

Is it time to update your beneficiaries?

# WILLIAM PENN



# LIFE

December 2016

*Merry  
Christmas*



*Boldog  
Karácsonyi  
Ünnepet  
Kívánunk*

News from our scholarship recipients

# 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 over \$2.55 million in scholarship grants to its young members attending accredited institutions of higher learning. Last year alone, the William Penn Fraternal Association Scholarship Foundation awarded grants to 161 students totaling \$80,500. We intend to grant about the same amount, if not more, in 2016.

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

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## Help those in need during the holiday season

During this season of giving, perhaps the most meaningful gift we can give is assistance to those who truly need it. One way your branch can help those in need is by participating in WPA's Holiday Basket program.

Fill baskets with non-perishable foods and other items, and the Home Office will reimburse each branch \$40 per basket, up to three baskets per branch. Your branch can then use these funds to buy a turkey, ham or additional items to fill up each basket. Branch volunteers then deliver the baskets either to families in need or to organizations in their community that can locate those who could use help.

For more information on this program, call Mary Ann at 1-800-848-7366, ext. 128.

## PA fraternalists honor Nick Kotik

HARRISBURG -- Nickolas M. "Nick" Kotik, retired Vice Chair of the WPA Board of Directors, was honored by the Pennsylvania Fraternal Alliance (PFA) as this year's recipient of its John Jordan Upchurch Award.

Mr. Kotik received the award during the PFA's 105th Annual Meeting held Oct. 23 to 25 in Gettysburg, Pa.

The award is named after the man known as the father of the fraternal benefit system, John Jordan Upchurch. Upchurch founded the nation's first fraternal benefit society, the Ancient Order of United Workmen in Meadville, Pa., in 1868. The award recognizes "distinguished leadership and service to the Pennsylvania Fraternal Alliance and the fraternal benefit system."

Mr. Kotik is the sixth WPA member to be so honored, joining the late Elmer Charles, former longtime National President; the late Albert J. Stelkovics, former longtime National Secretary; E. E. (Al) Vargo, former National President and former Vice



Nickolas M. Kotik receives congratulations from Patricia DelBusse of the Polish Falcons of America and President of the Pennsylvania Fraternal Alliance.

Chair of the Board; Charles S. Johns, former National Director; and Richard W. Toth, former National Vice President-Secretary.

We join the PFA in saluting Nick and thank him for his devotion to fraternalism and our Association.

