

Life insurance with no health questions asked



It's our way of saying 'thank you'

We would like to express our appreciation to our loyal and dedicated members by offering a **Member Appreciation Guaranteed Issue Special** program to members, their family and their friends. For a limited time, all qualifying member and non-member U.S. citizens may be eligible to purchase valuable life insurance through WPA with **no health questions asked**. You can choose from our Single Premium Whole Life plan or any other permanent life insurance plan currently offered by WPA. To apply for this Member Appreciation Guaranteed Issue Special, complete the form below and return it to Barbara A. Tew, Sales Coordinator, at the Home Office, or call Ms. Tew toll-free at 1-800-848-7366, ext. 120.

For this special program, these maximum face amounts will apply:

| | WPA Mei Maximum Fac | | Non-Members <u>Maximum Face Amounts</u> | | | |
|---------------------|-------------------------------------|--------------------------------|--|--------------------------------|--|--|
| <u>Issue</u> Age | Single Premium <u>Whole Life</u> | Permanent <u>Life Plans</u> | Single Premium Whole Life | Permanent <u>Life Plans</u> | | |
| 0 - 40 | \$8,000.00 | \$6,500.00 | \$7,500.00 | \$6,000.00 | | |
| 41 - 50 | \$7,000.00 | \$5,500.00 | \$6,500.00 | \$5,000.00 | | |
| 51 - 60 | \$6,000.00 | \$4,500.00 | \$5,500.00 | \$4,000.00 | | |
| 61 - 70 | \$5,000.00 | \$3,500.00 | \$4,500.00 | \$3,000.00 | | |
| 71 - 80 | \$4,000.00 | \$2,500.00 | \$3,500.00 | \$2,000.00 | | |
| 81 - 90 | \$3,000.00 | (Not Available) | \$2,000.00 | (Not Available) | | |

*Individuals ages 81-90 may apply for Single Premium Whole Life only.

There is a limit of one new insurance policy per person under this program. Any individual who applied for life insurance and has been declined or refused a table rating by William Penn Association or any other insurance carrier since January 1, 2012, is not eligible for this Member Appreciation Guaranteed Issue Program.

MEMBER APPRECIATION GUARANTEED ISSUE SPECIAL

YES, I am interested in applying for this special insurance program

| Name: | Date of Birth: | | | | | |
|---|--|--|--|--|--|--|
| Address: | | | | | | |
| Telephone: | Social Security Number: | | | | | |
| Email Address: | Plan of Insurance: | | | | | |
| Are you an existing member of the WPA? | YES / NO (Circle One) • Smoker / Non-smoker (Circle One) | | | | | |
| DISCLAIMER: I have not been declined or ref since January 1, 2012. | used a table rating by William Penn Association or any other insurance carrier | | | | | |
| Signature Required: | | | | | | |
| - | Return to: | | | | | |

PLEASE NOTE: A Recommender fee will not be paid on certificates issued under this guaranteed issue program.

William Penn

The Official Publication of William Penn Association

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Inside

VOLUME 48 • NUMBER 11 • NOVEMBER 2013

Hungary & Székely Land Photos from this year's WPA tour

Schedule of branch Christmas parties

Aiding our best and brightest Saluting our scholarship recipients

Columns

- 4 Moneywise
- 6 Tibor's Take
- **8** The Hungarian Kitchen
- 11 Branching Out

Departments

- **2** For Starters
- 5 Agents' Corner
- 18 Just 4 Kidz
- **20** Branch News
- 27 Puzzle Contest

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In Brief

Scholarship aids students majoring in the arts

YPSILANTI, MI -- Students of Hungarian descent studying the visual or performing arts may qualify for up to \$2,000 in scholarship grants being offered by the Hungarian Arts Club.

Applicants must be enrolled in an undergraduate program in the fine arts. The number of scholarships and the awarded amounts will vary depending on

In addition to completing the application form, students must submit two letters of recommendation from people familiar with the student's work, along with proof of their Hungarian ancestry. Applicants must also submit a portfolio of their work, demonstrating their talent and ability in their chosen field.

Those awarded scholarships must attend the Club's annual Fehér Rózsa Bál (White Rose Ball), to be held Feb. I, 2014, in Dearborn, Mich.

Deadline for applications is Thursday, Dec. 5, 2013.

For more information and an application form, please contact R. Richard Hayes, Chairman, Scholarship Committee, at 248-505-1171 or by email at Hungarianartsclub@gmail.com

Want to 'go green' with your magazine?

If you would prefer reading an electronic version of our magazine and wish to stop receiving a printed copy, please contact John E. Lovasz at our Home Office. Let us know whether you would prefer to receive a PDF copy sent to your email each month or just read the latest issue online at www.williampennassociation.org.

To go green with your William Penn Life, call John at 1-800-848-7366, ext. 135, or send him an email at: jlovasz@williampennassociation.org.

Spread the fraternal spirit with WPA Holiday Baskets

YOUR BRANCH can share the spirit of fraternalism by participating in WPA's annual Holiday Basket program.

Just fill baskets with non-perishable foods and other items, and the Home Office will donate \$40 per basket, up to three baskets per branch. Your branch can use these funds to buy a turkey, ham or additional items to fill up each basket. Branch volunteers then deliver them to families in need in their community.

Many branches will start early and deliver baskets over the Thanksgiving holiday, while others will participate during the Christmas season. Some will prepare baskets during both holidays.

Over the years, the WPA Holiday Basket program has made the holidays brighter for thousands of families across the country. With your help, we can spread the joy and the fraternal spirit to many more this year.

Moreover, the spirit of the Holiday Basket program should not disappear after Dec. 25. We encourage all branches to collect food and nonperishable items for donation to their local food bank or other family service agencies throughout the year. Let your community know WPA truly cares.

For more information on participating in the Holiday Basket program, call us at 1-800-848-7366.



Nationality Rooms to host open house

PITTSBURGH -- The Nationality Rooms of the University of Pittsburgh invite everyone to a Holiday Open House to be held Sunday, Dec. 8, from noon to 4:00 p.m.

The 27 rooms, each designed and furnished in the traditions of various European, Asian and African cultures, are located in the University's Cathedral of Learning in the Oakland section of the city.

From Nov. 9 until Jan. 18, the rooms will be decorated in the holiday traditions of each nationality. During the open house, guides in ethnic dress will describe the history and meaning of each room's decor.

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

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

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

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

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



2013 Branch Family Christmas Parties

| Branch | City/State | <u>Date</u> | <u>Time</u> | Location |
|--------|-------------------|-------------|-------------|--|
| 8000 | Johnstown, PA | . Nov. 24 | . 1:00 | Oratory Hall, Chestnut Street & 8th Avenue, Cambria City, Johnstown |
| 0010 | Barton, OH | . Nov. 24 | . 12:30 | Pizza Hut Party Room, 51338 National Road East, St. Clairsville |
| 0013 | Trenton, NJ | . Dec. 8 | . 2:00 | Hungarian Reformed Church, Bishop Beky Center, 105 Grand St., Trenton |
| 0014 | Cleveland, OH | .Nov. 23 | . 1:00 | 1st Hung. Reformed Ch., Bethlen Hall, 14530 Alexander Road, Walton Hills |
| 0015 | Chicago, IL | . Dec. 15 | 11:00 | St. Stephen King of Hungary Church, 2015 W. Augusta Blvd., Chicago |
| 0016 | Perth Amboy, NJ | Dec. 16 | 12:00 | Ponte Vecchio Italian Seafood Grille, 3863 Rt. 516 East, Old Bridge |
| 0018 | Lincoln Park, MI | . Nov. 24 | . 1:00 | VFW Hall, 16736 Ecorse Road, Allen Park |
| 0019 | New Brunswick, NJ | . Dec. 8 | . 11:30 | Bayard Street Presbyterian Church, 107 Bayard St., New Brunswick |
| 0026 | Sharon, PA | . Nov. 30 | . 4:00 | King's Restaurant, 1920 Leesburg-Grove City Road, Grove City |
| 0027 | Toledo, OH | .Dec. 7 | . 12:00 | Timbers Bowling Lanes, 1246 Conant St., Maumee |
| 0028 | Youngstown, OH | .Dec. 14 | 12:30 | Aut Mori Grotto Hall, 545 N. Belle Vista Ave., Youngstown |
| 0034 | Pittsburgh, PA | Nov. 24 | . 12:00 | Sports Haven Bowl, 143 Carol Ave., Bridgeville |
| 0040 | Martins Ferry, OH | .Nov. 24 | . 12:30 | Pizza Hut Party Room, 51338 National Road East, St. Clairsville |
| 0048 | New York, NY | .Dec. 1 | . 2:00 | Ruppert Houses Community Room, 222 E. 93rd St., New York |
| 0051 | Passaic, NJ | Dec. 1 | . 2:00 | American Hungarian Citizens League, 21 New Schley St., Garfield |
| 0071 | Duquesne, PA | . Nov. 24 | . 12:00 | Sports Haven Bowl, 143 Carol Ave., Bridgeville |
| 0088 | Rural Valley, PA | Dec. 15 | 2:00 | William Penn Social Hall, 132 Main St., Rural Valley |
| 0089 | Homestead, PA | . Dec. 7 | . 1:00 | Brunswick Playmor Bowl, 5840 Buttermilk Hollow Road, Pittsburgh |
| 0090 | Allentown, PA | Dec. 7 | . 1:00 | Burger King, 1239 N. Charlotte St., Pottstown |
| 0098 | Bethlehem, PA | . Dec. 7 | . 1:00 | Burger King, 1239 N. Charlotte St., Pottstown |
| 0129 | Columbus, OH | Dec. 7 | . 2:00 | Columbus-Grove City Elks #37, 2140 Sonora Dr., Grove City |
| 0132 | South Bend, IN | Dec. 8 | . 3:00 | Barnaby's Restaurant, 713 E. Jefferson Blvd., South Bend |
| 0159 | Phoenixville, PA | . Dec. 7 | . 1:00 | Burger King, 1239 N. Charlotte St., Pottstown |
| 0189 | Alliance, OH | . Dec. 8 | . 1:00 | William Penn Association, 1361 S. Webb Ave., Alliance |
| 0216 | Northampton, PA | . Dec. 7 | . 1:00 | Burger King, 1239 N. Charlotte St., Pottstown |
| 0226 | McKeesport, PA | . Dec. 8 | . 2:00 | Free Hungarian Reformed Church, 101 University Dr., McKeesport |
| | | | | Pizza Hut Party Room, 51338 National Road East, St. Clairsville |
| 0249 | Dayton, OH | . Dec. 15 | 1:00 | American Czechoslovakian Club, 922 Valley St., Dayton |
| 0296 | Springdale, PA | . Nov. 30 | . 12:00 | Springdale VFW, 1151 Pittsburgh St., Springdale |
| 0336 | Harrisburg, PA | . Dec. 8 | . 1:00 | Penbrook Borough Building, 150 S. 28th St., Harrisburg |
| 0349 | Weirton, WV | Nov. 24 | . 12:30 | Pizza Hut Party Room, 51338 National Road East, St. Clairsville |
| 0352 | Coraopolis, PA | . Nov. 24 | . 12:00 | Sports Haven Bowl, 143 Carol Ave., Bridgeville |
| 0525 | Los Angeles, CA | . Dec. 1 | . 2:00 | Bloomington Magyar Club, 992 W. San Bernardino, Rialto |
| 0590 | Cape Coral, FL | . Dec. 7 | . 1:00 | Golden Corral Restaurant, 1451 Tamiami Trail, Punta Gorda |
| 0800 | Altoona, PA | .Dec. 8 | . 6:00 | Holiday Inn Express, 3306 Pleasant Valley Blvd., Altoona |
| | | | | Immaculate Conception Meeting Room, 720 Liberty St., Clarion |
| | • | | | Gunners Restaurant & Inn, 33 S. St. Marys St., St. Marys |
| 8164 | Steubenville, OH | . Nov. 24 | . 12:30 | Pizza Hut Party Room, 51338 National Road East, St. Clairsville |



Moneywise with Jeff DeSantes

Do you have enough life insurance?

