of publication: 709 Brighton Road, Pittsburgh, PA 15233 Phone: (412) 231-2979. Third Class U.S. Postage Paid. Indiana, PA Permit No. 12

Unsolicited articles, letters, pictures and other material submitted to the William Penn Vife are forwarded at the owner's risk, and the William Penn Vife expressly denies any responsibility for their safekeeping or return. The William Penn Vife reserves the right to edit, revise or reject any article submitted for publication.

Postmaster, If undelivered, please send form 3579 to: William Penn Association, 709 Brighton Road, Pittsburgh, PA 15233



# Earn more for recommending a NEW member

WPA increases referral fee to \$20 on new life benefit members

Now, you can earn even greater cash rewards when you refer new members to our Association.

WPA 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 applicant you recommend who is issued a permanent life insurance plan. You can also earn \$10 for each applicant 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 members of sales agents living at the same address as the agent do not qualify for Recommender Awards.)



### A Fun Run for a Worthy Cause

PITTSBURGH -- Home Office employee Sarah Scherer (circled above) joined about 65 people Sept. 8 for an annual fund-raising event known as the "Red Dress Run." Women--and men--donned red dresses and ran about five miles from the top of Mount Washington, down to the city's South Side, across several bridges to the North Side and back to Mount Washington. The event raised \$1,280, including a generous donation from William Penn Association, to help pay the medical expenses of three-year-old Madelyn Stewart of Pittsburgh. Madelyn suffers from a rare Mitochondrial disease called Pearson's Syndrome and often undergoes blood transfusions. The run was sponsored by the Pittsburgh Hash House Harriers, a non-competitive running social club. Sarah has been participating in the HHH's weekly trail runs since April of this year.



Have you moved recently, or are you planning to move soon? If so, please complete this form and send it to the WPA Home Office. That way, we can keep our records up-to-date and keep you informed about important information regarding your life insurance and annuity certificates, your fraternal benefits and WPA events and activities. Please mail to: William Penn Association, 709 Brighton Road, Pittsburgh, PA 15233.

Name:		_Date:					
OLD Address:							
City:	State:	_Zip:					
NEW Address:		· 					
City:	State:	_Zip:					
Current Telephone Number:							
Current Email Address:							

# Hungarian diplomat thanks WPA for picnic

I just wanted to thank you again for the wonderful picnic on Saturday [Sept. 8]. It was a great feeling as a Hungarian to know that this community is alive and strong. I would like to wish you all the best to your future work. You are doing a wonderful job. On Saturday, I felt especially proud that I am Hungarian. Thank you for this.

All the best,

### Ákos Veisz

Political Section/Economic Issues Embassy of Hungary Washington, DC



### Bethlen Communities appreciates WPA support

I write on behalf of the Board of Directors of Bethlen Communities to express our appreciation for the generous support given by William Penn Association to this year's Memorial Golf Outing, held on July 28, 2012. The \$100 Bronze Hole Sponsorship went directly to strengthen the Bethlen Communities Student Aid Fund. William Penn's proposed contribution toward the cost of the refreshments will help reduce expenses for Bethlen Communities.

May this coming weekend be a good one for the many who will gather for the Annual Picnic. The work is hard, but the event is truly a great experience for all who attend. May God continue to bless the important mission of William Penn Association.

### Rev. Imre A. Bertalan

Executive Director Bethlen Communities Ligonier, PA



### Youngstown group thanks WPA for gift

On behalf of the Youngstown American Hungarian Federation, I wish to thank you for your generous gift of money and support for our annual Hungarian Day event. It was greatly appreciated. Thanks ever so much.

### Kathy Novak

Vice President Youngstown American Hungarian Federation Youngstown, OH

### Kolbász, picnic leave lasting impression

Where can I buy the kolbász that was served at the WPA Picnic? I believe it was smoked and delicious. All the food served was very good.

Thanks to all for the work that was done to make it a wonderful day. I so enjoy seeing some of the people that I met last year at the Hungarian Heritage Experience.

### Mary Jane Hermansderfer

(from our email inbox)



Join WPA for some fun in the Caribbean sun when we visit beautiful St. Thomas in the U.S. Virgin Islands this coming spring. This trip is open to all adult life benefit members ages 18 and over who enjoy sunny skies, blue water, warm beaches, relaxing days and fun nights. We'll be staying at the incredible SUGAR BAY RESORT AND SPA which overlooks both Water Bay and the Atlantic Ocean. Your all-inclusive package will include roundtrip airfare; luxurious accommodations for five nights (double occupancy); breakfast, lunch and dinner daily during restaurant hours (some restrictions may apply); unlimited house brand cocktails, domestic beer, wine by the glass and non-alcoholic beverages during restaurant & bar hours; use of pool side Jacuzzi, three interconnecting pools and fitness center; non-motorized water sports; snorkeling equipment; beach and pool volleyball; miniature golf; daily activity programs; use of tennis and basketball courts; and a free introduction to SCUBA lesson.

\$1,780.00 per member (based on double occupancy)

For more information and to reserve your place in the sun, call the WPA Home Office at **1-800-848-7366**, ext. **134**. Or, fill out the reservation form below and send it to us, along with your deposit of \$500 per person. Deadline for reservations is January 7, 2013.

U.S. VIRGIN ISLANDS'

SECROIX SEJOHN SETHOMAS

VISITUSVI.COM

### **WPA Island Escape Reservation Form**

Name:		Date of Birth:					
Address:							
City:	State:	Zip Code:					
Phone No.: ( )		Email:					
Person to contact in case of emergency:		Phone: ( )					
Send this formalong with your deposit of \$500.00 per person made payable to "William Penn Association"to:							
WPA Island Escape, William Penn Association, 709 Brighton Road, Pittsburgh, PA 15233							
FOR HOME OFFICE USE ONLY							
Date Deposit Received:							



Steve has lived and worked in Bowling Green, Ky., for most of his life. He is licensed in both Kentucky and Tennessee. Steve has worked in the insurance industry for 35 years, since 1977, serving his client's life, health and disability needs. Steve serves all markets but has specialized in the senior market for the last 15-plus years.

He has served on the President's Council for Continental Insurance Company and in several offices of the local Life Underwriters Association, including that of president. Over his career, he has won many awards and recognitions.

Steve has been married to his wife Terry for 35 years and together they have two children, Mary and Ian.

He strives to help his clients make the best choices for their situations and to help them receive the most benefits that they can. Steve believes that his clients have individual needs, and he tries to match their needs to the best product.

He appreciates the opportunity to work with William Penn Association and is looking forward to introducing William Penn Association to new members and clients and meeting and serving current members in the state of Kentucky.

# WPA is looking for a few good agents who want to grow with us

William Penn Association is looking to grow and expand its reach in current and possibly new markets. To do this we are seeking to add highly motivated agents to our list of over 200 existing agents. WPA currently writes insurance and annuity products in 20 states. The states include; CA, CT, DC, FL, IL, IN, KY, MD, MA, MI, MO, NC, NE, NJ, NY, OH, PA, VA, WV and WI. To grow, we need both full-time and part-time agents. Good agents are the lifeblood of any association, and WPA is a strong and growing association that has much to offer our members and the agents who write for us. If you are interested in an opportunity to grow with us, then contact Barbi Tew at 1-800-848-7366.

with us, then contact Barbi Tew at I-800-848-7366, ext. I 20, or Jeff DeSantes at ext. I 34. Thank you.



### ${ m Tibor's}\;{ m Take}$ with Tibor Check, Jr.

## These are the good old days

I HAVE RECEIVED dozens of phone calls, letters, emails and in-person comments concerning "A Magyar Haven" (published in the August 2012 issue of William Penn Life) and my "Takes" from August and September. I usually do not write about previous pieces, but I felt compelled to do so for the sake of further clarification and the importance behind getting the word out.

First, "A Magyar Haven" and my August "Take" were actually written months apart. There really is no common link between the two. Yes, both were written by me, appeared in the same issue and were read by astute American-Hungarians who generally feel the same way I do, that is, we are Americans first and Magyars second. Other than that, the articles are galaxies apart in intended purpose and cause.

The "Magyar Haven" feature highlighted the Hungarian Cultural Center of Northeastern Ohio, which is based in Hiram. The story was easy for me to write because I have strong emotional ties to it from my early years.

