

Boldog Karácsonyi
Ünnepet Kívánunk

We wish you a Merry Christmas



Impact the future

The rewards that come with a higher education are priceless. But, that education comes at an ever-higher price. Studies conducted by the National Center for Education Statistics show that 85 percent of all first-time, full-time undergraduate students at 4-year degree-granting institutions receive financial aid. In short, our college-bound children need help.

That's why since 1972, William Penn Association has awarded nearly \$2.5 million in scholarship grants to its young members attending accredited institutions of higher learning. This year alone, the William Penn Fraternal Association Scholarship Foundation awarded grants to 162 students totaling \$81,000. We intend to grant nearly the same amount in 2014.

It is only through the generosity of our members, branches and friends that WPA can continue to

offer this financial support to our children seeking to improve their lives through education.

By donating to the WPFA Scholarship Foundation, you are saying that you believe in the potential of our children and in the power of education. And because of your help, our children will transform the world and our communities. It's not an exaggeration: your donation impacts the future.

So, why not make an impact today? It's easy to do. Simply send your tax-deductible donation to:

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

Thank you for playing such an important role in their lives...and our future.



Thank you for supporting
the WPFA Scholarship Foundation

Photo © Chris Stock Photo Inc / iStockphoto

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

Associate Editors
Jerry A. Hauser
Diane M. Torma
Endre Csoman

Managing Editor
Graphic Designer
John E. Lovasz

NATIONAL OFFICERS

National President
George S. Charles, Jr.

National V.P.-Secretary
Jerry A. Hauser

National V.P.-Treasurer
Diane M. Torma

National V.P.-Fraternal
Endre Csoman

BOARD OF DIRECTORS

Chair
Barbara A. House

Vice Chairs
William J. Bero
Nickolas M. Kotik

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

*Your comments are always
welcome. Contact us at:*

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

Phone: 1-800-848-7366

E-mail: jlovasz
@williampennassociation.org

Inside

VOLUME 49 • NUMBER 12 • DECEMBER

Happy Holidays

- 3** Schedule of branch
Christmas parties
- 4** Holiday greetings
from the Chair
- 5** A message from
the National President
- 12** Seasonal recipes
from Chef Béla
- 18** Christmas activities
'Just 4 Kidz'

Columns

- 8** Annuity Essentials
- 10** Tibor's Take
- 12** The Hungarian Kitchen
- 15** Aging Well

Departments

- 2** For Starters
- 7** Letters & Email
- 9** Agents' Corner
- 16** Magyar Matters
- 20** Branch News
- 27** Puzzle Contest
- 28** In Memoriam



Cover: Illustration © Can Stock Photo Inc./jgroup • This Page: Photo © Panpalini/Dreamstime.com

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

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

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

Let's join hands against hunger

by Endre Csoman, *National Vice President-Fraternal*

The holiday season will soon be behind us, and all the more reason to remember the spirit of giving even after all of the tinsel is gone.

More families are having difficulty putting food on their tables. Food banks have seen an increase in the number of families who need help and have suffered a reduction in donated items that they can distribute to those in need after the holidays. As a community service project, we are requesting that branches collect non-perishable items that can be donated to the food banks.

We would like each branch to host this project for their local community's food bank from January through February. Please report back the number of items or pounds of food donated, along with a photo of your efforts, by March 10, 2015, for inclusion in our April issue of *William Penn Life*.

If you have any questions, please contact Endre Csoman toll-free at 1-800-848-7366, ext. 136.



WPA donates Thanksgiving meals

PITTSBURGH -- Families staying at the Ronald McDonald House in Pittsburgh were able to enjoy this Thanksgiving a little more thanks to the fraternal spirit of William Penn Association.

For the sixth year in a row, WPA donated two Thanksgiving meals to Ronald McDonald House Charities (RMHC) of Pittsburgh.

This donation is a natural fit for our Association as both WPA and Ronald McDonald House Charities are guided by core values of compassion and giving. RMHC offers services and programs that directly improve the health and well-being of children. Perhaps the most well-known aspects of its mission are the more than 300 Ronald McDonald Houses located around the world which provide a home away from home for families of seriously ill children receiving medical care at Children's Hospital of Pittsburgh and other area hospitals.

To learn more about Ronald McDonald House Charities and how you and your branch can get involved, or to make a donation, visit RMHC on the Internet at www.rmhc.org.

Turn your scholarship donation into a message or greeting

Looking for a different way to wish your child a happy birthday? Would you like to wish your special someone a Happy Valentine's Day? Or, would you like to share memories of a deceased loved one?

William Penn Life invites you to share your personal messages in the pages of our magazine. Make a donation to the WPFA Scholarship Foundation, and you can express greetings, wishes or heartfelt memories while allowing us to provide financial assistance to our young members pursuing a higher education.

The size of your message or greeting will be based on the amount of your donation as follows:

\$25 = 1/16 page (approx. 1 7/8" x 2 1/2")

\$50 = 1/8 page (approx. 3 3/4" x 2 1/2")

\$100 = 1/4 page (approx. 3 3/4" x 5")

\$200 = 1/2 page (approx. 7 1/2" x 5")

Please remember the deadline for each issue is the 10th day of the previous month. (For example, the deadline for the February issue is January 10.)

To place your personalized donation, send your check and message--along with your phone number and email address--to:

WPFA Scholarship Foundation
709 Brighton Road
Pittsburgh, PA 15233

Please make your check payable to "William Penn Fraternal Association Scholarship Foundation, Inc."

Kotik elected president of PA Fraternal Alliance

HARRISBURG -- Nickolas M. Kotik, vice chair of the William Penn Association Board of Directors, was elected president of the Pennsylvania Fraternal Alliance during the PFA's annual meeting in October.

His election continues our Association's long tradition of having our officers and directors serve in leadership roles within the PFA and other state fraternal alliances.

Kotik will lead the PFA's efforts to promote fraternalism within Pennsylvania while protecting the interest of fraternal benefits societies and their membership.

This was not the only election in which Kotik was recently involved. In November, he was reelected to serve a seventh consecutive term in the Pennsylvania House of Representatives, where he is a member of the Insurance Committee.

Congratulations, Nick, on both of these achievements.



Manning receives award for advocacy & leadership

PITTSBURGH -- Ralph F. Manning, WPA's general counsel, was recently presented the Outstanding Community Leader Award from the Three Rivers Center for Independent Living. He received the award in recognition of his long history of being an advocate for persons with disabilities living independently and supporting the needs of those in the communities where he practices law. He is currently serving as the chair of the Three Rivers Center for Independent Living.

Manning is a shareholder at Tucker Arensberg, P.C. He has been selected by his peers for inclusion in "The Best Lawyers in America" and named a "Pennsylvania Super Lawyer." He is also active in many regional and community organizations, including Leadership Pittsburgh, the Regional Development Funding Corporation, and the Rotary Club of Pittsburgh.

Thank you, Ralph, for spreading the fraternal spirit.



2014 Branch Family Christmas Parties

Branch	City/State	Date	Time	Location
0008.....	Johnstown, PA.....	Dec. 7.....	1:30.....	Oratory Hall, corner of Chestnut Street & 8th Avenue, Johnstown
0013.....	Trenton, NJ.....	Dec. 7.....	1:00.....	Bishop Beky Center, 105 Grand St., Trenton
0016.....	Perth Amboy, NJ.....	Dec. 13....	1:00.....	Ponte Vecchio Italian Seafood Grille, 3863 Route 516 East, Old Bridge
0019.....	New Brunswick, NJ....	Dec. 7.....	11:30...	Bayard Street Presbyterian Church, 107 Bayard St., New Brunswick
0024.....	Chicago, IL.....	Dec 20.....	4:00.....	Holy Trinity Hungarian Church Hall, 4759 McCook Ave., East Chicago
0027.....	Toledo, OH.....	Dec. 6.....	12:00...	Timbers Bowling Lanes, 1240 Conant St., Maumee
0028.....	Youngstown, OH.....	Dec. 13....	12:30...	Aut Mori Grotto Hall, 545 N. Belle Vista Ave., Youngstown
0040.....	Martins Ferry, OH.....	Dec. 6.....	9:00.....	Eat 'N Park Restaurant, Fort Steuben Mall, Steubenville
0048.....	New York, NY.....	Dec. 6.....	2:00.....	Ruppert Towers Community Room, 222 E. 93rd St., New York
0051.....	Passaic, NJ.....	Dec. 7.....	2:00.....	American Hungarian Citizens League, Inc., 21 New Schley St., Garfield
0088.....	Rural Valley, PA.....	Dec. 14....	3:00.....	William Penn Social Hall, 132-134 Main St., Rural Valley
0089.....	Homestead, PA.....	Dec. 6.....	1:00.....	Brunswick Playmor Bowl, 5840 Buttermilk Hollow Road, Pittsburgh
0129.....	Columbus, OH.....	Dec. 6.....	2:00.....	Columbus-Grove City Elks #37, 2140 Sonora Dr., Grove City
0132.....	South Bend, IN.....	Dec. 7.....	3:00.....	Barnaby's, 713 E. Jefferson Blvd., South Bend
0159.....	Phoenixville, PA.....	Dec. 7.....	1:00.....	Burger King, North Charlotte Street, Pottstown
0189.....	Alliance, OH.....	Dec. 14....	1:00.....	William Penn Branch 189, 1361 S. Webb Ave., Alliance
0216.....	Northampton, PA.....	Dec. 7.....	1:00.....	Burger King, North Charlotte Street, Pottstown
0226.....	McKeesport, PA.....	Dec. 7.....	2:00.....	Free Hungarian Reformed Church, 101 University Dr., McKeesport
0249.....	Dayton, OH.....	Dec. 14....	1:00.....	American Czechoslovakian Club, 922 Valley St., Dayton
0336.....	Harrisburg, PA.....	Dec. 14....	1:00.....	Penbrook Community Building, 150 S. 28th St., Harrisburg
0349.....	Weirton, WV.....	Dec. 6.....	9:00.....	Eat 'N Park Restaurant, Fort Steuben Mall, Steubenville
0525.....	Los Angeles, CA.....	Dec. 7.....	2:00.....	Bloomington Magyar Club, 992 W. San Bernardino Ave., Rialto
0590.....	Cape Coral, FL.....	Dec. 13....	1:00.....	Golden Corral, 1451 Tamiami Trail, Punta Gorda
0800.....	Altoona, PA.....	Dec. 14....	6:00.....	Holiday Inn Express, 3306 Pleasant Valley Blvd., Altoona
8036.....	Scottdale, PA.....	Dec. 6.....	3:00.....	Darlington Inn, 1473 Darlington Road, Ligonier
8121.....	St. Marys, PA.....	Dec. 4.....	5:30.....	Gunners Restaurant & Inn, 33 S. St. Marys St., St. Marys



Holiday Greetings from the Chair

OUR BELOVED William Penn Association has had another magnificent, busy and eventful year.

Very special thanks to our National Officers, Home Office employees, Board of Directors and you, our very special members, for helping make this, our 128th year, so very memorable. Thank you to those who participated and supported our many fraternal events. Many of you took part in Join Hands Day. You helped grow our annual bowling and golf tournaments (even in the pouring rain). Our Hungarian Heritage Experience in August was our best ever. We now have 47 names on our reservation list for 2015. The WPA Picnic-A Great Fraternal Fest was attended by more than 1,000 members and their guests. We thank you from the bottom of our hearts for all your support.

On Sept. 11, many of us visited our Motherland, Hungary. We were there for 15 days. This year, we stayed exclusively in Hungary. We had some repeat travelers but more first-timers. We renewed old friendships and made new ones. Our next trip in 2016 will include Hungary and Croatia. Hope you can join us.