SOME PEOPLE EQUATE life insurance with death and misfortune. In reality, life insurance is for those who are living. Without it, or without the proper coverage, you could leave your family without the resources necessary to maintain their standard of living.

That being said, I would like to review why life insurance is the foundation for sound financial planning. First, it can be a cost-effective way to provide for your loved ones; and secondly, life insurance can be an important instrument in the following ways:

- **Income replacement**. If you have dependents, you have to consider what would happen to their lifestyle if they could not rely on your income. Life insurance can also help supplement retirement income for a surviving spouse.
- **Debt paying.** Without life insurance, loved ones will be left to pay for burial costs, credit card debt, medical expenses and any other debts (e.g., mortgages).
- **Estate Planning.** With life insurance, loved ones can pay off estate taxes so that heirs are not held responsible for these specific estate taxes.

So, how do you determine how much life insurance is enough for your needs? Here are three steps you should take:

Step I: *Determine your family's short-term needs.*Short-term financial needs are obligations such as loan balances, credit balances (credit cards) and mortgages, including home equity loans and lines of credit. You also want to add to these other short-term expenses such as funeral expenses, final medical costs, estate taxes and estate

Step 2: *Determine long-term needs.*

settlement cost.

Long-term needs must be reviewed and calculated in order to provide some level of monthly income. This level of income will be used to maintain your family's standard of living. When calculating these figures, make sure that you take into consideration inflation. You must analyze today's dollar versus tomorrow's dollar.



Step 3: Calculate your available cash resources.

Through this process, you will determine your monthly cash needs based on your available cash from investments, savings accounts, pensions, retirement accounts and Social Security. The total value from your cash resources will help you determine your shortfall.

Based on these simple exercises, you will be able to determine if you have enough life insurance. Keep in mind that most American families do not carry enough life insurance. In the early 1980's, about 70 percent of American adults owned life insurance; today, only about 60 percent do, and that figure continues to decline.

It all comes down to one simple question: can you afford *not* to own life insurance?

If you do not have a WPA agent, please call the Home Office at 1-800-848-7366, ext. 120, and we can assist you in finding an agent who will serve you and your family by offering:

- A Review of Your Needs Life Insurance Protection Tax-Deferred Annuities
 - Juvenile Insurance Plans Special Fraternal Benefits •



BRENT KINDY
Regional Sales Manager, American Senior Benefits
Resident / Operations Managing Partner, Success Financial Solutions

Success Financial Solutions LLC (SFS) has partnered with American Senior Benefits (ASB). Brent Kindy, managing partner of SFS and regional sales manager of ASB, says the partnership is a perfect situation for their clients and agents wanting a successful career.

SFS has 2 divisions, a wealth planning division and a retirement planning division. On the Wealth Planning side, we help people plan for college, retirement and overall wealth planning. On the retirement planning side, we special-

ize in helping seniors with what happens after retirement or when they become a Medicare or Social Security recipient.

With access to over 60 carriers, we are able to fill the needs for each client. Working with William Penn Association in particular brings our clients a lot of comfort when dealing with issues related to their family's financial security.

Our agents enjoy many benefits of being part of our team, including ownership/vesting, high commissions, complete training, a personal website, a personal contact management system, a prospecting/lead system, growth opportunities, flexibility, stability, structure and support in a fantastic team environment. SFS/ ASB helps its agents build careers without the negatives of a captive environment.

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, ext. 120, or Jeff DeSantes at ext. 134. Thank you.





My sister got "married" and other big events of a great Magyar summer

THE SUMMER OF 2013 will be remembered as another fabulous season of American-Hungarian celebration. I was fortunate enough to bear witness to some wonderful festivities and fraternalism. There were plenty of events that made me proud of my heritage. A few occasions were a bit somber.

First, however, I must clear the air concerning my sister Lizzy getting married. She did get "married," but only as an actress playing a role.

You see, around the time of the feast day of St. Stephen of Hungary, the North East Ohio Hungarian Cultural Center (NEOHCC) in Hiram, Ohio, hosts its annual Falusi Lakodalom. This mock Hungarian village wedding is enjoyed by hundreds each year. Dozens of volunteers spend countless hours practicing so this ritual resembles

an actual village wedding from decades past. Ornately embroidered costumes, authentic props and a real four-piece zenekar (the Harmonia Orchestra) add to the authenticity of the celebration. Such a lavish production is usually performed by professionals only in Hungary or the Székely region of Transylvania.

My sister's participa-

tion in the mock wedding began at the NEOHCC 's July picnic. A small contingent of club members, led by club President Mary Jane Molnar and Liz Gulyas Lewis, approached my sister about being a make-believe bride for the August nuptials. Without hesitation, my sister agreed. After a series of thorough practice sessions, the group of over a dozen actors and actresses were ready to perform.

It is the afternoon of Sunday, Aug. 18, when the story of an old-fashioned Hungarian village wedding unfolds. Coming down a short hill, the groom, male members of the wedding party and the zenekar stroll through the *kapu*³ and are greeted by the *vőfély* (master of ceremonies Markus Imre). He beautifully explains the history and tradition of the ceremony so each guest can understand what is about to happen.

The group then walks towards the "Bride's House" to meet the female bridal party members and the bride's parents, with the bride remaining hidden from the view of the groom. The groom is presented with the heavily veiled bride. But, to the surprise of everyone, the shrouded bride lifts the veil to reveal that *he* is an imposter. An embarrassed groom is then presented with his real bride.

After tearful exchanges of love and sentiments between

the bride and her *anya*⁴ and *apa*⁵, the entire bridal party makes its way to the church. There, vows are exchanged and the priest (Frank Dobos) anoints the newly wed couple with a special blessing.

Gifts are presented to the couple:

- salt and paprika, so their lives may be full of spice;
- gold, to share wealth;
- bread, the staff of life;
- a piglet, to bring good luck;
- an egg, for many children; and
- grapes, to fill barrels of wine.

The program concludes with the bridal dance. The final person to dance with the bride is the groom. The bridal party then forms a circle around the couple, and each

party member dances a csárdás with the bride. As the wedding party members exit the circle, each is presented with pálinka, kalács, kolbász, pickles and bread. The program ends with the bride's anya and godmother removing the bride's wedding veil and replacing it with a red kerchief.

The weather was the perfect compliment to

this special day. As I walked through this compound of Hungarian heritage and good fellowship, I realized just how fortunate I was to witness such a wonderful gathering. Within a 50-yard walk, I could park my car, dance a csárdás, partake in szalonna sütés⁶, consume a freshly made lángos, krémes, dobos torte, kolbász or laci pecsenye. I watched skilled bakers create kürtős kalács over an open flame. Other than the WPA Fraternal Fest, where can an American-Hungarian have an experience such as this?

This affair possessed an almost Christmas-like feel to it. I met several people that I have not seen in years. Others I talked to expressed a sentiment that the picnic season would be over in less than a month and they had better enjoy every precious minute of it. Everyone seemed to want to talk. My apa had a long conversation with semiretired band leader Joe Jeromos. Orchestra leader Steve Pal of Akron mingled through the crowd.

We were honored to have in attendance from WPA Chair of the Board Barbara A. House, Vice Chair William J. Bero, National Directors Katherine E. Novak and Richard E. Sarosi and National Vice President-Fraternal Endre Csoman. Mr. Csoman was one of the first participants to perform the bridal dance with my sister. Mrs. House, Mr. Bero, Mr. Sarosi and Ms. Novak all rolled up their sleeves and volunteered their labor and services.

If you have not attended an event at the NEOHCC, then make it part of your American-Hungarian travel plans for next summer. The club sponsors four big picnics each summer, starting in June and concluding in September with the enormously popular *Szüreti Mulatság* (Harvest Festival).

I was fortunate to be a part of several other American-Hungarian events this past summer. The Cleveland Hungarian Gardens hosted two phenomenal events.

First, there was the 8th Annual Gulyás Cook-Off on June 16, featuring over two dozen flavorful renderings of the paprika-based dish. Music by Kalman Hegadus complimented a wonderful Father's Day. Two winners were selected: the Judge's Choice, selected by a prominent member of the Cleveland American-Magyar community; and another selected by a popular vote of those who paid to attend and sample the gulyás. Both winners would be anointed as the Gulyás Kings/Queens for 2013. To the surprise of my family, we were selected as the Judges Choice winners for 2013!

The other event was the 75th anniversary of the Hungarian Gardens on July 20. Hundreds of supporters and performers made this an event to remember.

There is a group of enthusiastic and culturally enlightened American-Hungarians from the Columbus, Ohio area. The Columbus Hungarian Reformed Church is the epicenter to a contingent that is dedicated to preserving the history of "the Hungarian village." One of the event organizers is A. J. Bartfay. A few years ago, he introduced a monthly program entitled "Soup and Learn." What better way to get people involved than to offer a vast selection of homemade soups and an eclectic array of entertaining and informative presentations concerning Magyar culture, music and history. Several other events are also sponsored by this active organization. This group can be found on the Internet by searching "Columbus, Ohio Hungarians."

Two events this past summer reminded me that our time here on earth is short and unpredictable. We must savor each day with vigor and an appreciation for what we have and not be mired in circumstances that are inconsequential in the overall scheme of things.

• The Hungarian community was shocked by the untimely loss of a beloved and respected Magyar religious leader. The Rev. Sandor Siklodi, pastor of St. Emeric Catholic Church in Cleveland, passed away on July 31, 2013. The suddenness of his passing at the age of 66 stunned many of us. Ordained in Transylvania in 1971, Father Siklodi was the spiritual keystone for the Hungarian community of greater Cleveland for decades. After the forced closing of St. Emeric in 2010, he was assigned to a Hungarian parish in Chicago. A decree by Pope Benedict in 2012 mandated that 11 of the 52 closed parishes be

reopened, with St. Emeric being the last to do so. Father Siklodi was reassigned to St. Emeric. He was the only priest allowed to return to his previous assignment. The triumphant reunification of a priest and his congregation ended by an unforeseen illness and passing just nine months after his return.

• A cultural staple of the American-Hungarian community in the Youngstown area has been its Hungarian Club, located on the Westside. For generations, this organization has a wide variety of cultural activities. Events such as Hungarian Heritage Day, Magyar Nap, commemorations of the 1848 and 1956 Hungarian Revolutions, bacon fries, *hurka* making, chicken *paprikás* and stuffed cabbage dinners, *kalács* and dobos torte sales--all made this club a near weekly destinations for like-minded American-Hungarians.