As stated in earlier "Takes," my Nagymama Cseh passed when I was only 3 years old. We have hundreds of photographs and videos of her; bookmarks in time. Often the replaying of a family video brings back a specific memory that has been long dormant. Many of those memories take me back to the HCCNEO. Swingsets, mock weddings and jails, lángos, dancing with Gram to the music of Feri Borisz--all images that are still vividly etched into my memory. She put into my hands tickets to go in line to buy *sült szalonnát*. It was the first time I enjoyed the "Hunky Turkey" or "Dirty Bread!"

In due respects, the "Magyar Haven" story was made successful by HCCNEO President Mary Jane Molnar, photographer Erzsi Gulyas-Lewis and William Penn Life Managing Editor John E. Lovasz. They worked together to get the pictures that went with the story. Mr. Lovasz designed the magazine cover of the Székely Kapu, making it appear that "A Magyar Haven" was carved into the wood

itself. That old adage "a picture paints a thousand words" is true.

All of the comments about the "Haven," were positive in nature. Several people mentioned that they also sponsor Magyar events or locations that may not be as grand in size or scope as the HCCNEO and its events, but are noteworthy as well. For example, in August, my brother Endre played his Bohak cimbalom at the posh Shaker Heights Country Club. This was his second appearance for the benefit of the Hungarian Cultural Garden of Cleveland. After his performance, Mr. and Mrs. James Balog, Mr. and Mrs. Kori Smith and Mr. and Mrs. Janos Megymori asked my brother if it would be possible for me to write another feature article, this time about the upcoming 75th Anniversary of the Hungarian Cultural Garden to be celebrated in July 2013.

For those who are not familiar with the Garden, allow me to offer a little background information.

Just south of Lake Erie, runs a winding shade tree laden boulevard that links Interstate 90 to the fabled section of Cleveland that is home to The Cleveland Clinic, Severance Hall, several world class museums and institutions of higher learning. In the late 1920s, city leaders, in cooperation with leading nationality based organizations, decided to allocate parcels of land along MLK Boulevard (at the time East Boulevard) to establish ethnic-themed gardens to further embellish the roadway for travelers on their way to the University Circle area. The Hungarians broke ground as one of the first and largest of all of the gardens. When completed, this horticultural exhibit adorned the area with elaborate fountains, wrought iron kapu entrances, statues, walkways and floral plantings native to Hungary.

Unfortunately, most of the Cultural Gardens fell into disarray between the late 1960s and late 1990s. However, right before the new Millennium, a group of dedicated volunteers began to lay the groundwork for reestablishing

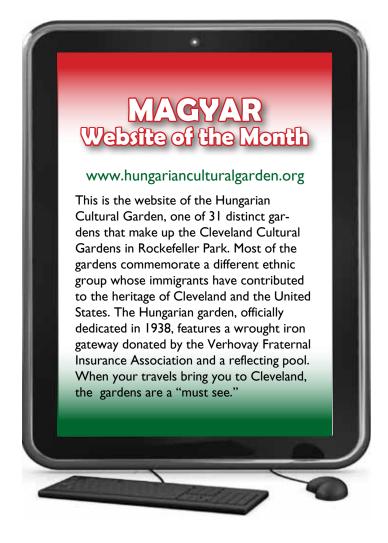
#### Points to Ponder....

In August, Endre Csoman made a special appearance with other WPA dignitaries--Chair of the Board Barbara House, Vice Chair William Bero and Board members Kathy Novak and Richard Sarosi--at the 87th Youngstown Magyar Nap at the Youngstown American-Hungarian Club. Early that morning, Mr. Csoman and his kitchen helpers created a uniquely luscious and flavorful sauce that was used to accompany the nokedli and chicken. This Magyar-style roux was added to further compliment an already delectable rendition of Csirke Paprikás. Word of this unique blend of savory flavors spread to every member in attendance at this unique celebration of Hungarian-ness. By 3:00 p.m., all but a few cups of dumplings remained. Sonny "The MixMaster" Tollas acquired a container of just the "Kash" (my family's nickname for the sauce) to be consumed later at home.

There are several points to ponder:

- 1. Could Mr. Csoman divulge and demonstrate just how he creates such a delicious rendition of Chicken Paprikás?
- 2. Do you consider Csirke Paprikás the #1 dish of American Magyars?
- 3. What is the #1 pastry or cake of American Magyars?
- 4. What is the #1 beverage of American Magyars?

I will tabulate your views on these four questions and reveal them at a later date. - Tibor



the gardens to their previous glory. Dedication, generosity and hard work have once again returned the Hungarian Cultural Garden to the original aesthetic prominence it once had. Today, there are 31 gardens scattered along this two-mile stretch of north/south roadway.

I have received other suggestions for future articles highlighting various Magyar events and locales, among them:

- the White Rose Ball in Detroit
- the Birmingham Festival in Toledo
- Youngstown's Hungarian Heritage Day
- the Minnesota Hungarians
- the making of dozens of Dobos Tortes by the volunteers of the Youngstown American-Hungarian Club
  - the Cleveland Gulyás Cook-Off

All great ideas and worthy of feature articles. We'll work on those....

As I mentioned at the beginning, the views I expressed in both the August and September "Takes" need to be addressed a bit more. I have received comments from several people who once lived in and around Buckeye Road. They tell me about the "good old days" in the neighborhood. They could find anything Magyar within a

10 minute walk of their home. I am told it is not the same for us now, that we are too scattered to experience life as it was once was on Buckeye Road in 1958.

Au contraire, Magyar testvérek. Without leaving the comfort of your Lazy Boy, you can connect to anything Magyar via the Internet. Even if you have never touched a computer, you can quickly learn how to connect to the world. Fifty years ago in Buckeye, you could stroll a few city blocks and buy hurka at Kaczur Meats or go another block and buy a Hungarian/English dictionary. Now, you can do the same thing without leaving home. Liz at Magyar Marketing can find just about anything Hungarian you want. You can call her on the phone, send a letter or use the Internet.

Just because we are not physically next to each other doesn't mean we cannot feel the similar closeness of a single ethnic enclave, such as the Buckeye Section of Cleveland, Birmingham Area in Toledo or Del Ray section in Detroit. We have to think outside of the box. Like Bela IV, move with the punches. Down the road, I see laptops and desktop computers taking a back seat to cell phones as the tool of choice for correspondence. We now have the technology to inexpensively link every member of WPA together. If you choose, you can receive this very publication via the Internet.

Just because you may be a bit older than me doesn't mean you cannot embrace and accept computers and cell phones as a means of communicating. Do not use expense as an excuse for not adapting. The expense involved in obtaining a cell phone or computer is getting smaller and smaller. You can even use a computer at no cost--just go to your local library and ask an employee there for help in logging on. They love to help people get on the information superhighway.

With just a bit of financial support, cooperation and a willingness to adapt and change, we as a nation of American-Magyars can continue to thrive, expand and flourish well into the 21st Century.

### Éljen a Magyar!

### Tibor II

Tibor Check Jr. is a member of Branch 28 Youngstown, Ohio, and a student at the Cleveland-Marshall College of Law. He serves as a host of the "Souvenirs of Hungary" weekly radio show broadcast on WKTL-90.7 FM in Struthers, Ohio.

### Let's hear your take

Let me know how you enjoy my thoughts and views on growing up Hungarian Style. If you have any questions or comments about me or my column, please email me at: silverking1937@yahoo.com, or drop me a letter in care of the William Penn Association, 709 Brighton Road, Pittsburgh, PA 15233.

# The Hungarian Kitchen, with Főszakács Béla

# Regions of Hungary

### FÁRADJON BE A MAGYAR KONYHÁBA!

By understanding what early man consumed, we establish our history and the foundation of our existence as a society. In order to learn more about how Hungarian food evolved to its current state, we must use certain disciplines during the learning process.

Magyar food is differentiated into diet, nutrition and subsistence. *Diet* is a daily routine. *Nutrition* is a process of nourishing the body eating no specific food. *Subsistence* is the act of obtaining food and controlling our environment as a means to survive daily living. Let us concentrate on subsistence and add the additional element of regional cooking. The national cuisine of Hungary is a combination of all regional foods, styles and techniques comprising the cookery we enjoy as Magyars. By examining each region and their contributions, we can better appreciate how our food developed into the gastronomic fare of modern times.

There are five important cooking regions in Hungary: Transdanubia, Budapest, Northern Hungary, Transylvania and the Great Plain. For the next few months, we will explore what each offers in foodstuff and recipes available in a global market.