The year 2014 will end with many of your branch Christmas parties.

As always, I thank my wonderful branch officers who

again pitched in to make Branch 18 so special. You have never refused to work very hard, and I thank you so much.

All of the above events (except the tour) will again be offered next year. Please attend as many as possible. They will again have early bird discounts. That was so successful this year.

If we are invited, we will attend as many of your branch events as possible.

We will do all we can to help you make and keep your branch successful.

Invite our juvenile members to take an active part in your events. They are your future. Try to hang on to our scholarship recipients. They are a wonderful group of young adults. We awarded 162 scholarships this year. Remember the WPFA Scholarship Foundation in your estate planning. No gift is too small.

Please support your branch. Be as active as possible. Plan events that will appeal to many. Listen to each of your members' suggestions. You just might hear something new and exciting.

We are the only Hungarian American fraternal society left. We need you to bring in new members in order for us to be around at least another 128 years. The future is in your hands.

I wish you a wonderful holiday season and a stupendous 2015. I hope you spend time with all your loved ones. We ask God to continue to bless our beloved William Penn Association and you, our wonderful members.

Again, I wish you happiness to keep you sweet, enough trials to keep you strong, enough success to keep you eager, enough faith to give you courage and enough determination to make each day special. (Thank you, again, Father Barnabas.)

Boldog és áldott Karácsonyt a bethlehemi Jézus áldásával és békés, sikeres új esztendővel.

With much thanks and love,

Barbara Ann House

Remember to keep
Christ in Christmas



May 2015 turn out better
than you can imagine.

Happy Holidays
Bill Bero

In loving memory of our parents,
Rev. Dr. László & Mrs. Ilona Borsay
and Mr. József & Mrs. Ilona Száldobágyi.
Know that we're always thinking of you!

Love,
Rev. Dr. Daniel & Judit Borsay

Wishing a Merry Christmas to you in Heaven!
In loving memory of our grandparents,
Rev. Dr. László & Mrs. Ilona Borsay
and Mr. József & Mrs. Ilona Száldobágyi.

Judit Ganchuk and Noémi Hall



Moving forward after a memorable year

DURING THIS HOLIDAY SEASON, let us first be thankful for all our blessings, our health, our families and our achievements.

Christmas brings to mind years of memories. I will never forget all the great Christmases I've enjoyed throughout my life. Each year, I cherish this special time much more and thank God for making it possible. It seems that the Christmas spirit gives strength to us all.

Christmas is a time to rejoice and be thankful for God's blessings and pause for a year-end accounting of our individual progress.

Christmas gives us all the opportunity to think of those we love, and how better to express that love than through the many traditions of Christmas. May we all try to carry this seasonal attitude into our daily lives during the coming new year.

Cooperation and teamwork were very much in evidence throughout our Association, and we thank all of you for making 2014 a year which will be remembered in the history of William Penn Association.

We offer our entire membership our thanks and appreciation. Your contributions, loyalty and dedicated service remain the backbone of our Association.

The employees at the Home Office are hard working and dedicated to providing the best service possible. There is a professional attitude shared by all.

Our officers and directors are prepared to meet the many new challenges which lie ahead. We ask for your continued support as we work together for the future growth and success of William Penn Association.

We look forward to 2015: a new year bringing with it new ideas and opportunities. Take hold of these opportunities to promote our Association.

May a part of each day for the rest of our lives be devoted to the spirit of Christmas, renewing our Association's purposes and concerns for each other, and may our love and friendship never cease to grow.

My wife Dianne and son Steve share with me in truly wishing you and your family a very Merry Christmas and Happy New Year.



A grateful farewell to WPA

by Tímea Kerekes

"It's the emptiest and yet the fullest of all human messages: 'Good-bye.'"

- Kurt Vonnegut, *Bluebeard*

This quote came into my mind while I was leaving William Penn Association. The message contains the word "good," which describes my stay here for a half year, but which also ended up being one of the toughest times of my life. It is not easy to express my feelings about recent days. However, I want to share a few thoughts with you.

What will I remember?

- Listening to the Hungarian national anthem during the WPA Annual Bowling Tournament when I arrived and being part of such a great team during the tournament.

- Having the opportunity to speak about Hungary and teach the Hungarian language at the Hungarian Heritage Experience, surrounded by so many people who just love their Hungarian heritage and just want to be a part of it--once in a lifetime experience for me.

- Being part of the Annual Golf Tournament & Scholarship Days, where I had the chance to experience how important it is for William Penn Association to provide assistance for the younger generation, and how enviably they practice their fraternal activities.

- Experiencing that same feeling during the Tri-State Picnic.

Participating in the WPA Picnic-A Great Fraternal Fest

was one of my favorite experiences. Not only was it a celebration of Hungarian heritage, foods and culture, but it also was held on my birthday, when I had a family around me. That was one day which I'll never forget for as long as I live.

But, more than just the events, I enjoyed everyday life here--the pleasure of working every day with such lovely and engaging people, having a slice of Italian bread or bagels or other surprises, having lunch together with the third floor employees.

Furthermore, William Penn Association was the place where people were open to my ideas and stories. I learned a lot about the history of the Association, about its fraternal activities, and about how it preserves the Hungarian heritage in a unique, conscious way.

For those who have touched my life in any way since I arrived here, I am truly grateful for all you have done. Thank you for the privilege of being a part of such a unique organization.

And, remember the words of Donna Gable Hatch: "For every good-bye, God also provides a hello."

Tímea Kerekes served as an intern at both the WPA Home Office and the Bethlen Communities in Ligonier, Pa., for six months this year. Her internship was part of the Kőrösi Csoma Sándor Scholarship Program sponsored by the Hungarian Ministry of Public Administration and Justice.

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:

Issue Age	WPA Members Maximum Face Amounts		Non-Members Maximum Face Amounts	
	Single Premium Whole Life	Permanent Life Plans	Single Premium Whole Life	Permanent Life Plans
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 refused a table rating by William Penn Association or any other insurance carrier since January 1, 2012.

Signature Required: _____

Return to:

Barbara A. Tew, Sales Coordinator, William Penn Association, 709 Brighton Road, Pittsburgh, PA 15233

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

Trip helped us connect to heritage and family

WE WOULD LIKE to thank you for organizing such a wonderful trip. It was truly amazing! We cannot express how wonderful it was to visit Kiszőlős, meet the mayor and visit the church my great-grandparents and grandparents were from. There were many relatives in the cemetery.

Then it was on to Pápa where we saw another church and a large Vathy family crypt.

Also, to meet relatives in Budapest was so special--Zsuzsa Vathy a published writer, her daughter Fruzsina who also writes, and her sister and husband.

All the different areas of Hungary were beautiful.

A special thanks to Andrea Tordai who also made so much possible.

We hope to attend the language camp. We miss the country and everyone!

Gus & Mary Ann Morreale
Branch 590 Cape Coral, FL

Thanks to all for a wonderful trip

A NOTE TO THANK WPA for arranging a trip to Hungary filled every day with many historical sites to visit and appreciate, wine tastings from several regions, gastronomic delights and tasting adventures, churches of beauty and reverence, a countryside of rolling hills, rows of grapes, roads lined with chestnut trees, and a lake resort that can restore your health and heal your heart and mind. All this plus connecting you with your Hungarian heritage.

One important person who made this all possible was our local guide, Andrea Tordai. I believe the success of this trip was due to her love of her country and its history. Her easygoing personality connected her with each person on the trip, making it seem as if it was only your trip and no one else's. If ever I have the opportunity to visit Hungary again,



I would like to arrange my personal trip through her. Thank you, Andrea, for a wonderful trip.

Also, a note of thanks to our bus driver, Krisztian. His safe driving got us up and down winding village streets, through busy city traffic and across dark country roads at night. Thanks, Krisztian!

Veronica D. Garry
Branch 8 Johnstown, PA

P.S. Can't say enough about Andrea's help, along with the stateside work done by Hadas Rudy of Discover Africa travel agency. She got us home during the Air France airline strike. A remarkable task. Thanks to all of you!

Puzzle winner shares her good fortune

I WAS GREATLY surprised when I received my check for \$50 for playing the August 2014 puzzle.

I am a member of Branch 28 Youngstown and expecting to see my 93rd birthday on Dec. 9, Lord willing. Working the puzzle helps keep me active.

So, I would like to donate \$25 to the Scholarship Foundation to help our children fulfill their goals.

Thelma J. Nemeth
Branch 28 Youngstown, OH

Thank you, Thelma, for your generosity, and may we wish you a Happy 93rd Birthday!

Family moved to see father's story in print

I WAS AT my father-in-law's house, preparing potatoes and setting the dinner table, when my husband comes in with the William Penn magazine (*October 2014 issue*) in his hand. He opens it to "The Story of Pista." What a surprise.

The photos look wonderful and beautifully placed within the story. After dinner, we showed Steve. He didn't understand at first why his picture was in the magazine. Then he began to realize it was his story. I think he was really moved. He kept picking up the magazine, then setting it down again. He said he was going to read it in the evening, after we left.

Thank you again for letting us share our story.

Sincerely,
Lisa & Rob Papp
(**& Steve Papp**)
Bucks County, PA



'One-rollover-per-year' rule for IRAs to change in January

A rollover is when IRA proceeds are paid to the IRA holder (that is, the check is made payable to the IRA holder). The IRA holder then deposits (or reinvests) the IRA distribution that was received. The IRA holder generally has 60 days after the day he receives the distribution to complete the rollover by depositing the distribution into an IRA.

Current Law

Under current law, an IRA owner is allowed one such rollover per one-year period for each of his or her IRAs. You do not have to include in your gross income any amount distributed to you from a traditional IRA if you deposit the amount into another (or the same) traditional IRA within 60 days (*Internal Revenue Code Section 408(d)(3)*).

Treasury regulations published in 1981 and IRS Publication 590 interpreted this limitation as applying on an IRA-by-IRA basis, meaning a rollover from one IRA to another would not affect a rollover involving other IRAs owned by the same person.

U.S. Tax Court decision

The IRS recently announced that it is changing its interpretation of this requirement to follow a recent U.S. Tax Court ruling (*Announcement 2014-15*).

Beginning as early as Jan. 1, 2015, when the IRS applies its new interpretation, a taxpayer will be limited to one rollover per 12-month period, regardless of how many IRAs he or she owns. The court recently held that you can't make a non-taxable rollover from one IRA to another if you have

already made a rollover from any of your IRAs in the preceding one-year period.

This decision means:

- You must include in your gross income any previously untaxed amounts distributed from an IRA if you made an IRA-to-IRA rollover in the preceding 12 months, and
- You may be subject to the 10 percent early withdrawal tax on the amount you include in gross income.

Additionally, if you pay these amounts into another (or the same) IRA, they may be:

- excess contributions, and
- taxed at 6 percent per year as long as they remain in the IRA.

The IRS intends to follow the tax court's interpretation. However, to give IRA owners and trustees time to adjust, as mentioned above, the IRS will delay implementation until Jan. 1, 2015 at the earliest.

Only rollovers will be affected

The "one-rollover-per-year" rule applies only to rollovers. This change will *not* affect your ability to transfer funds from one IRA trustee directly to another, because this type of transfer is not a rollover.

And finally, whatever you seek to accomplish with your investments, we recommend that you contact your tax specialist for guidance. □

Debbie Evans, FIC, is WPA's annuity specialist. You can reach Debbie at 1-800-848-7366, ext. 127, or by email at devans@williampennassociation.org.