Last winter, dwindling membership, aging facilities and a lack of volunteers led the club's leadership to make the dreaded decision to sell the club and grounds. There has been talk of continuing some of the traditions once the club and grounds are sold. I hope those aspirations come to fruition. When a new owner is found, the traditions, history and memories of this great club will be gone forever.

Without a doubt, the Crown Jewel of American-Hungarian events this past summer was the WPA Picnic-A Great Fraternal Fest. Just like the Grand Canyon, photos and words cannot adequately describe this gala event. You have to be there to appreciate the grandeur of this celebration. How does one improve upon perfection? Make it a point to be part of this great fraternal activity next year.

There were other Hungarian events not mentioned. Let me know about ones that you attended.

Eljen a Magyar!

Tibor II

(Photo by Rose Onders. Translation notes: (1) soup; (2) band; (3) gate; (4) mother; (5) father; (6) bacon fry.)

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

If you have any questions or comments about me or my column, please email me at *silverking1937@yahoo. com*, or write to me in care of William Penn Association, 709 Brighton Road, Pittsburgh, PA 15233.

ogarian Kitchen őszakács Béla

Let's talk stock

FÁRADJON BE A MAGYAR KONYHÁBA!

I am slowly adjusting to life in Pennsylvania. While I do miss New Hampshire, I enjoy all that Philadelphia has to offer. I live far enough away from the center of the city, yet close enough to commute on public transportation. One benefit of living in northeast Philly is you're close to Montgomery and Bucks counties where there are Amish farmers who provide some of the best produce and meats not available in local food stores. Keeping that in mind, this month we will learn more about making the best soups using fresh ingredients right off the farm. I have yet to visit Reading Terminal, a haven for specialty items the fall season has to offer. So, let's go into the kitchen and learn more about making the best soups. Chef Vilmos and I have done a lot of research on this subject and will share many tips to help you make better soups.

To make the best soups, sauces and gravies, you need to have a good base. A good base comes from stock. While you can make soup using just water, it makes more sense to use stock, which has more flavor than water and will only get more intense taste-wise as your soup simmers. Everyone has boiled vegetables in water, but have you ever tasted the water after the vegetables are cooked? The flavor of carrots, for example, will be evident in the water used to boil them. In this same manner, you can intensify flavor by using a stock which already has many flavors, such as carrots, celery and onions. Add a few aromatics in the form of parsley stems, a sprig of fresh thyme, black peppercorns and a bay leaf wrapped in cheesecloth, known as a "sachet," and your final product will taste better and take less time to prepare.

Another way to add flavor to your soup stock is to *caramelize* the bones and vegetables used in making the stock. When you cook, the natural sugars in the food will slowly turn darker, giving that particular food darker color and more flavors. To further enhance the flavor of the stock, a Maillard reaction takes place in which sugars in the food, in the presence of protein, break down further, giving additional browning to the products being cooked. This in turn makes our stock more savory.

There are three types of stocks that make great bases for soup:

 White Stocks are made from poultry, veal or beef bones that have not been roasted or caramelized. Added to the bones are water, mirepoix (traditionally, a combination of onions, carrots and celery) and a sachet.

• Brown Stocks are made from poultry, yeal or beef bones that have been roasted for darker

color and flavor. They also contain a sachet, mirepoix and water.

• Vegetable Stocks are made from all types of vegetables with no mirepoix. You may choose to roast the veggies, which will give you a darker stock, or leave them raw in the water for a lighter stock.

There are two types of mirepoix you may use in your stock:

 Classical Mirepoix consists of onions, celery and carrots. The standard amount by weight is 50% onions, 25% celery and 25% carrots.

• White Mirepoix replaces the carrots with parsnips for added flavor, along with 10% mush-

rooms and 5% leeks by weight.

The standard ratio of bones to water to mirepoix is usually 5 pounds bones to 5 quarts water to 1 pound mirepoix. You can adjust this ratio depending on the amount of bones you have available for stock.

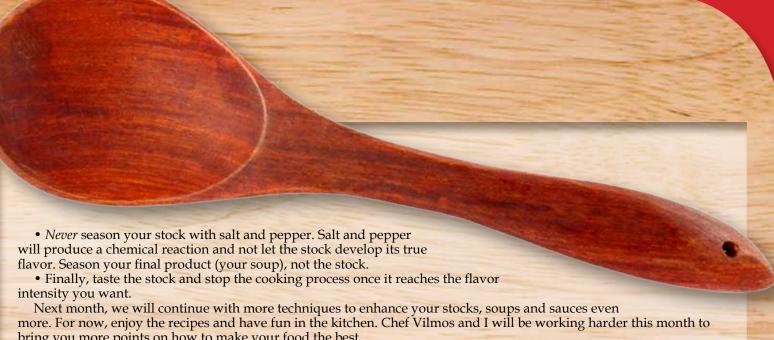
Here are some tips that Chef Vilmos and I use when we make stock in The Hungarian Kitchen:

 When starting a stock, always use cold water. Hot water will tend to seal the bones and vegetables, not allowing the entire flavor to amplify within the stock.

 Once your stock pot is loaded, bring the heat up and get the stock to a boil, then turn it down to a simmer and keep it that way. Boiling is a violent reaction that will let any residual fats not congeal where they may be skimmed from the stock.

• While the stock is simmering, you should skim off any foam and fats, giving you a heartier

finished product.



bring you more points on how to make your food the best.

Have a great month and enjoy the fall weather.

Tó étvágyat! Főszakács Béla

RECIPES

Garden Vegetable Soup

3 tablespoons vegetable oil 3 quarts vegetable stock

I medium onion, diced small

I tablespoon garlic, minced

I cup carrots, diced small

I cup celery, diced small

1/2 cup squash, diced small

1/2 cup zucchini, diced small

½ cup mushrooms, sliced thin

½ cup corn, fresh or frozen

1/2 cup green beans, sliced into 1-inch pieces

½ cup red peppers, diced small

1/2 cup yellow peppers, diced small

1/2 cup broccoli florets

½ cup cauliflower florets

I cup green cabbage, sliced thin

I cup fresh tomato, diced small

Salt & black pepper to taste

In a saucepan large enough to hold all the ingredients, lightly sauté all the veggies in the vegetable oil until they are just about tender. Start with the hardest veggies that take the longest to cook and keep adding until you finish with

the softest. When the veggies are just fork tender, add the vegetable stock and simmer for another 10 minutes. For eye appeal, extra flavor and texture, add green, leafy veggies, like spinach or kale. Adjust the taste of the soup with additional salt and pepper, then serve hot to your guests.

Chicken Vegetable Soup

10 chicken wings

I tablespoon butter

I medium onion, diced small

I teaspoon Hungarian paprika

3 celery stalks, diced small

2 carrots, diced small

parsnip and greens

cup barley egg noodles

medium green pepper, diced small

fresh tomato, peeled & seeded

I tablespoon salt

7 black peppercorns

5 quarts cold water

Fry the onions in butter until golden brown, then add the paprika and stir. Add the chicken wings and all the diced vegetables. Add the water and simmer for one hour or until the wings are cooked. Add noodles and cook an additional 15 minutes. Adjust the taste with salt and additional pepper, then serve hot to your guests.

Creamed String Bean Soup

I pound fresh string beans, snipped & washed

4 tablespoons all-purpose flour

1/2 pint sour cream

1/4 cup white vinegar

2 quarts cold water

I teaspoon salt

Salt & black pepper to taste

In a saucepan, add the cold water and teaspoon of salt. Add the string beans and cook until they are fork tender. Mix the flour with the sour cream, then add the mixture to the beans, stirring to get a smooth texture. Add the vinegar and let the soup come to a boil, then turn off heat. Adjust the taste with additional salt and pepper, if needed. Serve the soup hot to your guests.

RECIPES

Grandma's Pumpkin Soup

- I cup whole wheat flour
- 3 cups fresh pumpkin, cut into ½-inch cubes
- I cup cold water
- 2 teaspoons kosher salt
- 4 cups whole milk
- I whole egg
- 3 tablespoons all-purpose flour
- Ground cinnamon to taste
- Brown sugar to taste

In a saucepan, combine the pumpkin, cold water and salt. Cook until the pumpkin is tender enough to mash with a fork. In a small saucepan, scald four cups of milk and add the mashed pumpkin. In a small bowl, beat the egg and stir in the flour, making a smooth paste. Add this mixture to the soup, stirring well. Cook additional five minutes or until soup begins to thicken. Adjust the taste with cinnamon and brown sugar. Serve hot to your guests.

Húsleves (Beef Soup)

- 2 pounds chuck beef, cut into small cubes
- I soup bone
- 3 quarts cold water
- 3 carrots, cut into ¼-inch coins
- 2 parsnips & greens
- kohlrabi, peeled & diced small
- I small onion, sliced thin
- I white potato, diced small
- 3 teaspoons salt
- 7 black peppercorns
- I cup tarhonya or egg noodles

Wash the meat and bone, then put into a saucepan large enough to hold all the ingredients. Add the cold water and bring pot to a boil, then turn down to a simmer and cook for one hour. Add the vegetables and continue cooking until they are fork tender. Add the tarhonya (or egg noodles) and cook until they are done. Adjust the taste with additional salt and pepper, then serve soup hot to your guests.



Mother's Magyar Beef Soup

- 3 pounds soup meat with marrow bones
- 3 quarts cold water
- 4 carrots, cut into small cubes
- 2 potatoes, cut into medium cubes
- I tablespoon salt
- I fresh whole tomato
- 7 black peppercorns
- I teaspoon Hungarian paprika
- 1/2 cup barley
- 2 celery stalks, sliced 1/4 inch thick
- I tablespoon fresh parsley
- I medium onion, diced small

Wash the meat and bones, then place into a pot large enough to hold all ingredients. Add the water and bring pot to a boil, then turn down and let simmer. Skim the top of the soup to rid all impurities. When the meat is almost tender and falling off the bone, add the vegetables, seasonings and the potatoes, then continue to cook until the veggies are fork tender. Add the barley, giving it at least 20 minutes to cook. Serve the soup hot to your guests.

Potato Tomato Soup

- 3 quarts cold water
- 5 medium potatoes, diced small
- 1½ cups Sacramento tomato juice
- I small onion, diced small
- 2 tablespoons lard
- 3 tablespoons all-purpose flour
- ½ pint sour cream
- 2 teaspoons salt

In a saucepan large enough to hold all the ingredients, add the water and salt, then cook the potatoes until al dente. In a small skillet, melt the lard and cook the onions until golden brown, then add the flour to make a roux and continue cooking for an additional 10 minutes. Add the tomato juice and sour cream, stirring well. If the mixture is too thick, add a half cup of water to thin back. Add the tomato/onion mixture to the potato mixture and cook for another five minutes, stirring until well blended. Adjust the flavor with additional salt and pepper, then serve hot to your guests.



Branching Out with Endre Csoman



Hungarians view the toppled statue of Joseph Stalin, October 1956. (AP Photo)

Remembering October 23, 1956

THIS YEAR MARKED the 57th anniversary of the Hungarian Revolution, which began on the cold day of Oct. 23, 1956. The whole world watched as the Magyar people rose against their oppressor, the Soviet Union. The courageous Magyar people fought, suffered and died in an attempt to completely remove the yoke of Communism. It was a daring effort to break away from the Soviet Empire, forever changing the course of history.