*Transdanubia* is a gastronomically rich area which includes the largest warm water lake in central Europe, Lake Balaton. The rich, fertile soils along the shores of the lake provide perfect conditions for grape growing. The southern portion of this area has a mild climate excellent for farming, producing fruits, grapes, chestnuts and vegetables. Foods from this region are prepared in the manner of bourgeois middle-class style.

**Budapest** offers haute cuisine and a bourgeois style of eating. It has both old-style elegant dining establishments and tiny places with outdoor patios, simple kitchens and glamorous gardens. This region is also famous for many coffee houses, providing pastries that are second to none in Europe. While the architecture and buildings are old world, Budapest is very metropolitan.

**Northern Hungary** is another grape-growing area producing excellent wines. The forests provide excellent hunting for deer, small game and wild boar. The lakes and streams provide fish for consumption and exportation after smoking for preservation. The famous Egri Bikavér "Bull's Blood" wine hails from this region.

*Transylvania* is another gastronomically rich area, offering foods not like the other regions. Prime ingredients for its bill of fare are cottage cheese, sour cream and meat spiced not with paprika like the rest of Hungary but simple herbs, tarragon and savory.

The Great Plains are home to Hungarian cowboys. Located between the Danube and Tisza rivers, this area is excellent for farming, fishing, grape growing and paprika production. Many farms provide fresh vegetables that comprise many Magyar dishes. The gulyás pot and gulyás itself are products of this region. This area has a rich culinary past as many conquering armies left their styles and techniques of cookery over the centuries.

Learning about the origins of our ethnic food is no easy task. Hungarians constantly changed their surroundings and the way they lived in a specific region. With the discovery of new food sources and cooking techniques, the cuisine underwent constant change. These changes have survived forming the Magyar food enjoyed by many today.

Next month, we will start exploring our culinary heritage in the region of Budapest. Have a great month and enjoy the recipes.



When making mashed potatoes, use buttermilk and a small amount of the water used to boil the potatoes. Mix the buttermilk and water then warm before adding to your mashed potatoes. Season with salt and white pepper.

> Tó étvágyat! Főszakács Béla

### NAGYMAMA'S RECEPT

(Grandma's Recipe)

Aranygaluska (Golden Coffee Cake)

1 pound flour
1 egg
3 tablespoons sugar
1 square of yeast
1 teaspoon salt
½ cup milk
3 tablespoons shortening
3 ounces ground walnuts

Combine the yeast and the sugar with lukewarm milk and allow to rise. Mix the flour, egg and salt with the yeast mixture in a bowl and work the dough until thoroughly blended. Cover the bowl and allow to stand in a warm place so it can rise.

When dough has risen to about twice its size, place on a floured board and roll out to about ½-inch thickness. Cut into pieces using a round cookie cutter. Dip each piece in melted shortening and place in a greased 9 x 13 inch Pyrex baking dish until one layer is complete. Sprinkle walnuts on top of dough pieces and begin a second layer. Continue making layers of dough and walnuts until the dish is ¾ full, then set aside to rise again.

When the dough has risen to fill the dish, place it in the oven at 350 degrees and bake until golden brown (about 35 minutes). When done, turn out into a dish and sprinkle with powdered sugar. You may now serve.

### Savory Spotlight

**Apples** originated in western Asia. Grown in Europe as well, they came to America with the English colonists. There are over 7,500 types of apples in the world. Known as the forbidden fruit in the Garden of Eden, the apple is a symbol of knowledge, immortality, temptation and sin. Eating apples may reduce the risk of some cancers. Apples are a rich source of antioxidant compounds, which help prevent damage to cells and tissues. Many supermarkets offer at least 12 varieties in season for cooking, baking or just plain snacking.



To keep bread fresh when freezing, put a paper towel into your freezer bag before sealing. The paper towel will absorb any moisture that usually makes a bread soggy when thawed.

### **Magyar Hot Spot**

www.hungarianmeatmarket.com
offers the best meats and Hungarian
provisions. They operate stores in the
Yorkville section of New York City
and in Fairfield, CT.

# RECIPES

### Alma Kolbász Quiche

Pastry for two 9-inch pies

2 cups Cheddar cheese, shredded

I pound kolbász, cooked & thinly sliced

2 cups red apples, peeled & sliced

I small can mushrooms

4 whole eggs

I tablespoon flour

I teaspoon salt

I cup heavy cream

11/2 tablespoons melted butter

Put pastry in pie pans, trim and prick bottom and sides. Bake at 400°F for 8 to 10 minutes. Cool on rack. Once pans are cool, layer the cheese, sausage, apples and mushrooms into pie shells. In a mixing bowl, combine other ingredients and beat well. Pour half of quiche mixture in each pie shell. Bake at 375°F for 45 minutes or until set. Let set several minutes before serving.

### **Hungarian Delmonico Potatoes**

3 cups heavy cream

8 ounces white cheddar cheese

1/2 teaspoon salt

1/4 teaspoon white pepper

½ teaspoon ground mustard

I teaspoon paprika

2 lbs Yukon Gold potatoes

1/2 cup bread crumbs

1/4 stick butter

½ cup flour

Using the butter and flour, make a roux. Add the salt, white pepper, mustard, and paprika to the roux. Heat up the heavy cream and thicken with roux. Slice and cook the potatoes to a firm not soft stage. Butter a casserole dish and place a layer of potatoes on the bottom. Sprinkle with a portion of the cheddar, then layer with potatoes. Continue this process until the top layer is potatoes. Pour the sauce over the entire dish, then top with remaining cheddar. Preheat the oven to 350°F. Bake the potatoes for 25 minutes or until the top is a golden brown. Remove from oven, let stand five minutes, then serve your guests.

### **Hungarian Apricot Loaf**

2 cups sifted flour

2 teaspoons baking powder

1/4 teaspoon baking soda

I teaspoon sweet Hungarian paprika

2 cups dried apricots

I cup sugar

2 tablespoons softened butter

I whole egg

1/4 cup water

1/2 cup fresh orange juice

I teaspoon salt

1/3 cup golden raisins soaked in hot

water and drained

Soak the apricots covered in warm water for 30 minutes. Drain and cut into strips. Cream the sugar and butter. Add the egg, water and orange juice to the creamed mixture. Sift together the flour, baking powder, soda and salt then add them gradually. Stir in the apricots and raisins. Pour the batter into a wellgreased loaf pan. Bake in a preheated 350°F oven for 75 minutes or until a cake tester comes out clean. Cool and serve to your guests.

### **Hungarian Apple Soup**

16 apples, cored & chopped

7 cups water

1/2 tablespoon lemon peel, grated I cinnamon stick (I inch), wrapped in

cheese cloth

2 teaspoons sweet smoked paprika

1/4 cup maple syrup

I tablespoon arrowroot

I tablespoon lemon juice

1/4 cup white wine

1/2 cup sour cream

Simmer apples, water, lemon peel, cinnamon and maple syrup until apples are tender, about 30 minutes. Remove cinnamon. Puree soup in blender; return to saucepan. Remove about a cup of liquid and combine it with arrowroot. When thickened, return to soup. Stir in lemon juice, and wine. Heat thoroughly, then serve with a spoonful of sour cream in each bowl.

### Grandma Szuhay's **Apple Cake**

I cup vegetable oil

3 whole eggs

I cup fine sugar

3/4 cup packed brown sugar

I teaspoon vanilla extract

1/2 teaspoon salt

2 cups all-purpose flour

I teaspoon baking soda

2 teaspoons cinnamon

5 apples peeled, cored & diced

I cup chopped walnuts

Preheat the oven to 325°F, then grease and flour a 9 x 13 inch cake pan. In a mixing bowl, combine the first five ingredients. Add all the other ingredients except for the apples and walnuts. Batter will be thick so use an electric mixer. Fold in the apples and walnuts, then spread into the pan. Bake for one hour until a toothpick inserted comes out clean. Let cake cool slightly, then serve warm to your guests with powdered sugar or whipped cream.

### Katie Stalker's Apple Cake

3 whole eggs

11/2 cups fine sugar

I cup oil

2 cups all-purpose flour

I teaspoon baking soda

I teaspoon salt

I teaspoon cinnamon

7 apples peeled, cored & diced

Preheat oven to 350°F. In a mixing bowl, combine all the ingredients, then fold in the diced apples. Grease a loaf pan and pour batter into pan. Bake for 45 minutes until cake is done, when a toothpick inserted comes out clean. Sprinkle powdered sugar on top and serve warm to your guests.