To learn more about qualified and non-qualified annuities and how a William Penn Association tax-deferred annuity can benefit you and your financial future, contact your local

WPA representative or our Home Office toll-free at:

1-800-848-7366

Chris Beachner
 Rochester, NY
 585-370-2739
 chris.beachner@gmail.com



Chris is an independent life and health insurance agent with Care Value Insurance, licensed in the state of New York. Chris has been working in the insurance field for 10 years. His considerable insurance expertise has been focused primarily on helping individuals with their everyday life insurance and health insurance needs.

Chris specializes in client education, final expense strategies and helping seniors with general insurance concerns. Some of the products he focuses on include individual whole life insurance, individual Medicare advantage and Medicare supplement plans

and individual health insurance and dental coverage. Chris is also licensed by the NYS Health Individual Exchange and the Group Exchange.

After working for many years and coming across many individuals who could not get insurance, he changed his business plan. He now helps individuals who have had trouble finding insurance because of previous health issues. He finds this to be very rewarding.

He has lived his entire life in Rochester, N.Y., and currently resides in Gates. Chris has a 7-year-old daughter, Madilyn. He coaches her baseball team and helps with her many other activities. He is also a Free and Accepted Mason and enjoys helping with their charity work. Outside of family and work, he spends time outdoors and on the volleyball court.

Chris would love the opportunity to help your family find the right affordable coverage to insure your family's future. □

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.



Illustration: © Belekkin/Dreamstime.Com



Perceptions of Budapest

LAST MONTH, I wrote about the September excursion my family took to Hungary. It was a once-in-a-lifetime trip that bonded us together in purpose and spirit. Spending nearly 10 days in the village where my great-grandparents were born and nurtured served as a spiritual pilgrimage to my ancestral history and heritage.

The eight days my family spent in Budapest offered me a broader historical understanding of how a small country about the size of Ohio withstood, fought, regrouped and persisted against an almost constant barrage of ruthless invasions and exploitation. Due to its geographical placement, fertile soils and favorable climate, Hungary was, and will always be, in the cross hairs of foreign governments and other invaders with parasitic intentions. On a positive note, the centuries of leaching of precious Magyar resources by others has made the Hungarians a nation of people who can adapt and prosper.

This month, I want to focus on Budapest. During my visit, I conversed with dozens of locals, the majority of whom were under 35 years of age.

- In my discussions with young Hungarians, I found several contrasting sentiments concerning their own futures and that of Hungary as a nation. The rural men and women were much more upbeat and were more likely to stay in the area close to home. The young people of Budapest, on the other hand, felt that real opportunity beckons beyond Hungary in countries such as Austria, Germany and Great Britain.

- The city dwellers held down several part-time jobs while attending college. I was surprised that the most popular degrees pursued were in the field of hospitality. I learned that there was a sense of hopelessness once the nine semesters of free government college education were exhausted. Government aid for post-graduate education is limited to the more demanding areas of study, such as medicine and engineering. I inquired about the study of law, and no one seemed to know much about it nor did I meet anyone studying law.

When I asked those who wanted to move to another country if they would emigrate to America, they basically said America was a nice place to visit, but they wouldn't want to live there. They did not like how far away it is and expressed fear of high crime rates and many taxes. Most of them would like to eventually return to live in Hungary once their fortunes were amassed. I found that sentiment similar to many American-Hungarians of a few generations ago. Almost all would like to visit America, listing New York City as a favorite destination spot.

- In America, it is considered a rite of passage for a 16-year-old to get a driver's license and, soon after, obtain a car of their own. In Hungary, a household that owns even one car is considered to be an affluent one. My cousin Zsolt, 22, hopes to have a driver's license before the year ends. He is currently taking driver training classes prior to his driver's exam. He has no immediate plans to

own a car. When I showed him photos of my Ford Mustang, he asked how all five members of my family fit into it. A repeated explanation of how many cars my family owns left him awestruck. Bus, subway and train travel are the usual means of transport for 99 percent of the Hungarian populace.

- I loved Váci út and the Promenade in District V of Budapest. My family spent our evenings dining at the Mátyás Pince, Százéves, Sörforrás, Fakanál and Fatál restaurants. In each instance, we came to listen to the live, world-class gypsy music but stayed for the excellent food. Each eating establishment offered uniquely themed Hungarian décor and menu items. I was introduced to roasted goose and livers. The pan fried livers had their own unique taste. On the other hand, the golden brown *liba* (goose) leg was the BEST poultry I had ever had. Next Thanksgiving, I want to try making a deep fried goose instead of turkey!

- I was surprised at the number of gypsy orchestras performing in Budapest, and many of the musicians were under 30 years of age. The most common style of music is called "evergreen" (meaning music that is appealing to all ages). Most groups played the standard Hungarian favorites, such as "Az a Szép" and "Ritka Búza," but generally stuck to the "elevator" type tunes. My brother would always request a melody of lesser known songs, such as "Galamb Szívét." Each time, this impromptu version of "Stump the Primas" produced a uniquely beautiful performance. As we always do following a specific request, the *zenekar* (band) was rewarded with a monetary tip via the "Hungarian Handshake."

- Castle Hill is an area that deserves more attention and fanfare. Of course, many visitors stop to see Mátyás Templom and Fisherman's Bastion, but typically visit just for the hour the tour bus stops there. I spent two days in the area and could have easily spent another week exploring in detail the many side streets and historical locations this area has to offer.

- Unfortunately, my *apa* (father) suffered a rather bloody accident while riding on a tourist shuttle bus. As with most things in life, you have to "flow with the water/punches/circumstances," and make the most of the situation at hand. Thus, our family had the extreme pleasure of spending an afternoon and early evening at a hospital not far from Liszt Airport. Although my father was bruised, banded up and depleted of about a pint of blood, he seemed to enjoy the entire ordeal.

We rode in an ambulance that offered me a taste of what being in a demolition derby and/or Hungarian



Grand Prix must be like. Our ambulance driver, Otto, weaved across several lanes of oncoming traffic, missing by mere inches a variety of cars, trucks and pedestrians. I lost track of the number of near-miss accidents that we encountered en route to the emergency room.

Luckily for us, the tour bus company provided an English-speaking translator. Lari works selling tickets at the Central Market Hall area. When the accident occurred, she was quickly summoned to accompany us to the hospital. I learned that she was a student and would like to become a

language teacher. She was fluent not only in Hungarian and English but also in French, German and Spanish. Her parents are educators in her hometown of Miskolc. I used the opportunity to pick her brain. She, in turn, questioned me about America. I could write an entire story about our discussions during the seven-hour hospital visit.

- I learned a lot about the medical care rendered in Hungary. The hospital was average in comparison to other facilities throughout the country, but was inferior when compared to U.S. hospitals. A lack of cleanliness was the most prevalent shortcoming of this particular hospital.

As the sun began to set, my *apa* began to feel the latent effects of the accident in the form of head and shoulder pain. We asked for some sort of pain relievers, but we were informed that medicine is not given out and that you can buy aspirin at the store about three blocks away.

My dad received nine stitches that began just above his eyebrow, extending to his scalp. His doctor had an excellent command of English. As the good doctor began to sew up the wound, my *apa* asked when the stitches would dissolve. "Dr. Sz" showed my father the heavy black string that looked like 30-pound test fishing line and informed him that someone would have to remove the string with scissors and tweezers.

My dad had to sign a waiver saying he would pay for the medical services before leaving the facility. With a charge card and a good deal of cash on hand, we were confident the bill could be paid in full. As the nurse and doctor tallied up the list of 17 medical services administered, the bill came to 11,250. I gulped at the high sum. My *apa* smiled and said: "OK, where do we pay?" As we walked down the corridor on the way to pay, he said: "What a bargain--under \$50 for antibiotics, three x-rays and an ambulance ride!" I didn't realize that the bill was in forints!

- Many young Hungarians have an excellent command of more than one language. English, by far, is the most understood by younger Magyars. I learned that foreign

languages are taught in school beginning around the third grade. Many younger Hungarians credit their fluency in English to watching American television programs via cable TV or online streaming services. That also accounts for how they knew the current buzz words of American society.

- The best goodwill program the United States can invest in is a study abroad or foreign intern program for Magyars. Many persons of various ages informed me that they came to America via such endeavors. The fellow we rented our Régi Posta apartment from in Budapest spent a year in Toledo as a high school student. The physician who attended to my father interned for a summer in the Detroit area. The middle-aged fellow who operated a souvenir shop on Andrásy út fondly recalled the summer of 1995 when he interned at Rutgers University. There were others who informed me of their learning experiences while interning/visiting in America, and all were positive and sentimental.

- Most of the casual clothing worn by the under-30 Magyars is called "Old Skool." Shirts and jackets popular in America from 1960 to 1980 are highly desired. Harley Davidson, muscle car and team logos are prevalent. The premium fashion statement in footwear is the Converse "Chuck Taylor" high-tops; several stores around the famous Budapest Fashion Street area were selling them for 10,000 forints (about \$41).

Anything "Monster High" or "Hello Kitty" is extremely popular with Magyar girls 10 years or under, while Hot Wheels are the premium toy for boys.

- As mentioned before, my journey to Hungary was fun, enlightening, emotional and insightful. For the average tourist, there is much to see; for an American-Hungarian, there is so much to learn.

In a previous *Tibor's Take*, I wrote about "Kindred Spirits." From what I saw and heard, that is exactly what Hungarians and Americans are.

Éljen a Magyar!

Tibor II

Tibor Check, Jr., is a member of Branch 28 and a graduate of Cleveland-Marshall College of Law, where he served as editor-in-chief of the Law Review. He currently is an attorney working in research at American University in Washington, D.C. When he can, Tibor hosts "The Souvenirs of Hungary" radio program on WKTL-FM 90.7, Struthers, Ohio, on Saturdays from noon to 1:30 p.m.

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 drop me a letter in care of the William Penn Association, 709 Brighton Road, Pittsburgh, PA 15233.

The Hungarian Kitchen



with Főszakács Béla

Holiday requests

FÁRADJON BE A MAGYAR KONYHÁBA!

Chef Vilmos and I wish you all the best this holiday season. Don't forget to support your branch activities and help those in need.

Just a brief column this month so we can share a few more recipes. The recipes for this month were requested by members, so here they are for all of you to enjoy. To Chair of the Board Barbara House: try the Hungarian Pizza recipe and critique it for me.

My workload at the college is ever-increasing, but I always find time to work on recipes for *The Hungarian Kitchen*. Next year, Chef Vilmos and I are planning to share a variety of recipes and add new features to the column. My goal is to add more "how to" pictures to make your Magyar cooking experience more beneficial. The end result will be a change, but change is a good thing, when it happens for the right reasons.

Merry Christmas and Happy New Year. God bless us all with His grace.

Jó étvágyat! Főszakács Béla

Buttermilk Pound Cake

- 1 cup butter
- 2 cups sugar
- 3 eggs
- 2 teaspoons vanilla extract
- 2 teaspoons lemon extract
- ½ teaspoon almond extract
- ½ teaspoon baking soda
- 3 cups flour
- 1 teaspoon baking powder
- 1 cup buttermilk

In a bowl, combine the flour, baking soda and baking powder and set aside. In a mixing bowl, cream the butter and sugar together until light and fluffy. Add the eggs one at a time, mixing well after each addition. Continue beating, adding the buttermilk and flour mixture alternately a little at a time. Add the flavoring and continue beating. You will have a thick mixture. Grease two loaf pans with butter and granulated sugar. Bake at 350°F in a preheated oven 60 minutes until done. The top should be golden brown. Sprinkle the top with powdered sugar and serve.