Determination and hope brought these Freedom Fighters success for 12 wonderful days, but when permanent freedom seemed a lasting reality, the Soviet method of negotiate-and-stab-in-the-back struck this short-lived freedom down. "Rotten" is the best way to describe the devils of the former Kremlin. A few days into November 1956, Soviet tanks barreled through the streets of Hungary.

Those days, however, brought hope to millions of victims of dictatorial regimes in Central and Eastern Europe. Thirty-three years later, the Berlin Wall, too, would fall.

The Hungarian Revolution of 1956 was a series of unforgettable events. I was--and still am--grateful to God I was able to play an active role in those 12 historic days. I will never forget my fellow Freedom Fighters. May God bless their memory!

If you are interested in learning more, all you need to do is search the Internet for "Hungarian Revolution 1956," and you will find lots of information and hundreds of photos. Or, if you prefer, you can visit your local library where you can find books and biographies, such as Victor Sebestyen's book, "Twelve Days: The Story of the 1956 Hungarian Revolution."

For an English translation of the poem, please turn to Page 25

Ének a pesti hős fiúkról

Pesti fiúk, ti drága gyerekek, Nem is tudom, hogy mi a nevetek, Azt se tudom, hogy honnan jöttetek, Csak azt tudom, hogy amit tettetek: Dicsövé tette korunk századát S kivívta a népek csodálatát, Mert otthagytátok mind az iskolát A pesti grundot, a játszó-szobát S a vörös tankok ellen mentetek, Hogy védjétek a magyar nemzetet.

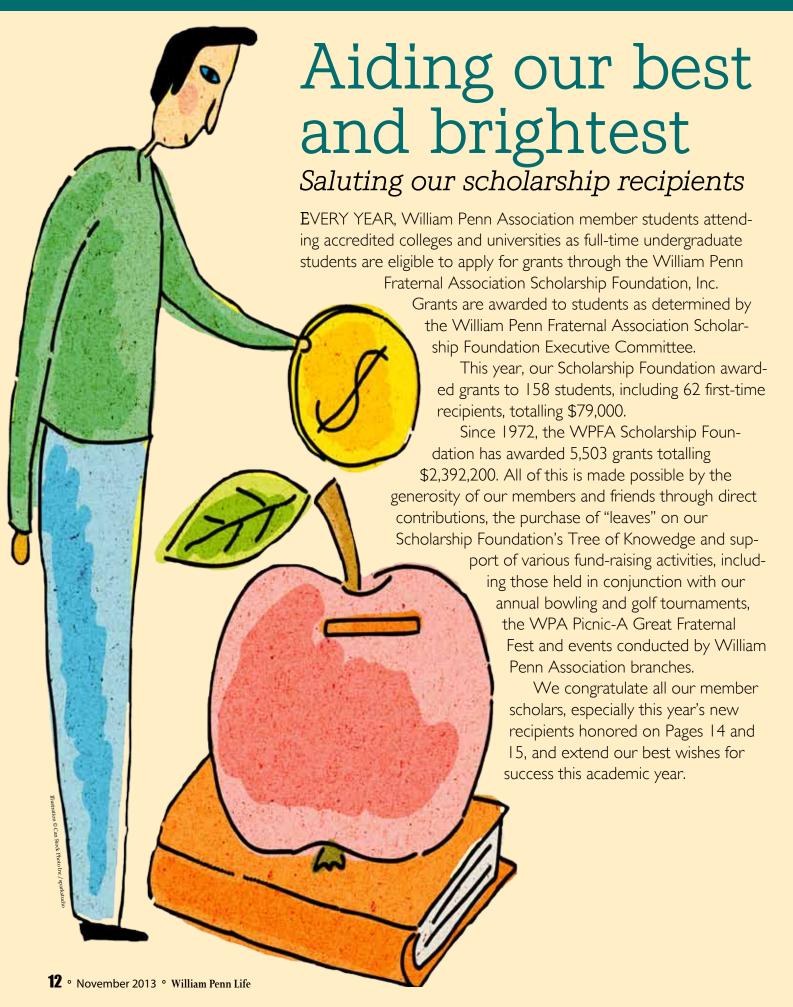
Épazt kellene irnom rólatok, Mert példátlan harcosok voltatok! Tankönyv helyett most fegyvert kaptatok És szabadságról zengett ajkatok -S bár túlerő jött szembe veletek, Zászlót emelve, bátran mentetek Előre, a biztos halál felé S úgy álltatok a vad hordák elé, Mert tudtátok, hogy nincsen más kiút, Ti kedves, drága, pesti hős fiúk!

A dicsérethez nincs elég szavam, Gyengének érzem én ahhoz magam, Hogy hőskölteményt írjak rólatok, Kik ázsia ellen rohantatok! Alig tanultatok még kémiát, Nincs is köztetek egy sem véndiák, De Molotov-koktélt csináltatok És vérben, vasban, tűzben jártatok, Pedig tudtátok, nektek is kijut, Ti csodálatos pesti hős fiúk!

Most rólatok beszél a nagyvilág Es eltörpülnek bűnök és hibák, Miket a múlt sötét köde takar, Mert megmutatta, mit tud a magyar. Ti voltatok a "talpig-emberek", Ti drága, kedves, pesti gyerekek, Kik otthagytatok latint, fizikát, Hogy lerázzátok a szovjet-igát És puszta kézzel tankot fogtatok, Mert elszánt, bátor, hősök voltatok!

Ne féljetek az érettségitől, Mert ha a végső tanszék is kidől, Ti, kik, fegyverrel, ránk vigyáztatok: Kitüntetéssel levizsgáztatok! A történelem ad nektek helyet, Örök időkre dicső, nagy nevet -S nemcsak a nemzet, de a nagy világ Ölel keblére és büszkén kiált: --magyar fiúk, diákok, gyermekek, Világraszóló csatát nyertetek!

São Paulo, 1956. November.



2013-2014 Scholarship Essay Awards

Students applying for grants through the William Penn Fraternal Association Scholarship Foundation were asked to submit an essay discussing the topic: "I am proud to be a William Penn Association member because...." All essays were read and judged by members of the WPFA Scholarship Foundation Executive Committee, and the best essays were selected for special recognition. Many fine essays were submitted, reflecting the outstanding fraternal spirit of our young member scholars. Prizes in the form of additional cash grants were awarded to the top three essays among both new and renewal applicants. We proudly publish those six winning essays here.

First Prize - New Students - \$500

Luke M. Felack, Br. 296 Springdale, PA

I am proud to be a William Penn Association member because after the death of my mother two years ago, I saw firsthand the value of life insurance from William Penn Association. With funeral expenses, medical bills, legal fees and lost wages, our family was spared from financial ruin because of a William Penn policy. My father preaches to our family about the value of life insurance, and we all have William Penn policies. Life is uncertain, but the William Penn Association is not. God has plans for all of us, and the William Penn Association provides the safety net to achieve those plans.

Second Prize - New Students - \$300

John N. Blazo, Br. 18 Lincoln Park, MI

I am proud to be a William Penn Association member because, through the Association, thousands of lives have been markedly improved throughout a century of the organization's operations. The Association has offered remarkable insurance products that have improved the life of its members by offering the much needed help when in great need. Additionally, through the Association's scholarship program, thousands of young lives have been improved through acquisition of higher education. Above all, I enjoy the heritage and what the Association stands for since its founding in 1886. It is a remarkable entity.

Third Prize - New Students - \$200

Halle M. Uveges, Br. 14 Cleveland, OH

I am proud to be a William Penn Association member because the Association represents three very important aspects of my life: family, community, and my Hungarian heritage. The William Penn Association exemplifies fraternalism, which builds an immensely strong community. Fraternalism is all about lending a helping hand. This fraternalism is linked to family. It means extending the love built by family to others in need, and I believe this love is especially strong in Hungarian families. I recognize and appreciate this support I have from the William Penn Association, and I am blessed to be a member.

First Prize - Renewal Students - \$500

Antoinette M. Doyle, Br. 8019 Pittsburgh, PA

For an 18-year-old like me, life insurance seems like a boring piece of paper with no significance until after you're dead. But, it's supposed to be life insurance, not death insurance. I am proud to be a William Penn Association member because they understand that. Their biggest events of the year are focused on the living--building relationships between their members and making memories that last a lifetime. Pictures from their annual picnics, golf tournaments, and other events are snapshots of the living. The William Penn Association is what it says it is: an investment in life.

Second Prize - Renewal Students - \$300

Sydney C. Blankenship, Br. 296 Springdale, PA

I am proud to be a William Penn Association member because it provides a personal and fulfilling experience. WPA is not a typical life insurance agency; it is a charitable and social organization dedicated to serving its members and society. The WPA affords its members peace of mind, aiding them in good times and bad, hosting events to encourage fellowship and support. A large part of the Association focuses on giving back to the community, an oft forgotten but significant undertaking. WPA promotes a sense of familiarity and responsibility, helping to shape productive and beneficial members of society.

Third Prize - Renewal Students - \$200

Janessa L. Rasmus, Br. 336 Harrisburg, PA

I am proud to be a William Penn Association member because it provides security for my family with life insurance, is a great place to save money through annuities, and provides for the health and well being of its members, like my grandparents, with prescription drug discounts. WPA, being a fraternal benefit society, operates for the benefit of its members. Through social events, scholarship opportunities, and local emphasis, WPA is involved in my community, extending beyond the confines of its main branch. Furthermore, William Penn provides me with the opportunity to retrace my Hungarian roots and honor that proud heritage.