After flouring a chicken for frying refrigerate for one hour. meat

After flouring a chicken and more chicken breast-side down

The coating will be moist, roast your steel last half hour of cooking.

The coating will be moist, roast your steel last half hour of cooking. Corner

William Penn Fraternal Association Scholarship Foundation

# Tree of Knowledge



Line 4: \_

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

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

### **Our Newest Leaf**

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

In Honor of My Loving Family Katherine E. Novak (Bronze Level)

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

	<b>O</b> \$1,000 - Gold Level	○ \$500 - Silver Level	O \$250 - Bronze Level	
Name:				
		Email:		
Leaf Inscrip	otion - Maximum of 4 lines	with 20 characters per line	(including blank spaces):	
Line 1:				
Line 2:				

Please make checks payable to "William Penn Fraternal Association Scholarship Foundation, Inc." and mail to:

### Welcome To Our Fraternal Family



KASON V. ASH Branch 129 Columbus, OH



BENJAMIN N. BACORN Branch 28 Youngstown, OH



KYLEE G. BOSO Branch 129 Columbus, OH



DEREK A. COOK Branch 14 Cleveland, OH



SAMANTHA I. GYMORIE Branch 14 Cleveland, OH



SARAH E. GYMORIE Branch 14 Cleveland, OH



ALEC G. DANKOVICH Branch 28 Youngstown, OH



JACOB M. DANKOVICH Branch 28 Youngstown, OH



CLARA A. KOVACS Branch 132 South Bend, IN



**JAXSON R. MANN** Branch 48 New York, NY



**ERYN McDONALD** Branch 525 Los Angeles, CA



TAYLOR G. WELKER Branch 14 Cleveland, OH

If you have a child who recently joined the WPA, then send us his or her photo. We will publish it in an upcoming issue so all our members can welcome your child into our WPA Fraternal Family. All photos will be published as soon as possible.



### Our Health Corner with Debbie Wolfe, RN

# Treating the heart Part Three of our look at heart disease

NOW THAT WE have completed the tests, how will our doctor treat us? There are many choices out there today for our physicians. Some are as easy as taking an oral medication once or twice daily; others are as invasive as surgery.

**TREATMENT I: Medicines** Medications play a huge role in treating heart disease. Some drugs help to lower blood pressure, heart rate and cholesterol levels; others can keep abnormal heart rhythms under control or prevent clots from forming. For patients who already have some heart damage, there are medications that help to improve the heart's ability to efficiently pump.

**TREATMENT II: Angioplasty** Angioplasty is used to open a blocked heart artery and improve blood flow to the heart. This is performed during a cardiac cauterization. The doctor inserts a thin tube, called a catheter, with a balloon on the end into a large artery of the groin or arm. He then advances the catheter to the heart's blocked artery. When the balloon reaches the blockage, it is inflated, opening up the artery and improving blood flow. The doctor may also insert a small mesh tube, called a stent, to help keep the artery open.

**TREATMENT III: Bypass Surgery** Bypass surgery is another way to improve the heart's blood flow. It gives blood a new pathway when the coronary arteries have become too narrow or blocked. During the surgery, a blood vessel is removed from one part of the body, such as a leg, chest or arm. This vessel is then attached to the blocked artery, allowing the blood flow to "bypass" the blocked part.

**TREATMENT IV: Prevention** This should be number one on everyone's list. If we want to stay away from Treatments I, II and III, we have to learn to maintain a healthy lifestyle. This includes a nutritious diet, at least 30 minutes of exercise most days of the week, not smoking, and controlling blood pressure, cholesterol and diabetes. If you drink alcohol, do so in moderation. Women should have no more than one drink a day and men no more than two.

A healthy lifestyle begins with knowledge. Know your risk factors. Men have a higher risk of having a heart attack than women and at an earlier age. But heart disease

is the number one killer of women. People with a family history of heart ailments are at a higher risk.

High cholesterol and high blood pressure are major risk factors for heart disease. Being overweight, obese or physically inactive all increase our risk. So does diabetes, especially if your levels are not well controlled.

What you eat makes a great difference to your heart. Be sure to get plenty of whole grains, fresh vegetables, legumes and fruits to keep the old ticker happy. Plant oils, walnuts, other nuts and seeds can also help to improve cholesterol levels.

If you smoke, the risk of heart disease is two to four times greater than that of a nonsmoker. And, if you smoke around loved ones, you are increasing their risk with secondhand smoke. But, it is never too late to quit. Within 24 hours of quitting, your risk of a heart attack begins to fall.

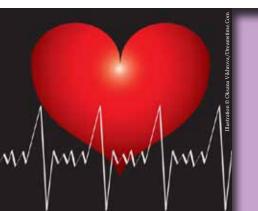
We have to take responsibility for our own health. As we age we must listen to our bodies. All those little aches and pains that we disregard as just part of aging may be trying to tell us something.

I researched this three-part series as much for myself as for you, my readers. I had chest pain. It was followed by an EKG, a stress test, a cardiac catheterrization and a CT scan. Lucky for me, my pain has been resolved with medication, a better diet and quitting smoking. As I write this, I have been smoke-free for 15 weeks. I quit the day of

My sister-in-law once told me something her cardiologist said. It has always been one of my favorite quotes, and I think this would be a great time to share it with you. "The quickest road to the Pearly Gates can be found just after the drive-thru window."

Till next month....

Be Healthy! Be Happy! Stay Fit! Egészségére! Debbie



### Health Links

To learn more about heart disease, how to treat it and how to prevent it, log onto:

- http://www.nhlbi.nih.gov/health/public/heart/index.htm (The Heart and Vascular Diseases sections of the National Heart Lung and Blood Institute website)
- http://www.mayoclinic.com/health/heart-disease/DS01120 (The Heart Disease section of the Mayo Clinic website)



# One rainy, wonderful

### ...nearly 1,000 members and friends gathered for another

Story and Photo by John E. Lovasz

It truly warmed the heart to see so many of WPA's members and friends gather at Scenic View on a day most people would opt to stay indoors. But cloudy skies, temperatures in the 60's and nearly constant rain until mid-afternoon could not dampen the fraternal spirit of those attending our 12th annual WPA Picnic-A Great Fraternal-Fest Sept. 8.

At this point, little more can be said about this great day that has not already been said. It is the most popular fraternal event our Association sponsors each year. And that success is well-earned. Once again, National Vice President-Fraternal Endre Csoman organized and orchestrated a dedicated crew of more than 100 volunteers who make the picnic possible. A number of those volunteers spend up to a week at Scenic View preparing all the delicious food and the grounds. We can't thank all of these wonderful people enough, especially those volunteers who travelled from places like Illinois, New England, Ohio, Michigan and other distant places. They all

embody the true spirit of Fraternalism.

That same spirit made even the bleakest of days bright. Funny how great food, good friends and love of shared traditions can do that. Do you think a little rain would stop true Magyars from roasting *szalonna* over open fire pits? *Nem!* Actually, the rain and cool temperatures may have even helped the youngsters participating in the fishing contest, as the fish in the lake seemed to like the weather. Besides, there was plenty of seating available under the Kohut Pavilion and the large tents next to it to keep everyone comfortable and dry.

George Batyi and his ensemble, along with the William Penn Association Magyar Folk Dancers, brightened everyone's spirits with lively music and energetic dancing. Many picnic guests took to the dance floor themselves to dance the *csárdás*.

When they weren't dancing or getting their fill of delicious chicken or mushroom paprikás, homemade kolbász or freshly-made gulyás, guests strolled through the Hungarian marketplace or chatted with





# day...

### **Great Fraternal-Fest**

Steve Piskor, author of "Gypsy Violins," who was conducting a book signing during the picnic. By late afternoon, the rains had stopped so guests could enjoy a hayride around the grounds of Scenic View.

We thank all our members and friends for the generosity they displayed during the picnic. The day's events raised \$10,404 for the benefit of the William Penn Fraternal Association Scholarship Foundation. Nearly half of that total--\$5,040--was raised by the ever-popular Chinese auction. The remainder of the funds were raised through the sale of pastries, langós, funnel cake and leftovers (\$3,430); instant bingo (\$535); the 50/50 raffle (\$508); the sale of WPA Christmas ornaments (\$20) and cookbooks (\$200); various donations (\$500); and proceeds from the raffle for a guitar autographed by country music star Uncle Kracker (\$171). □

### More Picnic photos on Pages 16 & 17































































### Branch News

Branch 10 Barton, OH Branch 40

Martins Ferry, OH Branch 248 Monaville, WV

> Branch 349 Weirton, WV

Branch 8164 Steubenville, OH

by Joyce Nicholson

Hello from the WPA branches from Barton, Martins Ferry, Weirton, Steubenville and Monaville!