Coffee Cake

- 1 package dry yeast
- 2 tablespoons lukewarm water
- ¼ cup sugar

RECIPES

- ¼ cup butter
- ½ teaspoon salt
- ¾ cup lukewarm milk
- 6 egg yolks
- 2 cups flour
- ½ cup walnuts, chopped
- ½ cup brown sugar
- 1 teaspoon vanilla extract

Soak yeast in the water for 15 minutes, then stir in the white sugar, butter, salt, milk and egg yolks. Add half the flour and beat vigorously until smooth. Cover mixture and leave in a warm place for 30 minutes. Meanwhile, combine the nuts, brown sugar and vanilla. Stir the remaining flour into the batter, making a soft, spongy dough that can be dropped from a spoon. Stir until it becomes elastic and blisters. Spoon half the dough into a well-greased ring mold. Sprinkle with half the nut mixture. Add the rest of the dough and top with the nut mixture. Cover with a towel and leave in a warm place until

dough doubles in bulk. Bake in a preheated 350°F oven for 45 minutes or until golden brown.

Hungarian Mushroom Appetizer

- 36 ¼-inch pieces French bread
- 2 tablespoons olive oil
- ¼ cup shallots, minced
- 6 cups mushrooms, chopped
- 3 cloves garlic, minced
- ¼ cup heavy cream
- 1 teaspoon fresh rosemary, minced
- ½ teaspoon lemon peel, minced
- ½ cup Parmesan cheese, grated
- 1 cup Fontina cheese, shredded
- Salt & pepper to taste

Preheat the oven to 375°F. Arrange bread slices on a baking sheet and toast in the oven until slightly golden around the edges. Heat oil in a large skillet, then sauté the mushrooms and shallots until they begin to brown. Stir in the garlic and remove from the heat. Stir in the cream, rosemary and lemon peel. Season with salt and pepper, then taste and make any corrections to flavor. Let cool for 10 minutes, then stir in the cheeses and chill mixture for 30 minutes. To serve, place

The Hungarian Kitchen is a trademark of William S. Vasovary.

a teaspoonful of mixture on a slice of bread and heat in oven until the cheese is slightly melted and the top has a golden color..

Hungarian Pizza

(This recipe makes 4 pizzas)

FOR THE DOUGH

1 tablespoon yeast
1 tablespoon sugar
2 tablespoons granulated garlic
2 tablespoons dried oregano
1 tablespoon paprika
1 tablespoon salt
4½ pounds bread flour
44 ounces water

In a mixing bowl, combine all the dry ingredients, then blend using a dough hook. Add the water and mix for 10 minutes to create a smooth dough.

FOR THE SAUCE

4 tablespoons olive oil
2 tablespoons garlic, minced
28 ounce can crushed tomatoes
28 ounce can diced tomatoes
2 tablespoons sugar
½ cup cream sherry
¼ cup water
2 teaspoons paprika
1 tablespoon fresh basil, chopped
2 tablespoons fresh parsley, chopped
Salt & white pepper to taste

Pour the oil into a saucepan, add the garlic and sauté until garlic is golden brown. Keep stirring and don't let garlic burn. Add the water, all the tomato products and simmer for five minutes. Add the sugar and sherry and simmer for 45 minutes on low heat. Stir often so sauce does not stick to the pan. Add the paprika, basil and parsley, then add salt and white pepper. Taste and make any flavor corrections. Let sauce cool before using on pizza.

FOR THE TOPPING

½ cup onion, sliced thin
½ cup ground pork, cooked & seasoned
½ cup cheese, shredded

Caramelize the onions in a sauté pan on low heat until they turn golden brown. Let cool before topping the pizza. Cook the ground pork and season to your liking with salt and pepper. For the cheese, you can use Mozzarella, Fontina, Gouda or Edam.

When Chef Vilmos and I made this pizza, we seasoned the pork with salt, pepper and granulated garlic. For the

cheese, we selected Fontina, which has a distinct flavor and is creamy and easy to shred.

To make one pizza, place ¼ of your dough on a pizza stone or greased baking sheet. Stretch out your dough and shape into a round, flat disc at least 12 inches wide and ¼ inch thick. Spread your sauce over the entire dough, leaving a 1-inch border around the edge of the dough. Spread pork over the sauce evenly, then do the same with the onions. Top with cheese and bake in an oven preheated to 450°F for 10 minutes or until top of pizza is golden. Remove from the oven, then slice and serve.

Party Vegetables

12 ounces French cut green beans
12 ounces lima beans
12 ounces green peas
1 red onion, sliced thin
1 cup mushrooms, sliced thin
½ cup red pepper, sliced thin
1 cup whipped cream
1 cup cheddar cheese, shredded

Cook the vegetables separately according to package directions. Layer each vegetable in the order given above in a casserole dish. Top with the whipped cream and cheddar cheese. Bake at 350°F until cheese is melted. Serve hot to your guests.

Shortbread Cookies

8 ounces butter, softened
16 ounces confectioner's sugar
8 ounces cornstarch
16 ounces flour

Preheat oven to 350°F. In a bowl, mix the butter and sugar until creamy and light, then add the cornstarch, mixing until smooth. Gradually add the flour until the dough starts to hold its shape and is easy to roll out to ¼-inch thickness. Cut into any shapes you desire and place on a cookie sheet lined with parchment paper. Bake for 25 minutes until cookies are golden brown around the edges. Cool on a rack, then decorate with icing (see recipe below) or enjoy as is.

FOR THE ICING

12 ounces confectioner's sugar
1 tablespoon milk
1 tablespoon light corn syrup
½ teaspoon almond extract
Food colorings of your choice

Combine the sugar and milk, then mix

until smooth. If mixture is thin, add more powdered sugar to thicken. Beat in the corn syrup and almond extract until icing is smooth and glossy. If icing is too thick, adjust by adding more corn syrup a teaspoon at a time. Divide the icing into separate bowls and tint using different food colorings. Dip the cookies in the icing or paint them with a brush to obtain the desired effect. Garnish cookies with colored sugars for more flavor and a 3D finish.

Spongecake with Fruited Whipped Cream

6 eggs, separated
1 tablespoon lemon juice
1 cup sugar
1 cup flour
1 cup rum
½ cup heavy cream
½ cup fruit jam
¼ cup candied fruit, chopped
¼ cup almonds, blanched & crushed

Beat the egg whites until stiff but not dry, then beat in about half of the sugar. In a separate bowl, beat egg yolks and lemon juice until thick and pale in color. Gradually fold in the egg white mixture. Mix the flour with the remaining sugar and fold gradually into the egg mixture. Scrape down the sides of the bowl occasionally. Pour mixture into an ungreased ring mold or tube pan. Bake in a preheated 375°F oven about 35 minutes or until a light touch leaves no depression. Turn out on a cake platter. Allow to cool, then pour the rum over the cake. Whip the cream, then fold in the fruit. Pile fruited whipped cream into the center of the cake. Spread fruit jam thinly over the cake and sprinkle with almonds. Chill in refrigerator until ready to serve.

Walnut Kisses

4 egg whites, beaten stiff
1½ cups sugar
1 tablespoon lemon juice
1½ cups walnuts, chopped
½ cup granulated sugar

In the top of a double boiler, combine the egg whites, sugar and lemon juice and beat constantly over hot water for 10 minutes. Add the nuts. Drop by spoonful onto a greased baking sheet. Bake in a preheated 325°F oven until lightly browned. Remove kisses from baking sheet while still warm and place on a dish to serve your guests.

Tree of Knowledge



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

Our Newest Leaf

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

**In Memory of Lives
So Beautifully Lived
Teresa & Nick Toth
Your Loving Family
(Gold Level)**

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

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

Name: _____

Address: _____

Telephone: _____ Email: _____

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

Line 1: _____

Line 2: _____

Line 3: _____

Line 4: _____

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

William Penn Fraternal Association Scholarship Foundation, Inc.

709 Brighton Road, Pittsburgh, PA 15233-1821



Three keys to aging well



TALK ABOUT IT, laugh about it or forget about it. As I see things, these are the only three alternatives we need when coping with life's curve balls.

At some time or another, we all have to face some really awful news. This is the kind of stuff we need to *talk* about. These big deals may be health-related (your own or a loved one's), financial woes, divorce, addictions or death. When something happens that swallows all other thoughts and alters the business of the day--something life changing--pull your support system in tight and do the best you can. But, please talk about what's happening instead of bottling it up.

When something makes you question or dig deeper into your faith, that's a red flag to seek the wisdom of a minister or the like. Suppressing emotions is not an option. The negative effects of holding it in will end up affecting your own health, and that can lead to more complications.

The time to *laugh* about it is when you think something is a big deal when, truly, it is not. So, you made a mistake that changed a perceived outcome made you look a little foolish. Own up to it, then laugh about it. I have a tendency to find myself in ridiculous situations that could be a tad stressful, but a good sense of humor has always taken away the sting.

For instance, I was on my way to an early morning meeting years ago, and I was a bit nervous. I was new to the group and a little unsure of the directions. As I approached a red light, I had a gigantic sneeze attack. I didn't see the BMW in front of me stop, and I kind of glided into his rear bumper. The gentleman driving the BMW was understandably salty because he, too, was on his way to work, and the exchange of insurance information took a little too long for his liking. Well, of course, this upset me because I hit a very expensive vehicle and upset a very polished savvy businessman. Eventually, I got back on the road, running late to the meeting--double yikes! I finally found the place, and I was an embarrassing 15 minutes late. As I tried to slink into the meeting unnoticed, my eyes met the eyes of the BMW driver who I had just bumped into; he was presiding over the meeting. At this point, you just have to laugh about it.

Forgetting about it is the approved method for the little squirrely things that come our way. Forgetting to get the one thing you went to the store for, wearing two different shoes to work or spilling the first precious cup of coffee in the morning are all things to forget about. Yes, Virginia, I have done all three and then some. If the small things set you off, the big things will pull you under.

When you have to deal with something big, find someone you trust to talk to, and define what you can change and what you have to accept. Learn to laugh about your "oh, crap" moments and forget about the little things. When you age well, you live well!

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

You're never too old for love

Two people meet while volunteering at the local food bank, and they hit it off immediately. He likes the way her nose crinkles when she smiles, and she loves his unpolished charm.

They decide to meet for lunch, and the spark is ignited. One date leads to another, then another. Before you know it, they are texting mid-day and calling each other just to say goodnight.

His friends can't believe how chatty he has become. Her friends have noticed a subtle change in the way she dresses and the new hair style.

Before long, these two hardly go a day without seeing each other. After a romantic dinner for two at a cozy restaurant, they agree, it's time to tell the kids. The kids aren't exactly jumping for joy on either side. The son thinks his mother is too old to date, and the gentleman's children think she may be after their inheritance.

After much consideration, the happy couple decides to continue being happy. After all, who said you can't find love in your 70's, 80's or 90's?

Dating in the golden years is pretty much the same as dating in your teens, 20's or 30's. Do your homework and find out as much about the person as you can and keep it safe.

Possibly the biggest obstacles you will have to overcome will be from your children. Just let them know that you appreciate their concern, however your pursuit of happiness is very important. Perhaps your children won't mind at all. Having someone to share your interests with is a big deal. It is very possible that they will be applauding the fact that you have a twinkle in your eye.

The funny thing I have realized about love is that it is actually kind of ageless. I still have the same feelings and thoughts about love that I have always had. I think a healthy relationship is a good thing, and holding hands and kissing is good for the soul. I don't think that ever leaves us. Companionship is valuable regardless of age.