2013-2014 New Schol



DANIELLE M. ANTONUCCI Br. 14 Cleveland, OH



ANTHONY J. BAGILEO Br. 8114 Clarion, PA



JOHN N. BLAZO Br. 18 Lincoln Park, MI



RYAN J. BODLEY Br. 349 Weirton, WV



LAUREN T. CIRILLO Br. 132 South Bend, IN



LUKE M. FELACK Br. 296 Springdale, PA



DUSTIN A. FERRONE Br. 296 Springdale, PA



SARAH F. FISCHER Br. 28 Youngstown, OH



CORY Z. GRAHL Br. 14 Cleveland, OH



JACOB R. HORVATH Br. 28 Youngstown, OH



JOHN C. KALOSKY Br. 28 Youngstown, OH



KENAN S. KINSEY Br. 27 Toledo, OH



DYLAN J. KNIGHT Br. 8 Johnstown, PA



MEGAN E. KOBERMANN Br. 129 Columbus, OH



KEVIN S. KOCAK Br. 296 Springdale, PA



NATHEN A. KUPCHELLA Br. 800 Altoona, PA



KELLY A. MAZZEI Br. 8036 Scottdale, PA



NICOLETTE R. McDONOUGH Br. 26 Sharon, PA



OTTO E. NAGENGAST Br. 352 Coraopolis, PA



JAMES M. NAPLES Br. 28 Youngstown, OH

arship Recipients



WILLIAM G. NEMETH Br. 28 Youngstown, OH



SARAH R. PACE Br. 8019 Pittsburgh, PA



DANA R. PALUMBO Br. 352 Coraopolis, PA



MONICA R. PATRICK Br. 28 Youngstown, OH



NICHOLAS A. PINCO Br. 44 Akron, OH



KATLYN M. PUSKAR Br. 352 Coraopolis, PA



MATTHEW M. ROBINSON Br. 89 Homestead, PA



ALYSSA M. SCHAUER Br. 28 Youngstown, OH



SOPHIA M. SENDERAK Br. 44 Akron, OH



JAYSEN A. SMITH Br. 51 Passaic, NJ



NATALIE R. SCHERFEL Br. 159 Phoenixville, PA



HALLE M. UVEGES Br. 14 Cleveland, OH



TAYLOR D. VUKOVITS Br. 132 South Bend, IN



HAILEY M. WOLK Br. 14 Cleveland, OH

New Recipients Not Pictured

JAMES T. BENEDEK, Br. 226 McKeesport, PA VICTORIA N. BENEDEK, Br. 226 McKeesport, PA MELANIE L. CORRIGAN, Br. 14 Cleveland, OH NATALIE E. CORRIGAN-MOOK, Br. 14 Cleveland, OH ALLISON N. FILAKOSKY, Br. 14 Cleveland, OH KELLI A. FINDLAY, Br. 89 Homestead, PA REGINO M. FLORES, Br. 800 Altoona, PA MEGAN E. GLASS, Br. 14 Cleveland, OH COLTON R. HORVATH, Br. 28 Youngstown, OH MIKLOS HUBER, Br. 129 Columbus, OH PARKER C. IONES, Br. 8114 Clarion, PA MICHAEL A. LAUKAITIS II, Br. 34 Pittsburgh, PA MATTHEW J. MAROCSIK, Br. 15 Chicago, IL DOMINIQUE M. McGRAW, Br. 44 Akron, OH RACHAEL N. MILLUZZI, Br. 14 Cleveland, OH JENNIFER L. MORRIS, Br. 28 Youngstown, OH MARGARET M. PASZTOR, Br. 590 Cape Coral, FL ERIKA K. PFEIFFER, Br. 132 South Bend, IN MARIAH J. PFEIFFER, Br. 132 South Bend, IN TAYLOR A. PHELPS, Br. 28 Youngstown, OH FALLON PULFORD, Br. 89 Homestead, PA TANNER J. STEINER, Br 8114 Clarion, PA CHRISTOPHER J. STEPHENS, Br. 8020 McKees Rocks, PA ELIZABETH Z. SZABO, Br. 14 Cleveland, OH KENNETH M. UJEVICH, Br. 89 Homestead, PA JULIANNA L. VEGH, Br. 129 Columbus, OH ZACHARY W. WILLIAMS, Br. 89 Homestead, PA HUNTER A. YARBROUGH, Br. 18 Lincoln Park, MI

his September, 30 members and friends of William Penn Association journeyed to Hungary and the area of Transylvania known as Székely Land. They spent nearly two weeks exploring many beautiful and historic sights, meeting warm and friendly people, dining on delicious Magyar cuisine and sharing an experience none of them will soon forget. It would be difficult to express in words all our WPA travelers saw and did. and it would take an entire issue of this magazine to publish all the photos they took. But, here is a sampling of the photos they shared with us. We hope it gives you a taste of how truly wonderful the tour was and, perhaps, convinces you to join us next year.







WPA Tour to H











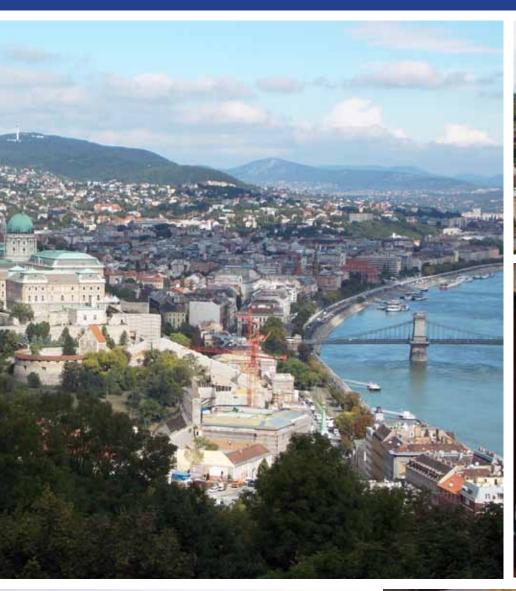








UNGARY AND SZÉKELY LAND













with the Hello! Hello! Hello!

I hope everyone had a fun Halloween and received more treats than tricks! Now, it's time to get ready for the holidays. Can you believe Christmas is less than two months away? But first, I'm going to get together with my family and friends to celebrate Thanksgiving. I love everything about Thanksgiving -- the delicious food, watching the parades on TV, and most especially, being with the people I love. I hope you have a fantastic Turkey Day!

Just 4 Laughs!

Guess what time it is? It's joke time. My friend Touchdown Tommy is coming over to play today, so Mumford and I are going to tell jokes. Clowns love to tell jokes and act silly. Tommy loves to play football, but says he will listen to my jokes first, then we'll play football. I need to practice

before he comes over. Will you listen to my jokes? Great! Thank you!!

Why did the chicken cross the playground?
 Answer: To get to the other slide.

2. What do mice eat for breakfast? Answer: Mice krispies.

3. Which dog keeps the best time? Answer: A watch dog.

4. When Dracula has a cold, what does he take? Answer: Coffin drops.

5. Knock, Knock. Who's there? Eileen. Eileen who? Answer: I leaned over and fell.

6. What do you a witch sitting on the beach? Answer: A sand witch.



Here are two pictures of some friends gathering for a Thanksgiving dinner. These two pictures seem the same, but look closely, and you will see 10 differences between them. Can you find them all?





missing; and (01) Mumford has joined the feast!

ANSWERS: (1) The leaf to the right of the barn is now green; (2) the yellow leaf to the left of the silo is missing; (3) the right side of the barn now has only one window; (4) the pilgrim boy's shirt collar is now black; (5) the Indian girl's headband has only two feathers; (7) the Indian boy's necklace is missing two teeth; (8) the silo is missing one of its dark yellow bands; (9) a fence post is boy's necklace is missing two teeth; (8) the silo is missing one of its dark yellow bands; (9) a fence post is

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 of Barton, Martins Ferry, Weirton, Steubenville and Monaville!

Our local WPA branches held a combined picnic and bacon fry on Sunday, Sept. 15, with the Ohio Valley Hungarian-American Cultural Society at Warren Township Park. The picnic began at 1:00 p.m. with a delicious buffet of food followed by the bacon fry later in the afternoon. The weather was clear but a little cool--just right for hanging out by a fire while roasting bacon and talking.

Our branch Christmas party is slated for Sunday, Nov. 24, from 12:30 to 3:30 p.m. at the Pizza Hut party room, 51338 National Road East, St. Clairsville, Ohio. Save the date and join us. All of our branch members are welcome to attend this open house party at Pizza Hut. So, stop by while you're out Christmas shopping, say hello, have some fun and maybe win prizes. All branch children will receive a treat bag.

We have many blessings to be thankful for, and we want to wish everyone a Happy Thanksgiving.

If you have any news or for information about branch activities you would like to share, please call Joyce Nicholson at 740-264-6238.

Branch 13 Trenton, NJ

by Marguerite D. Beke

After a short break during the summer, we resumed our meetings on Sept. 16. We discussed our Christmas party and the Holiday



Members of Branches 10, 40, 248, 349 and 8164 join members of the Ohio Valley Hungarian American Cultural Society for a picnic and bacon fry Sept. 15 at Warren Township Park.

Basket program. We approved three baskets to be distributed at Thanksgiving, as we have in the past.

Our family Christmas party will be held at the Hungarian Reformed Church, Bishop Beky Center, 105 Grand St., Trenton, N.J. on Dec. 8, 2013. Our meeting will begin at 2:00 p.m. with the family party following the meeting.

We sent get well wishes to Eileen Smith, who had cataracts removed, and to John Fazekas, who suffered a stroke. Both are coming along nicely, and we look forward to seeing them at the next meeting.

For more information on the Christmas party, please contact Branch Secretary Marguerite Beke at 609-617-0471.

We look forward to seeing our members at the party.

Branch 14 Cleveland, OH

by Richard E. Sarosi

Wow! What a beautiful fall we are having in Ohio. The colors have been bright, and the days are growing short. We hope that everyone had a safe Halloween.

I just finished putting the pictures of the 2013 William Penn trip to Hungary and Romania/Székely Land into my photo album. Special thanks go to National Vice President-Fraternal Endre Csoman and

Judit Borsay for working hard and coordinating our wonderful trip. Hadas Rudy of Discover Africa did a great job handling our flight arrangements to and from Budapest. Andrea Tordai of VIP Tours in Budapest and our bus driver Krisztián took care of our group in Hungary and Transylvania. My Hungarian classes paid off--I did really well with my Hungarian...as long as Andrea, Endre, Krisztián, Barbara House, Mary Ann Deri, Alan Varga or Ica Martincsek was close by.

Some random thoughts about the trip:

- Eating fresh kürtős kálacs (chimney cake), which I do two or three times each summer in Cleveland, was a daily occurrence on this trip. The kürtős kálacs stands that we saw reminded me of McDonald's in America—they were everywhere. I am glad that we have Lajos Mezosi of Cleveland's Transylvania Bakery to make this special treat every summer at picnics.
- We enjoyed a wide range of meals, including chicken paprikás with dumplings, veal paprikás with dumplings, many varieties of gulyás, Dracula's blood soup (very delicious, except for strange things floating in it), lángos, a Romanian cookout that included a szalonna sütés (bacon fry), sausages and laci pecsenye.
- The cream of broccoli soup was really, *really* green.
 - My favorite dessert was the

Branch News



WPA Sales Agent Alan Szabo (center) roasts bacon with fellow members at Warren Township Park Sept. 15 during a picnic hosted by Branches 10, 40, 248, 349 and 8164 and the Ohio Valley Hungarian American Cultural Society.

fánk with blueberry sauce, dripping with cream sauce...or maybe it was the chocolate mousse with raspberry sauce from Gerbauds...or maybe it was the dobos torte.

- Pogácsak were abundant.
- In Budapest, I went to Statue Park where the former Soviet-era statues could be found.
- The Danube River dinner cruise was relaxing.
- The bus ride to Transylvania was long.
- Our first morning in Transylvania resulted in a morning laugh when at 5:45 a.m. I got up to see the morning sunshine come through our window. I was able to look out to see that our hotel was in a valley with beautiful mountains surrounding it. The fields reminded me of the haystacks painting by Monet. As I tried to fall back to sleep, a sound that I had not heard in over 40 years rang through the early morning air. It was the 5:50 a.m. wake up "cockadoodle-doo" by the local rooster. Can somebody say *csirke paprikás*!
- The canyons of Romania were breathtaking.
- The cows on the road stopped the bus.
 - The horse or mule drawn wag-

ons shared the road with the cars, trucks and buses.

- The *néni's* with their black babushkas reminded me of my old Buckeye Road neighborhood.
- The cold, wet weather produced a lot of sneezing and coughing within our group.
- We saw several dance groups, each with their own unique style of music and costumes.

As you can see, we had many fine memories and good stories to share. I can't wait for Hungary 2014.