What a wonderful time everyone had at the WPA Picnic-A Great Fraternal-Fest at Scenic View on Saturday, Sept. 8. As always, it was chock-full of wonderful food, beautiful people and so much to do and see. The early morning rain drops did not dampen the spirit of the event, and by mid-afternoon it stopped and was great weather for roasting bacon. Much thanks go to those who organize this every year and put in the hours and hours it takes to make this great time hap-

The Ohio Valley Hungarian American Cultural Society hosted a dinner-dance Aug. 25 at the Yorkville VFW. We were entertained by the Oglebay Dancers who performed several Hungarian dances before the delicious food was served. Throughout dinner, the Hungarians played music and others danced. Joyce Nicholson and Teresa Toth, of our WPA branches, presented a donation from William Penn Association to Susan Sutak of the Ohio Valley Hungarian American Cultural Society for the club's efforts to keep the Hungarian heritage alive.

Also, we want to extend congratulations to branch member Ashley Toth and her father, Nick James Toth, on receiving their dual citizenship to Hungary. Ashley, who currently works in the United Nations in New York, hopes to attain a position in a European embassy, possibly Hungary.

If you have any news you would



ABOVE: The Oglebay Dancers perform Hungarian dances during an Aug. 25 dinnerdance hosted by the Ohio Valley Hungarian American Cultural Society. RIGHT: During the event, Joyce Nicholson (right) presents a donation from William Penn Association to OVHACS Vice President Susan Sutak, supporting the club's efforts to keep alive the Hungarian heritage in America.



like to share or for information about branch activities, please call Joyce Nicholson at 740-264-6238.

### Branch 14 Cleveland, OH

by Dawn D. Ward

As I sit at my keyboard, my thoughts and prayers are with all of the families touched by the tragedy of 9/11. Whether you had a friend or a loved one who was a victim, firefighter, police officer or service person bravely serving in Afghanistan or Iraq in the aftermath, know full well that they are forever in our memories.

This month, I watched with wistfullness as the young children in my neighborhood prepared for the first day of school. Time sure does fly, and before we know it these little ones will be choosing a college. If they are WPA members, they may also leave for college with a generous grant, courtesy of our fine organization. We are pleased to announce another batch of first-time and renewal scholarship recipients. First-time recipients are Christopher Gabriel, Abby Uveges and Emily Zvosek. Renewal recipients are Christine Poulos, Leah Uveges and Micah Uveges. Congratulations and good luck to all this coming academic year.

Adult members are welcome and encouraged to attend our next branch meeting to be held on Wednesday, Nov. 7, at 7:30 p.m. at

### Branch News



Spreading the word about WPA at the 38th Annual Birmingham Ethnic Festival in Toledo, Ohio, in August were (I-r) Steve Novak, National Director Kathy Novak, Chair of the Board Barbara House, Tom House and National Vice President-Fraternal Endre Csoman.

the Bethlen Hall of the First Hungarian Reformed Church, located at 14530 Alexander Road, Walton Hills.

### Branch 18 Lincoln Park, MI

by Barbara A. House

At this writing, we are busily preparing for our annual WPA Picnic-A Great Fraternal-Fest. We at Branch 18 have more on our bus to the picnic than ever before. Many are first-timers. I can't wait to see you all again.

I was fortunate to attend this year's Hungarian Heritage Experience. Many thanks to Endre Csoman for putting it all together with Home Office help. Thank you to Imre and Tamas for being such excellent teachers, to Ica and Ursula for many great meals, to John for always being available when needed, to our Official Family for all their support and, mainly, to our wonderful students. Your never-ending quest to learn will keep this event going forever. See you next year.

On Aug. 12, Endre, Bill Bero and I journeyed to Youngstown, Ohio, for the city's annual Hungarian Day celebration. National Director Richard Sarosi and his family also attended as a show of support for National Director Kathy Novak and all our wonderful Youngstown members. We had a spectacular time. I'm sure

that with your support, this wonderful day will continue for years to come. I sure plan on being there again.

On Aug. 14, many Official Family members supported the International Village in McKeesport, Pa. We went especially for the Hungarian food and the booth and to see the William Penn Association Magyar Folk Dancers. They get better every time we see them. They are led by Judit Borsay. We were particularly lucky to be there when Judit's boyfriend, Perry Ganchuk, proposed to her after he asked her father, the Rev. Daniel Borsay, for permission. Many best wishes and congratulations to this very special and loved couple.

On Aug. 18 and 19, we visited Toledo, Ohio, to join in their St. Stephen's Day celebration. Many thanks to Endre Csoman, Kathy and Steve Novak and Tom House for all their help at the WPA booth.

I hope you are taking advantage of these many Hungarian events. You know, without you, these events will cease to exist. Please support as many as you can.

The Hungarian Arts Club White Rose Ball will be held Feb. 2, 2013. The Club is looking for debutantes of Hungarian descent to take part in this event. Please contact Linda Enyedi at 248-352-0927 for more information. We are pleased the Club has chosen to honor Endre Csoman. Please mark your calendars and plan to attend. It is always such a wonderful evening.

The next Branch 18 meeting will be held Oct. 10 at 7:00 p.m. at the Hungarian American Cultural Center on Goddard Avenue in Taylor, Mich.

Please remember our deceased members and their families in your prayers.

Get well wishes to Mary Tirpak, Sandra Stocks, Emma Poliska, Julia and Julius Bubenko and Doris Schvarckopf. Hope you are all better

Happy October birthday to George Charles, Richard Toth, John E. Lovasz and Carol Truesdell. May you all have many more. You are such special people.

Happy anniversary to Debbie and Glenn Wolfe. Congratulations on your new home. We love you...a lot. See you soon.

Remember Tommy and I will be in Europe on the WPA tour. I'll tell you all about it when we get back.

I can always be reached on my cell at 313-418-5572.

Happy Fall season. It is always so beautiful here in Michigan.

### Branch 28 Youngstown, OH

by Kathy Novak

Wow! What a WPA-filled summer, with so many events to attend!

The golf tournament in July was super. As always, the committee provided two fun-filled days of fraternal activities. We thank the committee for all their hard work and congratulate all the winners.

August brought about many activities. On Aug. 10, there was the very well-attended graduation dinner and program for the Hungarian Heritage Experience Class of 2012. It was obvious those who attended the classes had a wonderful time and learned a lot. The program was great as was the dinner. We applaud the teachers and students for keeping the Hungarian language and traditions alive.

On Aug. 12, we were among the many people who attended Youngstown's annual Magyar Nap. The Youngstown Hungarian Federation graciously received help from

### Branch News

WPA Chair of the Board Barbara A. House, Vice Chair William J. Bero and National Vice President-Fraternal Endre Csoman. They helped prepare the food on Sunday morning and spent the day with those in attendance.

During the program, Branch 28 honored Frank Schauer for his many years of dedication to the Hungarian community. He has been involved with the Youngstown Hungarian Federation, Freedom Fighters, local Hungarian churches, WPA and the Hungarian radio program. He was quite surprised to receive this recognition, with his family in attendance.

On Aug. 14, several WPA Board members joined Chair Barbara House at the International Village in McKeesport, Pa. In spite of some rain, we had a great dinner and enjoyed the performance by the William Penn Association Magyar Folk Dancers. The event proved to be a memorable one for dancer and Home Office employee Judit Borsay. After the performance, her boyfriend, Perry Ganchuk, proposed to her and she accepted. Best wishes go to both of them on this joyous occasion.

On Aug. 18 and 19, a WPA booth was set up in Toledo, Ohio, for the annual Birmingham Ethnic Festival. This was the first year that this event was held over two days. It proved to be much fun seeing so many people enjoying the great weather and experiencing so much Hungarian food, culture, merchandise, music and activities.

Many other events were held during this time. We were happy to attend and share Hungarian experiences at the Hiram picnic, the Lorain Hungarian Day, the Akron Club End of Summer festival, the Canfield Fair International Booth and the Cleveland Scouts picnic.