Remember this friends: you are never too old, or too anything, to fall in love again. You can quote me on that.

— Cathy Graham

My summer in Hungary

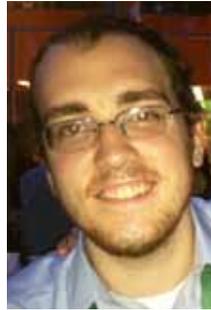
Reflections from this year's Hungarian Room Committee scholarship recipient

by Jonathan Naser

On the Monday before my interview with the Hungarian Room Committee, my mother told me that my grandmother was about to die. The next day the interview went well, and I am thankful to Maria Bistey, Judit Ganchuk, Mariane Kasica and Dr. Agnes Várdy for allowing me the opportunity to study in Hungary this past summer. I was able to go home that night and tell my grandmother that I would be able to go back to Hungary. She passed away later that night. My grandmother helped raise me and taught me about Hungary from a young age. I have fond memories of learning stories of her parents' lives in Hungary.

I studied Hungarian language and culture at the Debrecen Summer School for five weeks. It was an incredible experience being able to meet students from more than 40 countries from around the world. Besides learning in the classroom, we were kept busy with many exciting events. I really enjoyed seeing the animated film *Vuk*, adapted from a novel by István Fekete about a little fox. Every Tuesday was folklore night, and it was a great experience learning about different Hungarian cultures like the Csángó while drinking good pálinka and learning Hungarian dances and songs.

In Debrecen, I was amazed by the beautiful architecture. Some of my favorite buildings were the Nagytemplom,



the Déri Museum, and the University of Debrecen's Főépület. In Eger, I enjoyed touring the castle and seeing one of the northern-most minarets in Europe. In Hortobágy, I found the museums about shepherds and traditional life very interesting. Seeing animals on a horse ride on the *puszta* was very exciting. In Sárospatak, I found touring the castle and Calvinist College fascinating. On my last weekend in Hungary, I was able to see

Visegrád Castle and gorgeous Danube Bend. Later, I saw beautiful Budapest at night; Parliament was my favorite sight.

I am determined to continue learning this beautiful language and am thankful for my chance to improve my language skills this summer. I agree with what George Bernard Shaw said: "After studying the Hungarian language for years, I can confidently conclude that had Hungarian been my mother tongue, it [my life's work] would have been more precious. Simply because through this extraordinary, ancient, and powerful language it is possible to precisely describe the tiniest differences and most secretive tremors of emotions."

Rediscover your Hungarian self.

Proud of your Hungarian heritage and want to experience it in a meaningful, unique and fresh way? Explore your heritage and discover the Hungary of today. Connect to other young Americans and Hungarians!

Summer 2015

Join other young Americans for a fun-filled and eye-opening experience of your culture, traditions, and history while exploring the country. See first-hand the trends, innovations and ingenuity driving Hungary today.

What you need to know

- any Hungarian ancestry
- for ages 18 - 26
- sponsor donations limit your expenses to \$1,200

Hint for Parents and Grandparents: this is the perfect graduation or milestone gift to discover roots and community in Hungary. Your heritage for a lifetime.



Learn more:
www.ReConnectHungary.org

A public-private partnership supported by
Hungarian-American organizations and the Government of Hungary

E-mail: info@ReConnectHungary.org
Toll-free: 1-844-4MAGYAR (462-4927)

P.O.Box 389, Gracie Station • New York, NY 10028
www.facebook.com/ReConnectHungary • twitter.com/ReConnectHU

Hungarian Americans gather to discuss common concerns

by William J. Bero

BOSTON -- Representatives from Hungarian organizations located throughout the United States gathered here Sept. 26 to 28 for the Hungarian Americans Together Conference VIII.

The event was hosted by Gabor Garai, Honorary Consul General of Hungary. Special thanks go to The Hungarian Society of Massachusetts, the New England Hungarian American Coalition and the Hungarian Initiatives Foundation for jointly sponsoring the event.

After a brief introduction of the

participants, about 80 representatives from various Hungarian organizations discussed issues affecting the Hungarian American community.

The conference also featured professional development sessions covering such topics as fundraising and messaging, grant writing, and how to use social media to maintain and increase contact with fellow Hungarians across the U.S. and beyond.

Roughly 70 percent of the participants at the conference were under 40 years of age, a sign of hope that our Hungarian heritage will flourish for many decades to come.



Youngstown remembers revolution

by Maria Schauer

YOUNGSTOWN, OH -- On Oct. 26, the Hungarian community of Youngstown held a memorial service to honor those who gave their lives or fought in the 1956 Revolution in Hungary. Although the number of attendees gets smaller each year, our celebration still burns in our hearts.

Our program opened with the singing of the "Star-Spangled Banner." Laszlo Polgar recited a poem about the heroes of Budapest, then I read in Hungarian the message from Rakoczy Radio broadcast all over the world which pleaded for aid when everything was lost.

Irén Szurovy and Erzsébet Kiss placed a red, white and green wreath on top of the 1956 Memorial Statue (seen above with those attending).

Rachel Schauer (at left) gave the memorial remembrance speech, assisted by her cousin Alyssa Schauer.



Churches unite for kolbász sale

Need to stock up on kolbász for Christmas? Members of The Hungarian Reformed Church of Homestead, Pa., and The Free Hungarian Reformed Church of McKeesport, Pa., will unite to make kolbász this month. Place your orders today as production will be limited to 500 pounds for each church. The deadline for orders is Dec. 1. Price is \$5.50 per pound for either rings or patties. Please state your preference when ordering. All orders will be available for pick up on Thursday, Dec. 11, from 3:00 to 5:00 p.m. at both churches.

Paprika Ball set for March 7

The Cleveland Hungarian Development Panel (CHDP) will sponsor its 25th Annual Paprika Ball on Saturday, March 7, 2015. The ball will be held in the historic Silver Grille, located on the 10th floor of the Higbee Building at Tower City Center in downtown Cleveland. The event will feature cocktails, dinner, a silent auction and dancing to the music of Harmonia. Tickets are \$200, \$350 or \$500 for individuals; tables of eight start at \$2,500. The CHDP is a nonprofit organization that promotes and supports educational and cultural ties between Americans and Hungarians. For more information, call 216-571-4686 or go online at www.clevelandhdp.org.

If you have news about people, places or happenings in the American Hungarian community that you think would be of interest to our readers, please share it with us. Email information about your "Magyar Matters" to: jlovasz@williampennassociation.org.

JUST 4 KIDZ

with Gerry D. Clown

Hi, Friends!

MERRY CHRISTMAS! There are plenty of ways to celebrate Christmas. You can help your grandmother bake tasty Hungarian cookies. Or, you can watch your favorite Christmas movies with your family.

Another great way to celebrate Christmas is giving people gifts. Here's a neat gift that you can give to all of the people and clowns in your family. Make a snowy scene on a Christmas tree ornament!

You will need:

- Round, plastic, shatter-proof tree ornaments
- Non-toxic white paint
- A paint brush
- Cotton swabs
- Black and orange permanent markers

(If you'd like, you could put your ornament in a decorated gift bag.)

INSTRUCTIONS:

1. With the supervision of your favorite adult or clown, paint the palm of one hand all white.
2. Place the ornament in your hand so that your fingers are a little over half way to the top of the ornament. Your fingers will be the snowmen sitting on the snow (the snowy ground is your palm).
3. Ask the adult to pull the ornament out of your hands and then place it on a hook or tree branch for the paint to dry completely.
4. Once completely dried, use the black marker to draw a face on each snowman, like coal eyes and a coal smile. Use the orange marker to color in the carrot nose.
5. At the bottom of the ornament, write your name and the year.
6. Now take a cotton swab and dip it in the white paint. Dab little snowflakes onto your ornament with it. When you're done, let it dry completely.
7. Once it's dried, carefully place it in a decorated plastic bag or a recycled paper lunch bag with holidays stickers for your clown recipient.





A Colorful Christmas!

My elf friends, Jeffie and Cindi, need a little help getting ready for Christmas. Can you help them make it a more colorful celebration?!



Branch 14 Cleveland, OH

by Richard E. Sarosi

Kellemes ünnepeket kívánunk mindenki részére. I wish everyone a very merry Christmas and a healthy, prosperous and very happy new year.

I attended the 110th anniversary celebration of the United Church of Christ in Bridgeport, Conn., Oct. 25. The congregation was very welcoming, and it was a pleasure to meet their pastor, Rev. Dr. Mark A. Horton. I want to thank WPA Vice Chair William Bero and his mom, Julie Bero, both of whom are members of this church, for the hospitality extended to those who traveled a great distance to join the celebration.

WPA Vice President-Fraternal Endre Csoman, his wife Arlene, National Director Kathleen Novak and her father Stephen Novak were also in attendance.

James Ballas served as master of ceremonies and kept the afternoon's program on track. He did an amazing job covering 110 years of the church's existence, decade by decade, and acknowledging those members who played significant roles in the church's history. Many Hungarian-based churches never reached this milestone, continuously serving the Hungarian community and their respective religious denomination.

We send best wishes to Branch 14 member Rt. Rev. Dr. Csaba G. Krasznai who was recently appointed acting bishop of the Calvin Synod Conference of the United Church of Christ.

The schedule of William Penn Association events for 2015 will be announced soon. We are planning another year of exciting fraternal events. Be sure to check *William Penn Life* for information, registration forms and deadlines for all activities you plan to attend.

The officers of Branch 14 would like to say "welcome" to our new members.

We hope our students are enjoying a successful school year filled with learning, good grades and a little fun. Remember, donations can be made to the WPFA Scholarship



Foundation throughout the year.

Remember, too, that as your children grow into young adults, their juvenile insurance certificates can be converted into adult life insurance when they reach age 25. Converting their juvenile certificates will ensure them of continued WPA coverage into their adult years and allow them to continue receiving WPA's fraternal benefits, including this magazine and full eligibility for our fraternal programs.

The officers of Branch 14 extend our sympathy to those members who have recently lost a loved one.

Get well wishes are sent to all Branch 14 and WPA members who might be feeling under the weather. We send special get well wishes to Violet Sarosi, who was hospitalized in October and is doing well; Olivia Krasznai; and National Director Roger G. Nagy. Please keep all of our members in your prayers. We look forward to seeing everyone at our upcoming WPA activities.

Happy birthday and happy anniversary wishes are sent to all of our branch members and Home Office staff who are celebrating a birthday or anniversary. Happy December birthday to Branch 14 President, and my sister, Caroline Lanzara; my mom, Violet Sarosi (Dec. 20); Branch 14 Auditor Al Frate; and Elizabeth Molnar of Painesville, Ohio, who will be 91 on Dec. 23.

Our next branch meeting will be held Wednesday, Dec. 3, at 7:00 p.m. at The First Hungarian Reformed Church, 14530 Alexander Road, Walton Hills. All Branch 14 adult members are welcome to attend.

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

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.

Branch 15 Chicago, IL

As this issue was going to press, we received the sad news that Branch Coordinator Joseph Marocsik had passed away.

In light of this, the branch officers decided to cancel the family Christmas party scheduled for Dec. 21.

We ask you to keep Mr. Marocsik, his wife Anna and his family in your thoughts and prayers this holiday season.

Branch 18 Lincoln Park, MI

by Barbara A. House
Merry Christmas and Happy New Year to you and all your loved ones.

It seems we were just planning the WPA Picnic, and here it is December. Enjoy every day of this very special season. Tell the ones you love how special they are and how much they are loved.