There will be more to report in the December issue. Upcoming events for the remainder of 2013 include:

- The Branch 14 Christmas party, Saturday, Nov. 23, at the First Hungarian Reformed Church, 14530 Alexander Road. Santa gave us his list, and invitations will be sent to our young members in the early part of November. We will be collecting non-perishable canned or boxed food items for a local food bank. (Do not bring expired food items as they will be thrown away. If you won't eat it, do not expect someone else to.)

Congratulations to my niece, Branch 14 member Lynn M. Lanzara, and Robert Chamberlain who were married Oct. 12. Lynn is the daughter of Branch 14 President Caroline Lanzara and the late John Lanzara.

Branch 14 scholarship recipients for the 2013-2014 school year are Danielle Antonucci, Melanie Corrigan, Natalie Corrigan-Mook, Allison Filakosky, Megan Glass, Cory Grahl, Rachael Milluzzi, Halle Uveges and Hailey Wolk. We wish all our students a successful year, and we look forward to hearing about your future plans.

We extend our sympathy to those WPA members who have recently lost a loved one.

Get well wishes are being sent to all Branch 14 members who are feeling under the weather. We also send get well wishes and prayers to the Rev. Peter Toth of the Lorain Hungarian Reformed Church and to Joan Parete who is at home recovering following her recent surgery. Please keep all of our members in your prayers and wish them a speedy recovery.

Happy birthday and anniversary wishes go to all of our branch members and Home Office staff who are celebrating a November or December birthday and/or anniversary.

Our next branch meeting will take place on Wednesday, Nov. 6, at 7:30 p.m. at the First Hungarian Reformed Church, 14530 Alexander Road, Walton Hills. Adult branch members are encouraged to attend.

Branch members having news to share about themselves or family members can reach me at *RichSaro@att.net* or at 1-440-248-9012.

Branch 18 Lincoln Park, MI

by Barbara A. House

Well, it is history. Our annual trip to Europe is done and gone. It was quite an experience. I wanted to see Romanian, and I did; I wanted to see Dracula, and I didn't. But, I met some wonderful new friends and members. Special "thank you" to Dianne Gribosky for keeping us all in touch with each other. We are busily planning next year's trip. We are naming it "Discovering our Hungarian Heritage." There is so much to see in our homeland, so I think we will be staying in Magyarorsag next

Branch News

year. Give me your feedback. Tell me what you think. What would you like to see and do? This is your trip. Help plan it.

Special get well wishes to all our members, especially Joe Gall, Doug Truesdell, Ann Kertesz, Mike Adorjan, Janet Totsky, Mary Pedrys and Carol Ferrante. Sure hope you are all better, soon.

Happy November birthday to my mom, Irene Korpak (91), Art Antal (90), Doris Schvarckopf, Braedon Wolfe, Mary Ann Kelly-Lovasz, Steve Evans, John "Papa" Lovasz, Alyssa Trunzo, Doug Truesdell and Denise Hurley. May you all have many more.

Branch 18 started off our meeting season in September with a bang. We had 46 members present. Most everyone brought animal food for our furry friends. Thank you, Emma Borsa, for all those prize donations.

Our next meeting is Nov. 6 at 7:00 p.m. at the Hungarian Cultural Center on Goddard Road in Taylor. We will make you feel very welcome.

We are presently working on our Christmas party. It will be at 1:00 p.m. on Sunday, Nov. 24, at the VFW Hall, 16736 Ecorse Road, Allen Park. All are invited. We ask you to bring food for our furry friends and a dessert to pass. We plan entertainment, wonderful food, raffles, a visit from Santa and a whole lot of love and fraternalism. Please RSVP to me at 734-782-4667 or 313-418-5572. We want Santa to have enough gifts for all attending children.

Special "hello" to Mandy McCord. You are missed.

Please remember our deceased members and their families in your prayers, especially Mary Balaythy on the loss of her beloved Harry, Julia Danko, Steve Danko, Dr. William Baranyai, Ida Porkolab, Thomas Knop and Anthony Chiola. May they all rest in peace with the Lord.

The Hungarian Arts Club is currently searching for debutantes and escorts for their annual Fehér Rózsa Bál. The event will be held Feb. 1, 2014. The guests of honor will be Ursula and Tamas Markovits. They have been dedicated members for many years. It is a well-deserved honor. Congratulations, dear friends.

I know one of the debutantes

this year will be Hannah Csoman, daughter of Joe Csoman and granddaughter of Endre and Arlene Csoman. Congratulations, Csoman family.

In other news, Branch 18 was well-represented Oct. 6 at Holy Cross Hungarian Catholic Church's Mass and Rajkó concert. Special thanks to the Rev. Barnabas Kiss for all his hard work in keeping Holy Cross alive and well.

I just read the entire William Penn Life October issue. Many thanks to

all you contributors. Each issue is better than the last. Thank you so much for your support of William Penn Association.

Have a wonderful Thanksgiving. I hope you spend the day with all those you love. Remember to give thanks to God for all your many blessings.

I can always be reached at 313-418-5572 for help with your WPA business or if you have news to share. See you at Branch 18's Christmas party on Nov. 24.



Branch 28 Youngstown, OH

by Kathy Novak

A happy and blessed Thanksgiving is wished to everyone.

How fast time has slipped by. Those holiday items appeared so quickly on the shelves this year.

Branch 28 is making the final plans for our annual family Christmas party to be held Saturday, Dec. 14 at the Aut Mori Grotto Banquet Hall, 563 N. Belle Vista Ave., Youngstown (same location, new owners). The invitations will be mailed out soon. We look forward to spending a fun-filled afternoon with everyone.

Plans for a future event honoring 50-year members for 2013 are to be completed in January 2014.

It was nice to see Rachel Schauer in the Youngstown area for a visit. She's been visiting grandpa and grandma for a while before returning to Florida.

Best wishes to all those celebrating birthdays and anniversaries this month.

Get well wishes go out to all those not feeling up to par these days, especially Robert Horvath, Margaret Kuty, Jeff Toth, Marge Dubos, Betty Anzenino, Elizabeth Cibulas, Joan Mauerman, Alex Fedor, Susan Willis and Julius Fedor.

We missed seeing some regulars at the WPA Picnic-A Great Fraternal Fest, including Charlie Johns, Leslie and Irma Polar, and Helen Molnar of Michigan. Hoping things are okay.

Special congratulations to the



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 toll-free at 1-800-848-7366, ext. 135,

or email your questions to *jlovasz@williampennassociation.org.*

Sams and Coles on the special little bundle of love they've added to their family.

Our thoughts and prayers are with all those who recently lost a loved one.

Remember to honor our veterans this November. We are so thankful for those who have served and are continuing to protect our freedom.

Branch 34 Pittsburgh, PA

by Marguerite McNelis

Happy Veterans Day! And Happy Marine Corps birthday to my husband and all U.S. Marines. Remember in your prayers our servicemen and women both here and overseas.

Happy and blessed Thanksgiving to everyone.

Congratulations, Donovan and team, on a great football season so far!

We would like to extend happy birthday wishes to all branch members celebrating their birthdays. We hope that you all are happy and healthy.

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 Branch Coordinator Maria Bistey at 412-431-6035.

Branch 51 Passaic, NJ

by Christine Baldyga

We are finalizing plans for our branch Christmas party, which will be held Sunday, Dec. 1, at 2:00 p.m. at the American Hungarian Club. There will be entertainment for the children, singing of Christmas carols, a visit from Santa Claus, gifts for the children and refreshments for all. Please mark your calendars and plan to join us. The annual election of branch officers will be held the same day at 1:00 p.m.

We would like to thank the Board of Directors, National Officers, and Home Office staff for the Halloween light-up sticks that helped keep our children safe while trick-or-treating.

We wish everyone a happy and

healthy Thanksgiving. This is a time for us to give thanks for our family and friends and for all the blessings that God has given to us.

Branch 129 Columbus, OH

by Debbie Lewis

Warmest greetings from Columbus, Ohio.

Fall has arrived, and we finally have cooler weather. The colors of the leaves on the trees have been changing to beautiful fall colors. Winter is just around the corner.

This month's holidays include Veteran's Day on Nov. 11, which is held on the anniversary of the end of World War I and honors U.S. veterans of all wars. We would like to thank all our veterans for their service.

This year, Thanksgiving will be held on Nov. 28. We hope everyone has a happy Thanksgiving. This is a great time to be thankful for all our family and friends and to be able to spend time with them.

We have a date change on our next meeting. It will be held on Tuesday, Dec. 3, at 4:30 p.m. at Plank's Cafe, 743 Parsons Ave., Columbus.

Mark your calendars for this year's Christmas party. It will be held on Saturday, Dec. 7 at the Columbus-Grove City Elks, 2140 Sonora Drive, Grove City, Ohio. We will be mailing invitations for the party this month.

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

We also extend our sincere sympathy to all those who have recently lost a loved one, especially to the family of branch member Albert Straub. Please keep all in your thoughts and prayers.

For all your life insurance and annuity needs, please contact Arpad Sibrik at 614-231-8024 or Debbie Lewis at 614-875-9968.

If you have any news you would like to share, please contact Branch Coordinator Debbie Lewis, at 614-875-9968, or e-mail me at *DAL9968@ aol.com*.

Branch 132 South Bend, IN

by the Branch Officers

Halloween has come and gone, and soon it will be Thanksgiving. We hate the thought of our Midwest winters; we get all that snow and bad weather off Lake Michigan.

Our children's Christmas party will be held on Sunday, Dec. 8, at 3:00 p.m. at Barnaby's Restaurant, 713 E. Jefferson Blvd., South Bend. All members are invited to attend. There will be pizza and soft drinks for all and gifts for the children. We do not serve alcoholic beverages. Call Anna Horvath at 574-232-9451 for more information, and let us know how many are coming.

Our next meeting will be held on Dec. 3 at Martin's Café on Ireland Road. We hope to see you there.

If you know someone who is a member and does not receive *William Penn Life*, call William Penn Association at 1-800-848-7366, and they will be glad to put you on the mailing list.

Branch 226 McKeesport, PA

by Judit Borsay

Happy birthday and happy anniversary to all our members celebrating their special day in November!

Thank you for keeping member Libby Myers in your thoughts and prayers, as she is still recovering from major surgery.

Get well wishes to Gerry Nelson. Congrats to two brand-new scholarship recipients for the 2013-14 school year: James T. Benedek and Victoria N. Benedek.

By the time this article is printed, our branch will have met on Oct. 17. Our next meeting will be on Thursday, Nov. 21, at 6:00 p.m. at Malvene's house. All members are welcome to join us. Please call for directions. Malvene's home phone number is 412-751-1898.

Children of all ages (5 to 99) were invited to join the Fraternal Societies of Greater Pittsburgh to raise funds for Children's Hospital of Pittsburgh. It's good to give back to the community, so Branch 226 made a donation



Branch 400 Charlotte, NC

by Cindy Smith

Dove's Nest is the women's facility of the Charlotte Rescue Mission here in Charlotte, NC. With the ability to serve children and their mothers, Dove's Nest strives to minister to women caught in the crisis of poverty, hopelessness or addictions. The emotional needs of these mothers and their children are also an important aspect of the commitment of Dove's Nest.

Our branch, through the donation pictured above, provided for just a few of the many needs of those Dove's Nest serves. Through this donation, WPA has given hope to the Charlotte community.

to the "Kidz Bowling 4 Kidz" program for the benefit of the Pittsburgh Children's Hospital Free Care Fund.