The most recent event was the WPA Picnic-A Great Fraternal Fest. In spite of the rainy weather, a wonderful time was had. Plenty of good food and great fraternalism was shared by all those attending. The music warmed the chill of the day away and kept everyone happy.

We thank the committee for providing so much food and entertainment for everyone. We can't wait for the 2013 picnic. All Branch 28 travel-

ers had a wonderful time and are looking forward to the next one.

Earlier I mentioned the Canfield Fair, I should also mention that the fair's International Booths were celebrating their 50th anniversary. The Hungarian booth was originally handled by the Youngstown Federation. Then, in the 1970s Robert Horvath took over handling it until several years ago when he retired, leaving his daughter Paula to carry on the tradition. We had a nice time sitting in the booth again, especially since Paula Horvath, Steve Novak and I were on the float 50 years ago during the opening parade of the International Booths.

Welcome home, Frank and Mary Schauer. Frank spent time in

Florida with his grandson Jeremy while Mary traveled to Germany with son Frank, daughter-in-law Liz and granddaughter Rachel. The trip to Germany was to help Rachel get settled in as she is beginning her college courses. Best of luck, Rachel.

Our thoughts and prayers go out to everyone affected by Hurricane

Get well wishes to Irene Delvin, Jim Robertson, Arlene Csoman and Joan Mauerman.

Many happy wishes to all those celebrating birthdays or anniversaries, especially to John and Helen Kaluczky on 74 years of wedded bliss and to Frank and Mary Schauer.

For your life insurance needs, please call Kathy Novak at 330-746-7704 or Alan Szabo at 330-482-9994.

### Branch 34 Pittsburgh, PA

by Marguerite McNelis Welcome fall!

What a picnic! The rain didn't stop people from coming from every location to Scenic View for the WPA Picnic-A Great Fraternal-Fest Sept 8.



Branch 28 member Frank Schauer was honored for his many years of dedicated service to the Hungarian American community during Youngstown, Ohio's, Magyar Nap on Aug. 12.

We had a great turnout. It is great to see so many people enjoying themselves. The food, music, Chinese auction, raffles and especially the people you haven't seen in a while make everything worthwhile.

The hard work preparing for the picnic is so gratifying when so many compliments are received about the picnic. What fraternalism! Many, many thanks to all Branch 34 chefs, volunteers, the Home Office and last, but certainly not least (couldn't do it without you) Endre and family. Way to go, everyone!

Remember in your prayers our servicemen and women both here and overseas.

Happy and healthy birthday wishes go out to everyone celebrating their birthdays in October, especially our dear friend and Branch Coordinator Maria Bistey. Happy 80th and many, many more.

If you have any news you would like to share, please contact Andy McNelis at 412-421-6031. For information about WPA life insurance and annuity policies, please contact Maria Bistey at 412-431-6035.





LEFT: Branch 249 Coordinator Mark Schmidt (left) and President Michele Daley-LaFlame (third from left) congratulate the branch's 50-year members Helen Simon (front), Janice Kaskocsak and Albert G. Kertesz Jr. ABOVE: Branch 249 members enjoy the Dayton Dragons baseball game on Aug. 30.

### Branch 89 Homestead, PA

by Lisa S. Toth-Maskarinec Branch 89 members happily participated in preparing for the WPA Picnic-A Great Fraternal-Fest at Scenic View Sept. 8. We prepared a Chinese auction basket and were busy making baked goods for the pastries booth.

As this was being written, our branch was also busy preparing for our first annual golf outing at the Westwood Golf Club in West Mifflin, Pa., on Sept. 15. For a price of \$75 each, members and guests were able to enjoy a round a golf, use of a cart, a drink at the turn and the banquet that followed. We planned to award many sports-related prizes, including Pittsburgh Steelers tickets and autographed pictures. There was also a 50/50 raffle and various skill shot contests.

All proceeds from the event were to benefit the building and maintenance fund of the First Hungaraian Reformed Church of Homestead. The church is 109 years old, and its congregation is dwindling.

During the banquet, we planned to honor the Rev. Alexander Jalso, the church's minister, who retired Aug. 31 after 14 years with the church. Rev. Jalso continues to be an ardent supporter of WPA.

Branch 89 was sorry to lose one of our auditors, Elaine M. Toth. Elaine and her late husband, John, were truly hard workers for our branch and loyal supporters of WPA. Elaine was also a substitute caretaker at Scenic View when the previous caretaker would be on vacation. She truly loved Scenic View and working at the annual picnic. She will be missed.

### Branch 249 Dayton, OH

by Mark Schmidt

Here I am, driving back from the 12th Annual WPA Picnic-A Great Fraternal-Fest, and it's a beautiful, warm and sunny day. Unfortunately, the weather didn't cooperate for the picnic, but that didn't dampen the fraternal spirit of more than 900 members and friends of WPA. Everyone enjoyed the Hungarian music of George Batyi and his Gypsy Strings Orchestra, the exceptionally good food and pastries, the kid's games, the popular fishing derby and the many chances to win an incredible Chinese auction basket. It was great to visit with old friends and meet new friends, especially from our own branch. This is truly a wonderful fraternal event held in appreciation of our members and to benefit the Scholarship Foundation. We hope to see all of you at next year's picnic.

September was a busy month locally with the Louis Kossuth Narrative, cabbage roll sale and the Szüreti Bál-Grape Festival Dance. We thank everyone for their hard work in preparation for these events,

and we thank all of those who attended.

October brings a new event for the Dayton branch: bingo. On Oct. 28 we will have a Halloween Bingo Party to be held at St. Stephen's Catholic Church Hall beginning at 2:00 pm. Snacks will be provided and prizes awarded. This party is for adults age 18 or older. We encourage you to wear your favorite Halloween costume. For reservations, call Branch President Michele Daley-LaFlame at 937-278-5970.

Please see next month's branch news for information on the annual children's Christmas party and election of Branch 249 officers. We invite all members to attend the branch meetings and all local and national activities.

For information about WPA life insurance, contact Michele Daley-LaFlame at 937-278-5970 or Anne Marie and Mark Schmidt at 937-667-1211. For information on annuity plans, contact Anne Marie Schmidt. I look forward to seeing you soon at one of the local activities.

### Branch 296 Springdale, PA

by Mary A. Kelly-Lovasz

Autumn greetings to each of our '296-ers'. Visually, this is a spectacular time of year, so take time to go out and enjoy the colors. Borrowing words from my late, artistically inclined mother, she referred to Fall as being like "God's paintbrush."

I would be remiss if I did not congratulate the new Branch 296 recipients of William Penn Fraternal Association Scholarship Foundation grants: Nathan Dinzeo, Tara Grossman, Zachary Middleby and Gregory Varga. Our renewal recipients are: Sydney Blankenship, Leanne Lovasz, Courtney Mager, Lauren Ratkiewicz, Nicole Reynolds and Elise Zavadak. We wish you all a tremendous 2012-2013 academic year. We're proud of you, and we'd like for you to keep in touch and let us know how you are doing. Just a reminder, if you're continuing with your undergraduate education next fall, look in William Penn Life or on the WPA website to request another WPFASF scholarship grant. The rules and guidelines will be published in both places in January 2013.

Welcome to our newest Branch members Niko Casagrande, Willow Lott and Tyler Weismantle. We hope to see you at our upcoming branch Christmas party and other WPA events.

Happy birthday and anniversary greetings to my husband, John. I cannot forget those special days because they are so close together! Love you.

Our annual WPA Picnic-A Great Fraternal-Fest is now a "damp" memory. The rain fell, but it was still amazing to see the wonderful turn out. Our volunteers did a tremendous job, and we very much appreciate how they help time and time again.

Remember, our branch meetings are always held on the second Thursday of the month at 7:00 p.m. at Kings Family Restaurant in New Kensington. The dates of our next two meetings are Oct. 11 and Nov. 8. We hope to see you there.

Please let me if you have any news that you would like for me to share in our monthly branch news articles. You can contact me at either makelly367@verizon.net or 724-274-5318.

Noreen Fritz is our friendly and knowledgeable sales agent and, of course, she's got the answers to all your life insurance and annuity needs. You can reach Noreen at either 412-821-1837 or noreenbunny. fritz@verizon.net.

### Branch 352 Coraoplis, PA

by Dora S. McKinsey

Cool weather has arrived early here in Pittsburgh. My only hope is that we do not have an early winter. Fall weather is so pleasant, and you can't beat the beautiful colors of the changing leaves. God paints such a scenic picture for all of us to enjoy. Unfortunately, we all know what comes after that.