Thank you, Richard Sarosi and Elaine Valentine, for all the great Hungary pictures.

Thank you also to Marguerite and Andy McNelis, Anne Marie and Mark Schmidt, and Richard Sarosi for the kind words. No, I thank you for being such wonderful and great people to travel with. We are already working on the next trip.

I recently attended the Bethlen Communities' semi-annual board meeting. What a wonderful place. Consider visiting them and learning about all your options for your golden years. They have so much to offer, and they sure keep everyone busy with their many activities and great staff.

Congratulations to the Rt. Rev. Dr. Csaba Krasznai on being named acting bishop of the Calvin Synod. I know you will do an excellent job. WPA is proud you are a member.

Thank you, Kathy Megyeri. Your kindness and generosity are amazing.

Thank you, David and Elaine Valentine. Didn't we have a fun afternoon? Hello, Long John.

Get well wishes to National Director Roger G. Nagy, Betty Holguin, Mary Ann Deri, Bob and Elsie Kantor, and Doug Truesdell. All very special people. Get well soon.

Happy December birthday to Dennis Chobody, Dave Chakey, Vice Chair of the Board Nick Kotik and Bob Kantor. Happy 14th birthday to Gabby House. May you all celebrate many more birthdays.

Remember our deceased members in your prayers, especially Rose Lacanne. May she rest in peace.

Our next branch meeting will be held Dec. 10 at 7:00 p.m. at the Hungarian American Cultural Center (HACC) on Goddard in Taylor. This is our member party for those who attend branch meetings and events. Food and gifts are part of the fun. Remember your animal donations. We take anything to keep our furry family safe and healthy. This is our last meeting for the winter season. The weather is already cold and wintry. Bundle up and come join us.

Our October charity of the month was won by Branch Treasurer Carol Truesdell. She chose the Dearborn Animal Shelter. It sure was nice to see Doug Truesdell at that meeting.

It is again getting to be time for the annual White Rose Ball, sponsored by the Hungarian Arts Club. It will be held Feb. 7, 2015. Remember, it is a very formal affair. They asked me to remind you that women must wear floor-length skirts or gowns and gentlemen must wear black tie. Sure hope that counts for every attendee. Hope to see you there.

The HACC is offering Hungarian classes on Mondays at 7:00 p.m. Tom and I are attending. Congratulations to Tamas Markovits for taking on the teacher role. He is doing a great job. This is the first time we leave a class feeling as though we are truly learning. Come join us. It is

great fun.

We wish you a wonderful holiday and a very happy, healthy and wealthy 2015.

Branch 19 New Brunswick, NJ

by Evelyn B. Bodnar

Our branch continues to support the food program at the Bayard Street Presbyterian Church, which provides food to those in need on the last Saturday of each month.

This October, the church distributed 59 Halloween buckets filled with treats for the children. Nearly 200 people were served that day, receiving food, clothing, household goods and decorations for their homes. Among those helping were students from Rutgers, local firefighters and members of the church.

The church also hosted a free Thanksgiving dinner. The doors were open to all who wished to come.

Our Christmas party will be held Sunday, Dec. 7, at 11:30 a.m. We will enjoy lunch and a visit from Santa.

This has been a very busy year for Rev. Bodnar and me. His mother, Elizabeth, passed away on May 24 at the age of 92.

We wish everyone a merry and blessed Christmas.

Branch 28 Youngstown, OH

by Kathy Novak

Wishing everyone a blessed Christmas season. Hope everyone shares this joyous time with family and friends. May 2015 bless us all with happiness and good health.

A big thank you to the Home Office for their continued generosity in support of the annual branch Christmas parties. Details of the Branch 28 family Christmas party held Dec. 13 will be shared in an upcoming article, as will be the results of our holiday scholarship raffle.

Youngstown State University sponsored a wonderful concert Oct. 9 featuring the Accord quartet from Budapest. Branch 28 and the Youngstown American Hungarian Federation co-hosted a post-concert

reception.

It's always so nice to read the local newspaper and see WPA members having a moment of fame:

- Heather Foust and Paula Horvath were pictured at the local Oktoberfest celebration.

- Member and golfer Joseph Szabo was the subject of an article after he scored a hole-in-one, even though he is visually impaired.

- Alex Mazon appeared in a photo with other members of his Boy Scout troop as they took part in a community service project.

I recently had the privilege to be a guest speaker at the Millcreek Chapter of the American Business Women's Association. I spoke about WPA's mission, products, history and fraternal activities. Several of those in the audience were already WPA members and others showed interest in joining our Association after reading our brochures and visiting our wonderful, newly-updated website.

Rachel Schauer recently took a break from her studies in London, England, to visit her grandparents, Frank and Maria Schauer in Youngstown. While here, Rachel participated in the Oct. 26 memorial service honoring the Freedom Fighters of 1956. She read a brief historical account about Pongratz Gergely, who served as the commander of the largest and best remembered group of Freedom Fighters who destroyed a number of Soviet tanks.

Congratulations to Tibor Check II on passing the bar exam, opening a new and exciting chapter of his life. Best of luck to him as he begins his career in Washington, D.C.

What a nice time my dad and I had at the Oct. 5 bacon fry held at Warren Township Park in Yorkville, Ohio. The members of Branch 40 and 349 provided a very enjoyable afternoon. So nice to meet our fellow WPA members.

Congratulations to the Franciscan Friars Shrine of Youngstown on its 50th anniversary; to the First Hungarian Reformed Church of Homestead, Pa., on its 110th anniversary; and to the United Church of Christ of Bridgeport, Conn., on its 110th anniversary. A big thank you to Bill Bero, his mother Julie and Sandy

Stasko for being such gracious hosts to all of us who traveled to their beautiful part of Connecticut that weekend.

With the greatest birthday of all being celebrated this month, we send best wishes to all those having a birthday in December.

Happy anniversary to all who will be remembering their wedding day this month, especially to Pat and Mary Rose Purton on 40 years of happiness and blessings together.

It's never easy to experience the loss of someone special, but at this time of year it's a little more difficult. Our thoughts and prayers are with those grieving at this time. Special thoughts to the family of Teresa Toth.

Healing thoughts and special wishes are extended to Susan Willis, Tina Nemeth, Jessica Cardelein, Violet Sarosi, Roger Nagy, the Rev. Louis Pintye, Maria Goda, John L. Lovasz and all our members in assisted living or home bound situations.

For information about WPA, please call Kathy at 330-746-7704 or Alan at 330-482-9994.

Merry Christmas and happy 2015.

Branch 34 Pittsburgh, PA

by Marguerite McNelis

We would like to wish everyone a blessed Christmas and a happy, healthy new year.

Special congratulations go to Nick Kotik on his election as president of the Pennsylvania Fraternal Alliance for the year 2015. We were happy to be there and see him receive this honor.

Congratulations go to Donovan McNelis for maintaining his grades and for being named first team all-conference in football. He was selected by a vote among coaches in his conference. Way to go! We are so proud! His football team made it to the first round of the WPIAL AAAA playoffs.

Congratulations also to Gabrielle Kelley for her many endeavors in and out of school. We are very proud of you, too!

We extend happy birthday wishes to all branch members celebrating



A slight chill in the air didn't stop WPA members from enjoying a picnic Oct. 5 hosted jointly by Branches 40 and 349 and the Ohio Valley Hungarian-American Cultural Society.

their birthdays. We hope that you all are happy and healthy.

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

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 40 Martins Ferry, OH Branch 349 Weirton, WV

by Joyce Nicholson

Hello from the WPA branches in Martins Ferry, Ohio, and Weirton, W.Va. We pray that everyone had a blessed Thanksgiving with family and friends around to celebrate.

The weather was a bit chilly for our joint picnic with the Ohio Valley Hungarian-American Cultural Society on Oct. 5, but it remained sunny throughout the afternoon. The fire for the bacon roast was very welcome that day! We had a small but dedicated group of picnic attendees, and a lot of great food was consumed. I maintain that Hungarian cooks are, by far, the best!

Just a reminder that our combined branch Christmas party is slated for

Saturday, Dec. 6, from 9:00 to 11:00 a.m. at the Eat 'n Park restaurant at the Fort Steuben Mall in Steubenville. We are having "Breakfast with Santa," so come visit with Santa and enjoy breakfast with your fellow WPA members and children. All of our branch members are welcome to attend this open house breakfast. Stop by while you're out Christmas shopping and say hello. All branch children will receive a treat bag.

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

Branch 51 Passaic, NJ

by Christine Baldyga

Plans are being finalized for our annual branch family Christmas Party, which will be held Sunday, Dec. 7, at 2:00 p.m. at the American Hungarian Club in Garfield, N.J. The party will feature entertainment for the children, the 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 for this festive fraternal event.

The election of branch officers will be held the same day at the same location at 1:00 p.m. All adult life benefit members are urged to come to this meeting and cast their vote.

We would like to thank the WPA Board of Directors, National Officers and Home Office staff for the Halloween clip-on safety lights that helped keep the children safe while they were out and about trick-or-treating this Halloween.

We wish everyone a Merry Christmas and a Happy New Year! May you enjoy the season with family and friends, and thank God for all the blessings He has bestowed on us.



Branch 89 member Fred L. Gabocy (right) receives the Lifetime of Service Award from Branch Auditor Mark Maskarinec Oct. 12 during the 110th anniversary celebration of the First Hungarian Reformed Church of Homestead, Pa.

Branch 89 Homestead, PA

by Lisa S. Toth-Maskarinec

Branch 89 wishes everyone a very happy and healthy holiday season.

Also, we hope everyone paused last month to remember all those brave men and women--the veterans of the United States military--who fought to keep our country safe. A belated Happy Veteran's Day to all our surviving veterans. Thank you!

As previously reported, our golf outing was a huge success. Scott Green, president of the Steel Valley Rotary, presented Golf Event Coordinator and Branch Auditor Mark Maskarinec with a check in the amount of \$2,600. The check was presented to the First Hungarian Reformed Church of Homestead at its recent 110th anniversary celebration. Well done!

We continue to collect codes from Coke products which we eventually redeem for various merchandise and prizes to be used at our outings. Anyone with any codes can email them to Mark at maskarinac1836@comcast.net or send them to 1836 Timothy Drive, West Mifflin, PA 15122.

We also continue to collect Kellogg's Family Rewards Points. Look for boxes of Kellogg's, Keebler, Sunshine and Morningstar Farms products with the Kellogg's Family Rewards insignia on the box. Just cut out the code found inside the

box, and mail it to us.

We want to congratulate The First Hungarian Reformed Church of Homestead on celebrating its 110th anniversary on Oct. 12. What a wonderful affair it was, and what a momentous occasion for any church to celebrate. We at Branch 89 were extremely pleased to have Branch President John S. Toth Jr. present a check in the amount of \$110 to the church in honor of its anniversary. It's always a good feeling to give back, and the church greatly

appreciates our branch's continued support.

Our first-ever Halloween cosmic bowling party was held on Oct. 25 at the Brunswick Playmor Bowling Lanes in Pittsburgh. Price was a mere \$10 and included bowling, shoe rental, pizza, salad, bread sticks and soft drinks. Two of the highest scoring bowlers were Crystal and Chelsie Clydesdale, both branch members. Both are juvenile members and have already marked the date of our Christmas party, because they know there will be more cosmic bowling. Pictures from the Halloween party will be in the next issue.