Don't forget: our annual Christmas party for juvenile members will be Sunday, Dec. 8, from 2:00 to 5:00 p.m. at the Free Hungarian Reformed Church in McKeesport.

Feel free to call Malvene if you have news you'd like to share in future branch news articles.

Branch 249 Dayton, OH

by Mark Schmidt

Finally...cool air. The hot, dry summer is over, replaced by sunny days and cool nights, leaves changing colors, Halloween candy and apple cider, and families gathering to give thanks for all their blessings.

Speaking of sweet, our cabbage roll sale was a sweet success. We sold out again. With this sale, we can support the upcoming children's Christmas party on Dec. 15. It will be held at 1:00 p.m. at the American Czechoslovakian Club, 922 Valley St., Dayton. Lunch will be served with all the trimmings. The guest of honor will be St. Nicholas with gifts for all the good boys and girls. Have you been naughty or nice?

All members are encouraged to come at 12:30 p.m for our branch meeting. Your input for local events is always appreciated.

Among upcoming Dayton events is the Magyar Club of Dayton's trip to the Cleveland Market Saturday, Nov. 9. The bus will leave St. Stephen's Catholic Church at 8:00 a.m. A side trip to the Hungarian Museum is tentatively planned. This is a great opportunity to stock up on Hungarian foods and gifts for the upcoming holidays. Contact John Demeter at 513-330-3669 for more information and reservations.

The Magyar Club of Dayton's annual Christmas dinner will be held Sunday, Dec. 1, at 1:00 p.m. at the Tropics Dinner Club. You will be able to choose your entrée from the menu. For reservations, call Gail Robison at 937-836-2549.

St. Stephen's Catholic Church is selling Hungarian sausage Friday, Dec. 6, in the church basement. Plain, garlic and hot varieties will be available for \$3.75 per pound. Anybody wishing to help or learn how to make this delicious sausage--and help keep your heritage alive--is encouraged to come to the church Wednesday, Dec. 4 at 9:00 a.m. To place your order, call Michele Daley-LaFlame at 937-278-5970.

Branch News

We congratulate all those celebrating birthdays and any new additions to their families. We also wish blessings on those who celebrate an anniversary this month. And I want to say special wishes to my wife, Anne Marie, on our anniversary. You are so dear to me.

If you have any questions concerning annuities, life insurance, IRA transfers or rollovers, please contact Anne Marie and Mark Schmidt at 937-667-1211 or Michele Daley-LaFlame at 937-278-5970.

Happy Thanksgiving, and be safe in all your travels.

Branch 296 Springdale, PA

by Mary A. Kelly-Lovasz

We've planned a fun family branch Christmas party for our members. It a bit earlier this year. Mark your calendar for Saturday, Nov. 30, for this event at the Springdale Veterans Association (VFW) on Pittsburgh Street at 12:00 p.m. Our party comes on the heels of Turkey Day and right after Black Friday, so plan on joining us for a relaxing time with great food. Both Santa and Mrs. Claus will be at our party (WOW!), and we promise a delightful time for both kids and those who are young at heart.

Since this is the "giving time" of the year, we are kindly asking those coming to our party to bring a non-perishable food item or paper product, which our branch will then donate to a local food bank.

To make your reservations for the party, please contact Diane Torma at 724-882-3802 or by email at *dtorma@williampennassociation.org* by Nov. 20.

See you there with Christmas bells on!

Veterans' Day is a November holiday as well and cause for reflection on the sacrifices made by the millions of men and women who have defended our country. If you know a vet, thank him or her. Even if you don't personally know one, but happen to see a veteran soliciting poppies around Nov. 11 in front of a store, hand them a donation and thank them for their service. Trust me, they will appreciate hearing those words.

We congratulate Branch 296's newest WPFA Scholarship Foundation grant recipients Luke Felack, Dustin Ferrone and Kevin Kocak. Here's wishing you a tremendous academic year. We're proud of you and encourage you to persevere through whatever lies ahead in the pursuit of your dreams. In fact, drop us a line to share with us some of the events you've participated in while attending school; we'd love to hear from you. Best wishes throughout the school year to all our renewal students, too. Special congratulations to our student essay winners, Luke Felack and Sydney Blankenship.

Happy birthday to all of our members, including Dorothy Dinzeo and my dear father-in-law, John L. Lovasz

Get well wishes to our members who are under the weather and condolences to all who have lost a loved one recently. We remember each of you in our thoughts and prayers before we begin our monthly meetings.

Remember, our branch meetings are held on the second Thursday of the month at 7:00 p.m. at King's Family Restaurant in New Kensington. Our next meeting is Nov. 14. It would be terrific if we saw you!

Please contact me if you have any news you would like for me to share, at *makelly367@verizon.net* or at 724-274-5318.

Noreen Fritz, our friendly and helpful agent, has the answers to all of your life insurance and annuity questions. Noreen can be reached at 412-821-1837 or at noreenbunny.fritz@verizon.net.

Branch 336 Harrisburg, PA

by Barbara Kreiser

The time sure does fly. I can't believe it is November already! The weather is colder, the leaves have changed colors and fallen off of the trees, and it's time for the Thanksgiving feast.

Election of Verhovay Home Association officers was held in October, and we have a few new people taking some of the officer and trustee spots. With new people come new ideas, so watch for some exciting happenings at the club. One (Translation of poem from Page 11)

The hero boys of Pest

Boys of Pest, you dear children, I do not know what your names are, I do not know where you came from, I just know of what you did: You've given our era glory, Gained the admiration of the people, Because you left behind school, Pest's park area, the play room, And fought against the red tanks To defend the Hungarian nation.

That is what I should write about you, Because you're unprecedented soldiers! Instead of textbooks you were given weapons

And freedom rang from your lips Though you were outnumbered
With flags raised, you marched on,
Advancing towards certain death,
And you stood in front of wild hordes
Because you knew there was no other exit,
You dear, sweet hero boys of Pest!

My words alone aren't enough praise, I myself feel weak for the task
Of writing an epic about you,
You who are running against Asia!
You barely learned chemistry,
No older students among you,
But Molotov cocktails you made
And walked through blood, iron and fire,
But you knew you were able to escape,
You amazing hero boys of Pest!

Now, the world speaks of you, But nothing of your sins and errors, Dark fog shadows have covered them, Because you showed what the Hungarians know.

You were the "true people"
You sweet, dear children of Pest
Who left behind Latin, physics,
To shake off the Soviet yoke
And catch tanks with bare hands,
Because you are resolute, brave heroes!

Do not fear graduation day,
Even if the final department falls,
You, with weapons, took care of us;
You have graduated with honors!
History grants you all a space
Forever, eternally a glorious, great name And not only in our nation but the world
at large

Who embraces and proudly exclaims: - Hungarian boys, students, children, You've won a sensational battle!

Anonymous São Paulo, Brazil. November 1956. Translated by Judit Borsay

Branch News

idea being discussed is the return of our membership newsletter. We are thinking of trying an email newsletter to be sent to all club members. Let us know what you think.

I know that we have a few new members to recognize, and I promise to have all their names in the next issue of *William Penn Life*. Until then, I would like to extend a warm welcome to all of them.

A big "Happy Birthday" to everybody celebrating a birthday in November, and congratulations to those celebrating anniversaries.

Branch 336 meetings are held at 6:30 p.m. on the third Monday of every month at the Verhovay Home Association on 29th Street in Harrisburg. We would love to see all active members there.

I would love to hear of any special events in your lives--birthdays, graduations, home from serving in the military, special awards received--or if you know of a shut-in who would appreciate a card every now and then. Anything that you would like to share, I would be happy to include it in our branch news. Please contact me, Barbara Kreiser, at 717-695-3521 or email at Barbara_Kreiser@yahoo.com.

Keep in mind, if you have any insurance or annuity needs, whether you just need a policy tune up, are looking for a new policy or know of someone who is, call Charles Johns at 717-439-8620.

Branch 352 Coraopolis, PA

by Dora S. McKinsey

It's hard to believe that the holidays are upon us. May each and every one of you have a warm and happy Thanksgiving.

Thanksgiving is the time of year when we are reminded to give thanks for all that God has given us. I am especially thankful for my family and the close bond we have. I thank God every day for the good health we all enjoy and pray that it continues. My prayer is that all of us experience good health, strong family ties and a safe and beautiful holiday season.

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

Branch 352 will hold its Christmas party for branch juvenile members on Sunday, Nov. 24, at Sports Haven Bowl in Bridgeville, Pa., beginning at 12:00 p.m. All juvenile members should try to attend and enjoy a day of bowling fun.

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

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

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

Don't forget to turn your clocks back one hour on Nov. 3.

If you have any news to report or need help with any insurance question, please do not hesitate to contact me at 412-319-7116 or email at *dmckinsey@hotmail.com*.

Branch 800 Altoona, PA

by Dave Greiner

November is upon us and with it, many things are about to happen.

On Nov. 11, our country celebrates Veterans Day with many communities having parades to honor our veterans. Let us all honor our vets that day.

The month also finds us getting ready for a day of thanks. This year, Thanksgiving will be on Thursday, Nov. 28. Branch 800 will again

1 2 3 4 5 8 9 10 11 12 15 16 17 18 19

A date to remember

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have a Mass said for our deceased members at a local Catholic church. As the day continues, we hope our members are able to watch the Macy's parade on TV, enjoy a Thanksgiving meal with family and friends, and finish the day relaxing and watching a pro football game.

The City of Pittsburgh can be proud of the Pirates for completing a wonderful season. They finally got over the hump and had a winning year.

We hope many of our members took the time to fill out and send in your puzzle answers for the 100th William Penn Life Puzzle Contest. Thanks to Lizzy Cseh for her work on the WPA-themed puzzle.

Please mark your calendars for our annual Branch 800 Christmas party, which will be held, Sunday, Dec. 8, at 6:00 p.m., at the Holiday Inn Express. It is not too early to call President Frank at 814-695-0213 and make your reservation. Deadline for reservations will be Dec. 3.

Don't forget to plan on attending our monthly meetings. This month's meeting will be held Nov. 11 at 7:00 p.m., and our December meeting will be Monday, Dec. 9. Our meetings are held at Our Lady of Lourdes Religious Education Center, 873 - 27th Street, Altoona.

Call Bob Jones for all your life insurance and annuity needs at 814-942-2661.

Until next month, thanks, Bucs, for a great 2013 baseball season!

Branch 8121 St. Marys, PA

by Mary Lou Schutz

At our October branch meeting, we read letters from the WPFA Scholarship Foundation and Christian Food Bank thanking our branch for donations we made.

We also received notice about the upcoming Holiday Basket program for Thanksgiving and Christmas. We made a donation in October to the St. Marys Christian Food Bank, as previously approved in August.

Lastly, it was discussed and approved to hold future meetings on the first Thursday of the month, as this will be more convenient for our members.

Puzzle Contest #101 with Lizzy Cseh



Tortes

November is a special month for me. The yellow topaz is the gemstone for this, the 11th month of the year. In November, we celebrate Election Day, Veterans Day, Thanksgiving, the beginning of Advent, the unofficial start of the yuletide season on Black Friday and the feast days of St. Elizabeth of Hungary, St. Margaret of Scotland, St. Marton of Tours, St. Imre and St. Astrik. My birthday is on Wednesday, Nov. 20.