The 12th Annual WPA Picnic-A Great Fraternal-Fest is now history. The rain did not deter anyone from having a wonderful time. Many comments were overheard that the food this year was particularly delicious. A lot of time and love goes into making all of the food from scratch. Many thanks to the hands who worked so diligently to prepare and serve the food. I know you worked long and hard so that others might have a good time, and everyone certainly appreciates it.

It's hard to believe that it's time for Halloween already. Make sure all the little ones have bright costumes that can be seen at night. WPA will again be sending out a safety gift for all of the juvenile members to be used on Halloween.

We send our best wishes to Arlene Csoman who is recovering from surgery. Arlene, take good care of yourself and get well soon. Just remember that it takes time for your body to heal, and that's something you can't rush. God loves you, Arlene, and so do we.

Look in the November issue of William Penn Life for details about

A date to remember Deadline for submissions to our magazine is the 10th day of each month. If you have any questions, please contact John E. Lovasz tollfree at 1-800-848-7366, ext. 135. ilovasz@williampennassociation.org. the children's Christmas party our branch will host in November.

If you have any news to share or need help with any insurance questions, please contact me at 412-319-7116 or at dmckinsey@hotmail.com.

### Branch 800 Altoona, PA

by Vincent Frank

Branch 800's annual memorial Mass for our deceased brother and sister members will be held on Thanksgiving Day at 9:00 a.m. at Our Lady of Lourdes Catholic Church in Altoona. We encourage you to put this on your schedule and bring with you a non-perishable food item for the

Our summer branch picnic in August turned out to be a very enjoyable day, with good food and excellent weather. We thank all those who helped to make it a nice affair.

Have you or someone in your family celebrated a special event recently or have one coming up? If so, please share it with us. Call me at 814-695-0213 and we will have it put in the next William Penn Life.

Remember, we will soon be turning our clocks back to Eastern Standard Time on Sunday, Nov. 4. This is an also excellent time to change the batteries in your smoke detec-

Enjoy the remainder of the fall season. It sure is good to have that good, fresh air instead of those hot summer days.

Our branch Christmas party will be held on Sunday, Dec. 9, at 6:00 p.m. at the Bavarian Hall, 112 S. 13th St., Altoona. Deadline for reservations is Dec. 3. Call me at 814-695-0213 to make your reservations for the party.

Happy Halloween on Oct. 31. Did you know that Halloween is the second leading commerical holiday after Christmas? New York City hosts the largest Halloween parade in the U.S., with two million spectators. Have the kids' treats ready when they arrive at your home.

Don't hesitate to call Bob Jones in Altoona for help with your life insurance and annuities. You can reach him at 814-942-2661.

### inniversa



DONALD AND LOUISE SCHMADER, members of Branch 8114 Clarion, Pa., marked their 65th wedding anniversary with a celebratory dinner with family and friends on Aug. 4.

They were married Aug. 30, 1947, at St. Mary's Church in Crown, Pa. Don hails from Lucinda, Pa., the son of Geraldine (Fascenmyer) and Joseph Schmader. Louise is the former Frances Louise Wolbert of Leeper, Pa., daughter of Theresa (Grolemund) and Conrad Wolbert. Don began a banking career at the Marine Midland Bank of Western New York while studying finance at the University of Buffalo. His later employment with Citizens Trust Company brought them to Clarion. Don retired in 1987 from First Seneca Bank after 40 years in banking.

Through the years, the Schmaders have loved the games of golf and cards. Don has been a member of Pinecrest Country Club for almost 50 years. He was active with the Clarion Chamber of Commerce for many years and continues to have a keen interest in the banking and timber industries. Louise, who loves many forms of needlework, has stitched many heirlooms for the family. She enjoys working jigsaw and sudoku puzzles. Don and Louise have been parishioners of the Immaculate Conception Church in Clarion for 63 years.

Traveling to the area for their 65th anniversary dinner were five of their six daughters and their ever-growing families, 42 people in all. Their oldest daughter, Kris, who lost her valiant battle with pancreatic cancer in September 2006, was sorely missed but certainly not forgotten. Kris' family from Colorado attended as did daughters Donna and her husband Frank Lebda from Illinois, Diane and her husband Gary Rhoads from Ohio, Debbie and her husband Gary Faller from Maryland, Cindy and her husband Gerry Gates from Florida, and Susie and her husband Cahill Jones from Idaho.

The Schmaders have been blessed with 17 grandchildren: Josh and Jake Wells of Colorado; Paulette and Doug Lebda of Illinois; Gabe, Adam and Don Rhoads of Ohio; Andrea Faller Atlas of Maryland; Heidi Faller Medford of Virginia; Tyler Gates of Florida; Emily Gates of Illinois; Carlye Gates of North Carolina; Austin Gates of Florida; Dylan Jones of Colorado; Hannah Jones of Utah; and Parker Jones of Idaho. (Infant Kyle Gates died in November 1982.)

They have eight great-grandchildren: Kevin, Natalie, Samantha and Adelyne Rhoads of Florida; David and Drea Atlas of Maryland; and Hayden and Chase Medford of Virginia.

The family was very happy and humbled to celebrate Don and Louise's love and honor their legacy.

### Branch 8114 Clarion, PA

by Noreen Fritz, FIC, LUTCF (in Pittsburgh) Congratulations to Donald and Louise Schmader on their 65th year wedding anniversary (see story at left) and on the birth of their newest little great-grandchild, Adelyne Celia Rhoads. Several years ago, Donald received his 50-year pin from William Penn Association. He is active in the branch meetings and activities.

Branch 8114 will be having a steak fry this year on, Sunday, Oct. 14, at 6:00 p.m. at The Immaculate Conception Church school cafeteria, Clarion, Pa. Hope to see you there.

A Christmas event is also being planned.

Happy Birthday greetings to all our members. Wishing you every happiness imaginable!

Congratulations to Thelma Gatesman for being one of the winners of our word search contest #84.

The WPA annual picnic was lots of fun, and it was great seeing all our members enjoying themselves.

If you have branch news to share or have any questions concerning life insurance, annuities, IRA transfers or pension rollovers, feel free to contact me any time at 412-821-1837 or at noreenbunny.fritz@verizon.net.

### Branch 8121 St. Marys, PA

by Mary Lou Schutz

The members of Branch 8121 held a regular business meeting Sept. 5 in St. Marys. After the reading of some reports, members prepared a prize basket which was donated to the Chinese auction to be held at the WPA Picnic. The basket was created on the theme "A St. Marys Party Basket." It contained items from businesses in our area.

### Puzzle Contest #88 with Lizzy Cseh



# The Allure of Lake Balaton

AS YOU OPEN UP this October edition of William Penn Life, the 2012 WPA Tour to Prague, Lake Balaton and Budapest will be all but over. My parents were fortunate to be part of this adventurous group of travelers. My edes apa and anyam celebrated their 30th wedding anniversary by taking this dream vacation.

A few weeks preceding their late September departure from Detroit, I began to research the planned daily itinerary. I was really enamored by the five-day stay at a resort hotel in Balatonfüred. I now realize why this region is a favorite vacation spot for Germans and other Western Europeans in particular.

Lake Balaton is the largest freshwater lake in Central Europe. It is about half the size of Lake St. Clair or nine times bigger than Pymatuning Reservoir. Nicknamed "The Hungarian Sea," this body of water averages 10 feet in depth. The Zala River supplies the water for the mere. In 1863, the Sió River was transformed into a canal and now serves as the drain for the Plattensee. Eventually, the waters of the Balaton empty into the Danube River.

I recommend that you take a webcam visit of the Balaton via the internet. A simple Google search of "Lake Balaton webcam" will yield several live sites showing the lake and various attractions.

This month, the word search puzzle features cities and tourist spots in and around Lake Balaton. There are 16 clues in this puzzle. Good Luck!

Erzsi Cseh (Lizzy Check)

## Puzzle Contest #85 WINNERS

The winners of our Puzzle Contest #85 were drawn Sept. 6, 2012, at the Home Office. Congratulations to:

Elizabeth Charney, Br. I Bridgeport, CT Tibor Deri, Br. 18 Lincoln Park, MI Rose Marie Hipple, Br. 28 Youngstown, OH Emery J. Kelemen, Br. I Bridgeport, CT

Each won \$50 for their correct entry.