Our branch is also pleased to report that many of its members will be helping the Hungarian Reformed Church of Homestead and the Free Hungarian Reformed Church of McKeesport in their first-ever joint effort to make and sell kolbász. The date is on Dec. 11, and we are still accepting orders. Price is \$5.50 per pound for either rings or patties. We also would welcome any and all volunteers who want to help make the kolbász. Please call Lisa Toth-Maskarinec at 412-872-5022 for additional information and to place your order.

Among other events our branch is looking forward to is the annual branch Christmas party, which will be held Saturday, Dec. 6, at Brunswick Playmor Bowl, the same place where we held our Halloween party. For reservations, call Lisa Toth-Maskarinec at 412-872-5022. When

making your reservations, please state your name, number and ages of children bowling, and number of adults bowling. We need this information so we can reserve enough lanes to accommodate everyone.

We also will be participating in the WPA's Holiday Basket program. This year, we will distribute five baskets to various members in the branch who are not as fortunate as others. It's always a good feeling to stop and think of others and what it takes to brighten their lives for even a few minutes.

We also are planning a night at a Penguins game. The date is still to be determined. What a lovely way to spend an evening at the Consol Energy Center, relaxing with good friends and cheering on the Penguins.

Also, we're hoping to institute monthly branch dinners at local restaurants. Any suggestions?

Branch 89 wishes everyone a very blessed Christmas and a happy and prosperous 2015.

For any of your insurance needs, please continue to call Ruth Toth at 412-872-5022.

Branch 89 thanks William Penn Association and its officers for their continued support for our various branch activities.

Please continue to keep those branch outing suggestions coming in. We're interested in hearing from you.

Branch 132 South Bend, IN

by the Branch 132 Officers

Branch member Max Horvath and his team played in this year's Little League World Series in Indianapolis. The highlights of their game were shown on ESPN. Congratulations to Max and his team.

The William Penn men's softball team won the city championship sponsored by the South Bend Parks Department. Congratulations to the team.

Our next branch meeting will be held Dec. 2. The election of branch officers for the next two years will be held immediately following the regular business meeting. Our meetings are held at Martin's Supermar-

ket Café on Ireland Road.

St. Nicholas Day is Dec. 6. Don't forget to shine your shoes and place them by the window the night before.

Our branch family Christmas party will be held on Sunday, Dec. 7, at 3:00 p.m. at Barnaby's Restaurant, 713 E. Jefferson Blvd., South Bend. All members are invited.

That day also marks the anniversary of the attack on Pearl Harbor. Please remember our service men and women.

Merry Christmas and Happy New Year to all!

Branch 226 McKeesport, PA

by Judit Ganchuk

Happy birthday and happy anniversary to all our members celebrating their special day in December.

Please keep all those under the weather in your thoughts.

Our heartfelt prayers go to all those who have recently lost a loved one, especially the Rev. Alexander Jalso who lost his wife, Irene. He was a minister in our neck of the woods for over a decade, and we send our deepest sympathies.

Our branch was able to give three holiday baskets this year, one each to the Sisters of the Divine Redeemer Convent in Elizabeth, Pa., Intersection of McKeesport, and the Pittsburgh Food Bank.

Our next branch meeting will be on Sunday Dec. 7, at 1:00 p.m., at the Free Hungarian Reformed Church in McKeesport, during which we will elect officers. Please contact Malvene Heyz at 412-751-1898 for details.

Our annual family Christmas party will be held right after this meeting. Make sure you have RSVP'd, and we'll make sure you have a great time!

As they did last year, the students of the Free Hungarian Reformed Church of McKeesport's Hungarian embroidery class will be entering a tree in the annual Festival of Trees at McKeesport's Renziehausen Park. Tiny embroidered aprons will be made by these talented ladies who are branch members and friends: Malvene Heyz, Carolyn Halas, Gerry



The softball team sponsored by Branch 132 won the South Bend city championship this year.



These tiny embroidered aprons, made by members of Branch 226, will be used to decorate a Christmas tree at the annual Festival of Trees at Renziehausen Park in McKeesport, Pa.

Nelson, Wendy Dorman, Sandy Ghrist, Barbara Revak, Judit Borsay and Vilma Pavuk.

The festival runs from Dec. 4 through 8 from noon to 9 p.m. each day. We wish them good luck in the contest.

Our branch's first meeting of 2015 will be in February. Keep your eyes here for more info.

If you have recently moved or would like to have some news printed here, please contact Malvene at 412-751-1898.

Dr. Seuss wrote in *How the Grinch Stole Christmas*: "Maybe Christmas doesn't come from a store. Maybe

Christmas perhaps means a little bit more."

From all of us at Branch 226, we wish you all a Merry Christmas and a Happy New Year! *Kellemes karácsonyi ünnepeket és boldog új évet kívánunk!*

Branch 249 Dayton, OH

by Mark Schmidt

Thanksgiving is over; the turkey was stuffed, and so was I. Food, food and more food! We truly are blessed and thankful to be in a country where God's bounty is plentiful. I hope you had some time to be with your fam-



Recently elected to serve as officers of Branch 249 were (front, l-r) Michele Daley-LaFlame, president; Mary Ann Kabel, auditor; Anne Marie Schmidt, secretary-treasurer; (back, l-r) Steve LaFlame, vice president; and Mark Schmidt, auditor.

ily and friends before we rush into the next holiday--Christmas!

Between football games, we put up our Christmas trees and hung decorations. The Nativity scene and the tiny porcelain village were put in place as well. Our house now looks like a miniature North Pole.

Anne Marie and I always try to have a little eggnog, light the fireplace, trim the tree and listen to holiday music. It just seems right. Now, on to shopping all the big holiday sales!

Our branch is holding its annual family Christmas party on Dec. 14 at 1:00 p.m. at the American Czechoslovakian Club, 922 Valley St., Dayton. Lunch will be served and there will be a special visit from a jolly old elf bearing gifts from Branch 249 and WPA. If you haven't responded to the invitation we mailed, please call Michele Daley-LaFlame at 937-771-0404 or me at 937-667-1211 to hold a spot.

We held the November branch meeting at the Upper Deck Tavern on Nov. 9. Branch officers were elected for the next two years. Michele Daley-LaFlame, president; Steve LaFlame, vice president; Anne

Marie Schmidt, secretary-treasurer; and Mary Ann Kabel and Mark Schmidt, auditors.

If you have any ideas for activities next year, please come to a meeting or contact any of us.

We will be participating in WPA's Holiday Basket program again, distributing three baskets this year. They are always very appreciated by the members who receive them.

Especially at this time of year, we send special get well wishes to those sick or in the hospital. We hope you get better soon.

We also congratulate those celebrating birthdays, anniversaries or additions to your families.

We also extend our sincere sympathies to those who have recently lost a loved one or friend.

If you have any news you wish to share about any local Dayton Hungarian activities or members, please call me at 937-667-1211 or email amschmidt@msn.com.

During all your frantic shopping and holiday preparations, please take a moment and remember Christ is the reason for the season. I hope everyone stays safe during their travels to see family and loved ones.

And, be extra careful driving to and from your New Year's celebrations. OMG...2015!

Branch 296 Springdale, PA

by Mary A. Kelly-Lovasz

As 2014 ends and 2015 nears, I'm realizing we are approaching mid-decade in the "Twenty-Teens." Just amazing, isn't it?

Branch 296's family Christmas party was held right after Thanksgiving. We had a nice response last year when we scheduled our party earlier in the holiday season, so we thought we would do it again this year. I'll write more about our party in next month's issue.

Get well wishes to our members who are recovering from illness. You are remembered in our thoughts as we gather for our monthly meetings. We also remember each of those whom we have lost throughout 2014. God grant them eternal rest and watch over their loved ones.

Wishing Martha Schuller, Noreen Fritz and all of our members who were born in December a terrific birthday. Enjoy your special day and look forward to many more!

A special "hello" to a lovely couple, Bob and Chickie Clemente, who stopped to talk to me after Mass recently. Chickie is a member of Branch 296. The Clemente's celebrated their 65th wedding anniversary this year, and they are to be congratulated.

Chickie and I share something in common--we were both once employed at the Hartwood Mansion after it became part of the Allegheny County Parks system. Chickie worked with event planning, and I worked more on the marketing and PR end. Although we weren't employed there at the same time, we had a lot to reminisce about that crown jewel on the outskirts of Pittsburgh. If you have watched the television show "Four Weddings" on TLC, you may have seen the mansion. Hartwood Mansion was used as the backdrop for the brides on the episodes that took place in and around Pittsburgh.

The Nationality Rooms at the University of Pittsburgh will hold

their annual Holiday Open House on Sunday, Dec. 7, from noon to 4:00 p.m. Ethnic entertainment and food will be offered. The Hungarian Nationality Room will look extraordinary with its Christmas finery. For details, visit the Pitt Nationality Room website at www.pitt.edu/~natrooms.

Our next branch meeting will be Thursday, Dec. 11, at 7:00 p.m. at King's Family Restaurant in New Kensington. Last month, we had several more members than usual in attendance. Maybe we'll get a few more this month.

Contact me if you have any news or personal milestones that you would like to share at makelly367@verizon.net or at 724-274-5318.

For your life insurance and annuity needs, contact Noreen Fritz at 412-821-1837 or noreenbunny.fritz@verizon.net.

Slow down and savor everything this season has to offer. God bless you with good health, good company and a good sense of humor. Merry Christmas!

Branch 352 Coraopolis, PA

by Dora S. McKinsey

What an exciting time of year, especially for the little ones. The anticipation of Christmas morning is almost too much to bear for the children.

This year, our two youngest grandchildren will be two years old. It will be exciting to watch them as they experience all the joys of the Christmas season.

Both have been members of WPA since birth and are covered by the Special Juvenile to Age 25 plan of insurance. This plan costs only \$25 a year and provides \$20,000 of term life insurance to age 25. One nice feature of this plan is that when the member turns age 25, they have a chance to convert up to \$20,000 of insurance to a permanent plan without any evidence of insurability, and permanent insurance plans build cash value. Consider this plan for your children or grandchildren.

May you all have a very Merry and Blessed Christmas. I hope we all remember the real reason for the season--the birth of our Lord, Jesus

Christ. During this Christmas season, may we all give thanks for the many blessings God has bestowed upon us. There are many who are struggling to put food on the table for their families. Please remember those less fortunate and make a donation to your local food pantry.

Let us also not forget that the holiday season is especially difficult for those who have lost a loved one. It might brighten their day if you remember to write them a short note, letting them know you are thinking of them.

As this article is being written, our branch Christmas party has not yet taken place. A report will be published in the January 2015 issue of *William Penn Life*.

For those of us who live in a cold weather area, stay warm and safe this winter.

For those celebrating a birthday this month, we wish you a happy birthday! May you have many more, and may all of them be healthy.

Don't forget, if you have any news to share or if you need assistance with any insurance question, please do not hesitate to contact me at 412-319-7116 or at dmckinsey@hotmail.com.

Branch 800 Altoona, PA

by Dave Greiner

Branch 800 hopes all members were able to enjoy the Thanksgiving holiday with family and friends. Our branch hosted its annual Mass for deceased members at St. Mark's Church in Altoona on Thanksgiving morning. This is a longtime tradition of our branch, and we hope to maintain it for many years to come.

The holiday season is upon us. Our branch's annual Christmas party will be held Sunday, Dec. 14, at 6:00 p.m. at the Holiday Inn Express. It's not too late to make your reservations. Please call Vince Frank at 814-695-0213. We hope to see you at this joyful gathering.

Our branch will once again participate in WPA's Holiday Basket program. We find it very satisfying to help those in need, especially during the Christmas season. We thank the Home Office for helping with

this program.