As long as I can remember, my birthday celebration has included a special torte. Dobos, Eszterházy, Linzer and Sacher Tortes have been gastronomical focal points of my birth date celebrations. I enjoy consuming all types of tortes, but, by far, the Dobos Torte is my favorite.

I recently learned a few odd facts about the Dobos Torte. Most people assume that the Dobos Torte is linked with the Magyar word meaning "drum." Actually, the Dobos Torte was named by its inventor, József Dobos, in 1884. The Dobos Torte was an intentional creation based on necessity. Dobos developed a new type of treat using chocolate butter crème icing and sponge cake. His recipe extended the shelf life and delivery range of tortes by several days when compared to other cakes of the time which featured whipped cream.

All tortes are cakes, but not all cakes are tortes. Most tortes are multilayered, but some are not. Some tortes are made with little or no flour. Tortes were vaulted into worldwide popularity by family members of the aristocracy of the Austro-Hungarian Empire when they hosted gala international events.

With all due respect to Chef Béla, I present to you the November 2013 wordsearch puzzle. There are 21 clues. Each clue is either the name of a type of torte or a key ingredient in the making of a Dobos Torte. Good luck. See you in December.

Éljen a Magyar, Cseh Erzsebet/Lizzy Check

Puzzle Contest #98 **WINNERS**

The winners of our Puzzle Contest #98 were drawn Oct. 3, 2013, at the Home Office. Congratulations to:

Elaine T. Guzik, Br. 18 Lincoln Park, MI Marita Maloney, Br. 226 McKeesport, PA James W. Snyder, Br. 8114 Clarion, PA Helen Wolfel, Br. 216 Northampton, PA

Each won \$50 for their correct entry.

WPA PUZZLE CONTEST #101 OFFICIAL ENTRY

| R | Ε | D | W | 0 | Р | G | Ν | I | Κ | Α | В | S | D | U |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| Υ | Κ | S | 1 | D | М | Α | W | F | М | Т | С | Α | Ν | Α |
| G | Z | Ν | Α | R | 0 | Н | Ν | Ν | D | Н | Κ | S | I | Ε |
| S | L | Α | 0 | Ν | G | В | U | В | W | Χ | Χ | Α | R | Т |
| Т | G | F | Н | ٧ | Т | ٧ | 0 | Α | Ε | U | Q | ٧ | Ν | Α |
| Χ | Ε | G | Ε | R | F | I | R | S | Ε | Q | F | Χ | 0 | G |
| R | Ν | I | Ε | L | Ε | Z | Α | Т | Υ | ٧ | S | Н | М | В |
| R | Κ | J | 0 | W | W | Т | Α | G | Α | J | U | Κ | Ε | Ν |
| R | Ε | U | U | Α | G | L | Z | Ν | 0 | Ε | G | J | L | Α |
| С | R | Н | L | L | 0 | L | I | S | Н | F | Α | 0 | W | Р |
| Α | 0 | D | С | С | G | L | С | R | Ε | ٧ | R | В | Z | 0 |
| Α | Ε | S | 0 | Α | L | L | I | Ν | Z | Ε | R | ٧ | Т | L |
| R | Z | Н | Р | Α | S | С | S | Т | Н | 0 | Ν | 0 | R | Ε |
| F | С | L | Ε | Μ | Α | R | Α | С | R | Ε | Т | Α | W | Α |
| D | ٧ | X | U | R | S | W | F | Р | Κ | J | Χ | В | R | Ν |

Tortes Word List

| Baking Powder | Gateau | Santiago |
|----------------------|------------|---------------|
| Caramel | Kiev | Schwarzwälder |
| Chocolate | Lemon Rind | St. Honore |
| Dobos | Linzer | Sugar |
| Eggs | Napolean | Vanilla |
| Eszterházy | Reform | Vasa |
| Flour | Sacher | Water |
| 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 #101 709 Brighton Road Pittsburgh, PA 15233

- 4. Entries must be received at the Home Office by Dec. 30, 2013.
- 5. Four winners will be drawn from all correct entries on or about Jan. 6, 2014, 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:

SEPTEMBER 2013

0001 BRIDGEPORT, CT Gloria M. Dolan ludith R. Mailloux

0005 PHOENIX, AZ William Bessemer

0013 TRENTON, NI Matthew Lukach Anne E. Pihokken Charles J. Pihokken

0015 CHICAGO, IL Goldie Anna Berquist Virginia Walesa

0016 PERTH AMBOY, NI Roy M. Kenen

0018 LIŃCOLN PARK, MI William Baranyai Anthony N. Chiola Julia Danko Stephen Danko Thomas F. Knop Ida Porkolab

0024 CHICAGO, IL Frank M. Laslow

0048 NEW YORK, NY Angel Alsina

0051 PASSAIC, NJ Mary Scheffler

0071 DUQUESNE, PA Anthony A. Bachner John W. Stawowczyk 0076 PHILADELPHIA, PA Rose Marie Boerner George F. Littlewood

0089 HOMESTEAD, PA Mary C. Junker

0090 ALLENTOWN, PA Erma Yurasits

0129 COLUMBUS, OH Katherine D. Spanovich

0132 SOUTH BEND, IN Mary Fath Iulia Kollada Margaret K. Yuhasz

0159 PHOENIXVILLE, PA Louis Prisnock, Jr. Joseph Schertel

0174 SCRANTON, PA Gerald J. Pisarcik

0189 ALLIANCE, OH

Edward F. Brown 0226 McKEESPORT, PA William Sebek

0296 SPRINGDALE, PA Stephen Mrazik John F. Simon, Jr.

0383 BUFFALO, NY Adam Asbach

0590 CAPE CORAL, FL Margaret Vansco

0720 DEDHAM, MA Omer N. Jean

0723 WORCESTER, MA Theodule Dumont

8164 STEUBENVILLE, OH David J. Zimnox

8286 PHILADELPHIA, PA George L. Brown

Recent Donations

WPFA Scholarship Foundation

Donations Through Premium Payments SEPTEMBER 2013

Branch - Donor - Amount

8 - Raymond D. Faczan - \$5.00

13 - Carolyn M. Cudnik - \$5.00

15 - Tibor Marocsik - \$25.00

18 - Matthew W. Yarbrough - \$10.00

18 - Shirley G. Gegus - \$5.43

19 - Mary Jane Nagy - \$2.00

26 - Marie S. Logue - \$1.00

28 - Marlene D. Panigall - \$5.00

28 - David L. Stack - \$20.00

28 - Susan G. Willis - \$5.00

28 - Joshua E. Spencer - \$0.30

34 - Richard M. Danko - \$5.00

34 - Brooke A. Worrall - \$5.00

48 - Jaxson R. Mann - \$5.00

129 - Deborah L. Vecchiarelli - \$16.20

174 - Colleen M. Phillips - \$5.00

189 - Etta Korosy - \$11.62

226 - Timothy R. Holtzman - \$1.40

226 - Carol S. Burlikowski - \$5.00

226 - Robert W. Serena - \$5.00

226 - Angela J. Kushto - \$10.00

226 - Donna M. Semega - \$2.75

249 - Brady T. Vargo - \$5.00

296 - Eric A. Felack - \$31.44

352 - Gabriel S. Tokos - \$1.00

525 - Tibor T. Marton - \$5.42

590 - Mary Ann Mraz - \$10.00

720 - Eliza Jannis - \$2.00

723 - Ryan E. Godbout - \$1.62

725 - Stephen T. O'Grady - \$5.00

725 - Alane C. Renaud - \$10.00 8036 - Leah Yantko - \$1.00

8286 - Maria A. Innocenti - \$50.00

TOTAL for Month = \$278.18

Additional Donations SEPTEMBER 2013

Donor - Amount

Mildred DeShields - \$20.00 Norma K. Momtsios - \$50.00 Br. 8121 St. Marys, PA - \$50.00

WPA Hungarian Christmas Ornament Sales - \$30.00

WPA Cookbook Sales - \$221.00 TOTAL for Month = \$371.00

Donations In Memoriam SEPTEMBER 2013

Donor - Amount

(In Memory of) Steven Charles - \$100.00 (Mary E. Jackson)

Irene Korpak - \$100.00 (Stephen & Julia Danko)

Richard E. Sarosi - \$25.00 (Iulia Danko)

Richard E. Sarosi - \$25.00

(William G. Evans)

Br. 18 Lincoln Park, MI - \$125.00 (Deceased Members Lila Mae Horvath, Elizabeth J. Szluk, Louis M. Toth & Helen Szopo)

TOTAL for Month = \$375.00

Donations Received From 30th Annual WPA Golf Tournament & Scholarship Days Received as of September 30, 2013

Donor - Amount

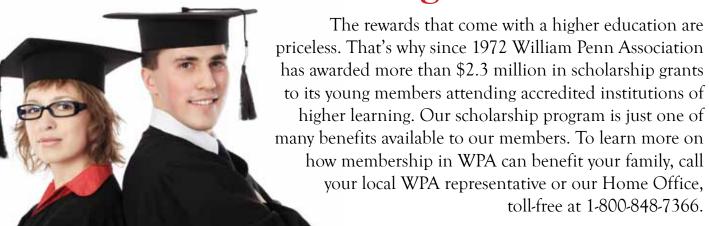
(In Memory Of, if applicable) M/M George S. Charles Jr. - \$100.00 (Mary E. Jackson & George

Br. 34 Pittsburgh, PA - \$50.00 (Deceased Branch Members)

Br. 336 Harrisburg, PA - \$100.00 (Deceased Branch Members)

TOTAL for Month = \$250.00

Our awards lead to far greater rewards





William Penn Fraternal Association Scholarship Foundation

Tree of Knowledge

Helping our young members meet the challenges of modern educational economics requires great effort by all our members and friends. Towards this end, the WPFA Scholarship Foundation has created the **Tree of Knowledge**. The Tree is mounted in the second floor foyer of the WPA Home Office. Those making donations through this program will be recognized with individual "leaves" on the tree, which can be used to honor and remember loved ones. Donations are being accepted at three levels: Gold (\$1,000), Silver (\$500) and Bronze (\$250). Those wishing to purchase a leaf may use the form below. Please help our tree "grow" and allow us to continue to assist young members reach their educational and professional dreams.

| 1 war | nt to neip the Tree of Knowl | leage grow. Please accept m | ly tax-deductible contribution of: |
|--------------|-------------------------------|-----------------------------|------------------------------------|
| | O \$1,000 - Gold Level | ○ \$500 - Silver Level | ○ \$250 - Bronze Level |
| Name: | | | |
| Address: | | | |
| Telephone: | | Email: | |
| Leaf Inscrip | ption - Maximum of 4 lines | with 20 characters per line | (including blank spaces): |
| Line 1: | | | |
| Line 2: | | | |
| Line 3: | | | |
| Ling 1. | | | |

Inside this issue:

Schedule of WPA branch family Christmas parties ... PAGE 3.

Remembering October 1956...PAGE 11.

Photos from our 2013 Tour of Hungary and Székely Land...**PAGE 16**.

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Referral Fees \$10 to \$20

William Penn Association Recommender Program

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

Please Print

WPA RECOMMENDER

Your Name:

Address:

Phone:

WPA Representative/Agent:

Name of Prospective Applicant:

Address:

Phone:

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