### WPA PUZZLE CONTEST #88 OFFICIAL ENTRY

0	Н	I	С	Ε	В	Ν	Т	D	Т	Т	Υ	Υ	Α	L
М	В	ı	Υ	Ν	Α	Н	I	Т	0	Н	G	L	Z	Н
Т	S	Z	I	G	L	I	G	Ε	Т	Κ	Ε	Ε	Α	S
Υ	G	Ε	Н	М	Α	Н	Α	R	В	Α	Н	Н	М	Р
Ν	R	D	Р	S	Т	Υ	٧	٧	٧	Α	S	Т	Α	Р
Z	Ν	Ε	Κ	S	0	٧	Κ	Κ	L	G	Α	Z	R	S
F	U	Υ	٧	В	Ν	S	Ε	S	Н	Z	٧	S	D	Н
М	G	I	С	F	F	В	0	U	U	Α	С	Ε	I	Ε
Н	Ε	٧	I	Z	U	0	L	S	G	L	R	Κ	Z	R
Т	U	Р	0	Ν	R	L	D	Κ	I	Α	Α	В	Ν	D
Z	G	S	Α	S	Ε	D	0	Z	0	0	Υ	0	F	0
М	Κ	D	В	Ε	D	G	С	Р	Н	F	Ν	L	С	Υ
В	Α	L	Α	Т	0	Ν	F	U	Z	F	0	D	Т	Ν
Р	В	F	Т	G	Ν	Υ	F	М	Υ	С	٧	-1	R	0
L	0	G	С	R	Κ	L	М	Κ	Ε	G	L	G	S	F

### **Allure of Lake Balaton Word List**

Ábrahámhegy Alsóörs Balatonfüred Balatonfűzfő Danube Fonyód	Héviz Keszthely Révfülöp Siófok Sosio Szigliget	Tihany Vonyarcvashegy Zala Zamárdi
Name:		
Address:		
City:		
State:	Zip Code:	
Phone:		
Email:		
WPA Certificate No:		

### RULES

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

WPA PUZZLE #88 709 Brighton Road Pittsburgh, PA 15233

- 4. Entries must be received at the Home Office by Nov. 30, 2012.
- 5. Four winners will be drawn from all correct entries on or about Dec. 4, 2012, at the Home Office. Each winner will receive \$50.

### In Memoriam

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

#### **AUGUST 2012**

0001 BRIDGEPORT, CT Edward Bart

0008 JOHNSTOWN, PA Pia Lyzinski Gilbert M. Piszker, Jr.

0013 TRENTON, NJ Mary Feldenzer **Gregory Such** Julia Zimmerman

0014 CLEVELAND, OH Margaret Clucas Pearl M. Danish Helen Molnar Katherine A. Yanoska 0015 CHICAGO, IL

Mary J. Gast 0016 PERTH AMBOY, NJ Margaret Deak

0018 LINCOLN PARK, MI Elizabeth Gall Mary D. Haynes Steve Nagy

0019 NEW BRÜNSWICK, NI David R. Baker Pernethia Kornegay Mary Zelesnick

0026 SHÁRON, PA Helen A. Kolacz

0028 YOUNGSTOWN, OH Elizabeth H. Schmuck

0034 PITTSBURGH, PA Louis S. Benko John P. Brill Mary E. Kellner 0040 MARTINS FERRY, OH

Joseph Magyar

0048 NEW YORK, NY Helen R. Tanzosh

0051 PASSAIC, NJ Macie Sanford

0059 WINDBER, PA Andrew G. Kranyc Shirley A. Przywara

0088 RURÁL VALLEY, PA Darrick A. Wooten

0089 HOMESTEAD, PA George Maszle

0098 BETHLEHEM, PA Rose J. Creyer

0127 JOLIET, IL leff Weedman, Jr.

0129 COLUMBUS, OH Cosmo A. Bertino Michael J. Deri III

0132 SOUTH BEND, IN Rose Engel

0159 PHOENIXVILLE, PA Bertha Barna

Catherine Weaver

0174 SCRANTON, PA Thomas Caswell, Jr.

0226 McKEESPORT, PA Terry S. Dillen Anna Mae Rietski

0296 SPRINGDALE, PA Paul Kovacs

0349 WEIRTON, WV Albert Sadaly

0525 LOS ANGELES, CA Joseph B. Kovach Agnes Widmer

0705 MAYVILLE, WI Ramona I. Ruditys

0720 DEDHAM, MA Catherine Dandy

0723 WORCESTER, MA Muriel C. McNulty

0725 SPRINGFIELD, MA Donald W. Rau Daniel F. Riordan

### Recent Donations

### **WPFA Scholarship Foundation**

**Donations Through Premium Payments** AUGUST 2012

#### **Branch - Donor - Amount**

8 - Clarence H. Showalter - \$5.00

14 - Elaine R. Valentine - \$20.00

18 - Anita P. Kosaski - \$1.74

18 - Robert J. Swek - \$0.05

26 - Marie S. Logue - \$1.00

26 - Joan M. Gualtieri - \$1.00

28 - Maria E. Schauer - \$5.57

28 - Wesley A. Spencer - \$1.50

28 - Rebecca A. Spencer - \$1.50

28 - Mary C. Janovick - \$3.00

28 - Gene R. Birchler - \$20.00

28 - Olga E. Chizmar - \$20.00

44 - Mary Ann Kasper - \$5.00

59 - Margaret I. Martin - \$2.00

89 - Eric J. Berger - \$10.00

89 - Tracy B. Findlay - \$15.00

226 - Timothy R. Holtzman - \$1.40

226 - Robert W. Serena - \$5.00

249 - Eric A. Mayerchak - \$0.03 296 - Angela Vietto - \$40.00

336 - Margarita R. Rader - \$6.00

352 - John P. McKinsey Jr. - \$1.32

352 - Dora S. McKinsey - \$1.02

723 - Janet W. Pereira - \$10.00

723 - Denise A. Jolly - \$1.00

725 - Adeline P. Scagliarini - \$3.00

725 - Alane C. Renaud - \$10.00

TOTAL for Month = \$191.13

#### Additional Donations AUGUST 2012

#### **Donor - Amount**

Mildred De Shields - \$20.00 Rosemary Balazs - \$25.00 Marita Maloney - \$25.00 Carol Stafinski - \$10.00

Hungarian Heritage Experience 50/50 Raffle - \$265.00

Hungarian Heritage Experience Special Raffle - \$195.00

WPA Cookbook Sales - \$260.00

TOTAL for Month = \$800.00

#### **Donations In Memoriam** AUGUST 2012

#### Donor - Amount (In Memory of)

Ami Graf - \$50.00

(Andrew S. Gotz)

Piroska Farkas - \$25.00

(Husband Laslo Farkas and

Mother Cornelia Simon)

Ethel F. Fodor - \$50.00

(Ann Hrabar)

Ethel F. Fodor - \$50.00

(Elaine Toth)

Br. 18 Lincoln Park, MI - \$125.00 (Deceased branch member Margaret Madaras)

#### TOTAL for Month = \$300.00

**Donations Received** From WPA 29th Annual Golf Tournament & Scholarship Days Received as of August 31, 2012

#### **Donor - Amount**

(In Memory of, if applicable) M/M George S. Charles Jr. - \$100.00 (Daniel Chakey)

Steven Charles - \$100.00

(Daniel Chakey)

Charles S. Johns & Zita Prowse -\$100.00

(Our Deceased Parents)

Richard Toth - \$200.00 (Parents John & Elaine Toth)

Rebecca L. Williams - \$50.00

Br. 336 Harrisburg, PA - \$100.00

(Our Deceased Branch Members)

Murray W. Sperling Jr. - \$20.00

**TOTAL = \$670.00** 

### Our awards lead to far greater rewards The rewards that come with a higher education are priceless. That's why since 1972 William Penn Association has awarded

more than \$2.2 million in scholarship grants to its young members attending accredited institutions of higher learning. Our scholarship program is just one of many benefits available to our members. To learn more on how membership in WPA can benefit your family, call your local WPA representative or our Home Office, toll-free at 1-800-848-7366.

### Inside this issue:

Earn more for referring new members to WPA...PAGE 2.

WPA Island Escape...PAGE 4.

Photos from another Great Fraternal-Fest...**PAGE 14**.

PRSRT STD US Postage PAID PERMIT #12 INDIANA, PA