Branch 800 is pleased to have several WPA scholarship recipients for 2014-2015. They are: Lauren Cositor, Zachary Hammond, Nicholas Causer, Adelaide Dumm and Stephen Dumm. Congratulations to all five recipients.

Celebrating his 95th birthday on Dec. 3 will be our branch auditor, Myron Yeager. The branch thanks Myron for attending our meetings and wishes him continued good health with God's blessings.

Branch 800 also wishes all Pennsylvania hunters good luck as they try to bag the "big one" throughout the hunting season.

We at Branch 800 wish all members a merry Christmas and happy holiday season. We also hope members can enjoy the true meaning of Christmas--the birth of our Lord--by attending services at their church.

Don't forget, for all your life insurance and annuity needs, call Bob Jones at 814-942-2661.

We in Altoona wish the undefeated Bishop Guilfoyle Catholic High School Football team good luck in the 2014 PIAA Class A Playoffs.

Until next month, Merry Christmas! We hope everyone's stockings get filled this year.

Branch 8121 St. Marys, PA

by Mary Lou Schutz

Our branch will hold its Christmas party on Dec. 4 at 5:30 p.m. at Gunners Restaurant in St. Marys.

We hope our fellow members join us in remembering those in need this holiday season. Our branch will again prepare and distribute baskets of non-perishable food items as part of WPA's Holiday Basket program. We will also be making donations to the Christian Food Bank over the next several months. In addition, we made a donation to Project Gifts for Elk County, which purchases gifts for children and has them delivered by Santa.

Congratulations to Nicholas Marconi who was named a recipient of a WPFA Scholarship Foundation grant for 2014-2015.

All present branch officers were reelected to another term.



Christmas traditions of the homeland

During my recent visit to Hungary, I asked my cousins, Dzenifer and Rebekah, what they remember best about Christmas? I learned many new things about how a 10-year-old Hungarian child perceives Karácsonyi.

Each girl saw Christmas as four days of celebration. First, there is Saint Mikulás Day (Dec. 6), then Christmas Eve, (Szent Este or "Holy Night") and finally Dec. 25 and 26.

The girls described in detail "The Chair of Luca" which occurs on Dec. 13. With a bit of fearful apprehension, they also told me about the devilish Krampusz who accompanies Szent Mikulás as he visits the houses of the village.

Both girls love to decorate and eat mézeskalács (ginger-bread cookies). Their favorite cookie shapes are a horse and an angel. The two own and ride horses and know that the angels help Jézuska (baby Jesus) deliver gifts.

The freshly cut fenyő (tree) is not brought into the house and decorated until Christmas Eve.

Grandmother Olgi spreads dried hay under the dining room table to remind everyone that baby Jesus was born in a stable. Grandfather Árpád cuts birch wood switches (virgács) to punish any bad boys and girls.

The girls' favorite sweet treat is szaloncukor, which they also use to decorate their tree.

The older boys in the town of Csót go house to house acting out Betlehemezés

Everyone has to eat horseradish (as a reminder that Jesus suffered on the cross) and garlic (for good health). The Christmas Eve meal includes fried fish, fish soup, kolbász, ham, pogácsa, walnut and poppyseed beigli and apple rétes (strudel).

The girls receive gifts twice. On Dec. 6, polished boots are left out overnight to be filled with candy, small toys and warm gloves. And, just like here, gifts are exchanged on Christmas.

I was treated to a recital of the girls' favorite Christmas carol, "Pásztorok keljünk fel."

The December 2014 WORDSEARCH consists of 14 clues from a Magyar Christmas. I wish each of you good luck and Boldog Karácsonyt és Boldog Új Évet (Merry Christmas and Happy New Year)!

Cseh Lizzy

WPA PUZZLE CONTEST #114 OFFICIAL ENTRY

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

"Christmas Traditions" Word List

Beigli	Jézuska	Rétes
Betlehemezés	Krampusz	Switches
Csót	Luca	Szaloncukor
Szent Este	Mézeskalács	Virgács
Fenyő	Mikulás	

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 #114
709 Brighton Road
Pittsburgh, PA 15233
4. Entries must be received at the Home Office by Jan. 30, 2015.
5. Four winners will be drawn from all correct entries on or about Feb. 5, 2015, at the Home Office. Each winner will receive \$50.

Puzzle Contest #111 WINNERS

The winners of our Puzzle Contest #111 were drawn Nov. 5, 2014, at the Home Office. Congratulations to:

Mary Ann Bakos, Br. 19 New Brunswick, NJ
Emma Fogel, Br. 216 Northampton, PA
Margaret Kaminski, Br. 1 Bridgeport, CT
Norman E. Winterhalter, Br. 352 Coraopolis, PA

Each won \$50 for their correct entry.

In Memoriam

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

OCTOBER 2014

- 0001 BRIDGEPORT, CT
Anne M. Bocskoros
Elizabeth A. Esposito
- 0005 PHOENIX, AZ
Clara M. Kati
Rose Pacinelli
- 0014 CLEVELAND, OH
Maria Liskay
Joseph Mukics
Jacob A. Wood
- 0015 CHICAGO, IL
Ilona J. Sebestyen

- 0016 PERTH AMBOY, NJ
Lisa Bodak
Helen C. Dyer
- 0018 LINCOLN PARK, MI
Rose Lacanne
- 0019 NEW BRUNSWICK, NJ
Anna Kovacs
- 0024 CHICAGO, IL
Joseph Gombosi
Gordon E. Hulvey
George Pellegrine
- 0048 NEW YORK, NY
Dana G. Damert
- 0059 WINDBER, PA
Irene Shaw
Margaret V. Stevens
- 0071 DUQUESNE, PA
Margaret DiMucci

- 0129 COLUMBUS, OH
Alexander Veppert
- 0132 SOUTH BEND, IN
William S. Baloun
Amanda R. Stewart
- 0174 SCRANTON, PA
Joseph G. Ritter
- 0216 NORTHAMPTON, PA
Rudolph F. Marx
Joseph W. Filko
- 0226 McKEESPORT, PA
Goldie Daniels
Julia E. Genes
- 0278 OMAHA, NE
Debra A. Avey
- 0296 SPRINGDALE, PA
Mary J. Cerra

- 0310 LYNCH, KY
Julia Molley
- 0336 HARRISBURG, PA
Samuel N. Tancredi
- 0352 CORAOPOLIS, PA
Dolores K. Dutkovich
Anna J. Kinzler
Julia K. Shost
- 0400 CHARLOTTE, NC
Alvin R. Earnhardt
- 0590 CAPE CORAL, FL
Elsa G. Kasunick
- 0720 DEDHAM, MA
David E. Cash
- 0725 SPRINGFIELD, MA
Raymond E. Osden, Jr.
- 8020 McKEES ROCKS, PA
Verna H. Arbanas

Recent Donations

WPFA Scholarship Foundation

Donations Through
Premium Payments
OCTOBER 2014

- Branch - Donor - Amount**
- 14 - Margaret G. Kerosky - \$5.00
19 - Mary Jane Nagy - \$1.00
26 - Elizabeth R. Pacy - \$2.16
28 - Chris S. Paul - \$9.60
28 - Shane P. Spencer - \$0.90
28 - Michael J. Palotsee - \$20.00
28 - Edward J. Crump Jr. - \$5.00
28 - Michael A. Kroner - \$5.29
59 - Stephen J. Gall Jr. - \$4.15
59 - Carter J. Vitez - \$10.00
76 - Emilie B. Valent - \$2.00
159 - Kirstin E. Mayberry - \$1.85
159 - Kelly J. Scherfel - \$10.00

- 189 - Sydney Vanderkar - \$10.00
216 - Barbara Lang Yates - \$100.00
216 - Attila Kun-Szabo - \$10.00
216 - Buda Kun-Szabo - \$10.00
226 - Timothy R. Holtzman - \$1.40
226 - Carol S. Burlikowski - \$5.00
226 - Robert W. Serena - \$5.00
226 - Sylvia G. Jordan - \$15.00
296 - Irene B. Charles - \$25.00
352 - John P. McKinsey Jr. - \$1.32
352 - Dora S. McKinsey - \$1.02
525 - Elsie V. Johnstone - \$5.00
8014 - Nicholas E. DePersis - \$15.00
8036 - Leah Yantko - \$3.00
8036 - Zachary J. Kaider - \$4.00

TOTAL for Month = \$297.69

Additional Donations OCTOBER 2014

- Donor - Amount**
- Angela Kushto - \$20.00
Louis Labino - \$100.00
(In honor of Tom Piscolith's
100th birthday; Lou & Sally

- Labino & their children, Michael
& Sally Labino & family, and
Jennifer & Chris Zak & family)
- James W. Robertson - \$190.08
Henry A. Shozda - \$100.00
WPA Cookbook Sales - \$325.00

Donations In Memoriam OCTOBER 2014

- Donor - Amount
(In Memory of)**
- William J. Bero - \$50.00
(June L. Budnick)
Ethel F. Fodor - \$50.00
(Nick & Teresa Toth)
M/M Thomas F. House - \$100.00
(Teresa Toth)
Carol & Doug Truesdell - \$10.00
(Dear Friend Sarah Warren)
Br. 18 Lincoln Park, MI - \$125.00
(Deceased Members Donna M.
Chartier, Beth B. Gendron,
R. L. Bailey & Ethel E. Farkas)

- William Penn Association - \$50.00
(June L. Budnick)

TOTAL for Month = \$375.00

Donations Received From 31st Annual WPA Golf Tournament & Scholarship Days

Received as of October 31, 2014

- Donor - Amount
(In Memory Of, if applicable)**
- Marguerite McNelis - \$50.00
(Andrew & Maria Vamos)

TOTAL = \$50.00

Donations From "Impact the Future" Appeal

Received as of October 31, 2014

- Donor - Amount
(In Memory Of, if applicable)**

- Helen Rehar - \$30.00

TOTAL = \$30.00

Enjoy a taste of Hungary today!

The Official WPA Cookbook

- Over 500 recipes - Kitchen tips from Chef Béla
- Info on cooking, dieting & entertaining - PLUS an enclosed book stand

\$20 (includes shipping & handling)

For your copy, make your check payable to "WPFA Scholarship Foundation" and mail to:
WPA Cookbook, William Penn Association, 709 Brighton Road, Pittsburgh, PA 15233
All proceeds benefit the William Penn Fraternal Association Scholarship Foundation, Inc.





Christmas Trees

Select and cut the tree of your choice
or have us cut it for you

Colorado Blue Spruce - Balsam Fir - Fraser Fir
Concolor Fir - Norway Spruce

<p>INDIVIDUAL LESS THAN 9 FT. = \$30 9 FT. - 12 FT. = \$45 OVER 12 FT. = \$55</p>
<p>BULK = \$25</p>

- TREE WRAPPING AVAILABLE -

Stephen A. Spagina, Sr., Resident Manager
Scenic View, 118 Scenic View Lane
Rockwood, PA 15557

814-352-7575

Open 7 days a week 8:00 AM - 4:00 PM
Beginning Monday, December 1

5 miles east of 7 Springs' main entrance, turn right
onto Ream Road & follow signs to Scenic View.

Inside this issue:

Join hands against hunger ...**PAGE 2.**

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

Changes coming to rollover rules for IRAs...**PAGE 8.**

PRSR STD
US Postage
PAID
PERMIT #12
INDIANA, PA

Put some extra jingle in your stocking

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

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

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



Please Print

WPA RECOMMENDER

Your Name: _____ Branch No.: _____

Address: _____

Phone: _____ WPA Representative/Agent: _____

Name of Prospective Applicant: _____

Address: _____

Phone: _____

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