## 2016 Branch Family Christmas Parties

Branch	City/State	Date	Time	Location
0001.....	Bridgeport, CT.....	Dec. 11....	12:00...	Bessemer Center Hall, 2200 North Ave., Bridgeport
0013.....	Trenton, NJ.....	Dec. 4.....	1:00.....	For more information, please call 609-617-0471 by Nov. 28
0016.....	Perth Amboy, NJ.....	Dec. 11....	1:00.....	Ponte Vecchio, 3863 County Road 516, Old Bridge
0019.....	New Brunswick, NJ.....	Dec. 17....	3:45....	Confectionately Yours, 3391 Route 27, Franklin Park
0027.....	Toledo, OH.....	Dec. 3.....	1:00.....	Rossford Lanes, 969 Dixie Highway, Rossford
0028.....	Youngstown, OH.....	Dec. 10....	12:30...	Aut Mori Grotto Hall, 563 N. Belle Vista Ave., Youngstown
0040.....	Martins Ferry, OH.....	Dec. 3.....	9:00.....	King's Family Restaurant, 1063 Canton Road, Wintersville
0044.....	Akron, OH.....	Dec. 10....	9:00.....	Golden Corral Buffet, 2819 S. Arlington St., Akron
0048.....	New York, NY.....	Dec. 11....	2:00.....	Ruppert Houses Community Room, 222 E. 93rd St., New York
0051.....	Passaic, NJ.....	Dec. 4.....	2:00.....	American Hungarian Citizens League, 21 New Schley St., Garfield
0088.....	Rural Valley, PA.....	Dec. 4.....	2:00.....	William Penn Social Hall, 132-134 W. Main St., Rural Valley
0089.....	Homestead, PA.....	Dec. 3.....	12:30...	Brunswick Playmor Bowl, 5840 Buttermilk Hollow Road, Pittsburgh
0129.....	Columbus, OH.....	Dec. 3.....	2:00.....	Columbus-Grove City Elks, 2140 Sonora Dr., Grove City
0132.....	South Bend, IN.....	Dec. 4.....	3:00.....	Barnaby's Pizza of South Bend, 713 E. Jefferson Blvd., South Bend
0159.....	Phoenixville, PA.....	Dec. 3.....	1:30.....	Burger King, North Charlotte Street, Pottstown
0189.....	Alliance, OH.....	Dec. 11....	1:00.....	William Penn Club, 1361 S. Webb Ave., Alliance
0216.....	Northampton, PA.....	Dec. 3.....	1:30.....	Burger King, North Charlotte Street, Pottstown
0226.....	McKeesport, PA.....	Dec. 11....	2:00.....	Free Hungarian Reformed Church, 101 University Dr., McKeesport
0249.....	Dayton, OH.....	Dec. 11....	12:30...	American Czechoslovakian Club, 922 Valley St., Dayton
0349.....	Weirton, WV.....	Dec. 3.....	9:00.....	King's Family Restaurant, 1063 Canton Road, Wintersville
0336.....	Harrisburg, PA.....	Dec. 11....	12:00...	Penbrook Borough Hall, 150 S. 28th St., Harrisburg
0525.....	Los Angeles, CA.....	Dec. 4.....	2:00.....	Bloomington Magyar Klub, 992 W. San Bernardino Ave., Rialto
8000.....	Altoona, PA.....	Dec. 4.....	6:00.....	Hampton Inn, 180 Charlotte Dr., Altoona
8036.....	Scottdale, PA.....	Dec. 3.....	3:30.....	The Darlington Inn, 1473 Darlington Road, Ligonier
8114.....	Clarion, PA.....	Dec. 11....	6:00.....	The Tavern, 315 Main St., Clarion





## Focus on Fraternalism *with Barbara A. House*

# Holiday Greetings!

Our beloved William Penn Association has enjoyed another busy and successful year.

• Special thanks to our National Officers, Home Office employees, Board of Directors and you, our wonderful members. Thank you for participating and supporting our events. Our bowling and golf tournaments would not be the same without you.

Many took part in our national Join Hands Day. I hope all our branches take a little time to take part in 2017. Surely there is someone that would benefit from a little help from you. I have many ideas for Join Hands Day. Please call, and I will help.

The Hungarian Heritage Experience was a wonderful week. We have changed the venue to Camp Sequanota. Look it up. It is beautiful. We even have a pool.

The WPA Picnic was in Hiram, Ohio, at the Hungarian Cultural Center of Northeastern Ohio. What would we have done without you and your helpers? Thanks to all our volunteers for all your work.

Our Europe trip was great. We had some very special first timers. I look forward to seeing you in 2017.

Remember: most events have early bird discounts.

I thank my wonderful Branch #18 Officers who worked so hard in order for me to attend the many happenings this year.

We are the only Hungarian American fraternal left. We need you to spread the word about our many events. Our future is in your hands, and what a future we have planned for you.

Let's talk about 2017. Please note on your new beautiful WPA calendar:

• Join Hands for Hunger drive in early Spring. You can be reimbursed up to \$50.

• Easter Baskets program where your branch can be reimbursed up to \$50.

• WPA Annual Bowling Tournament, April 28 to 29 in Washington, Pa.

• Join Hands Day, May 6. We allow you the entire year to perform a selfless act. We reimburse up to \$500.

• New Brunswick Hungarian Festival, June 3. This is the largest event I have attended. You will not be disappointed.

• Hungarian Night at the Lake County (Ohio) Captains, baseball game, July 1. This event grows every year.

• WPA Annual Golf Tournament & Scholarship Days, July 7 and 8 at Chestnut Ridge in Blairsville, Pa.

• We continue to support the Calvin Synod Youth Camp, which is also in July.

• Hungarian Heritage Experience, Aug. 6 to 12 at Camp Sequanota.

• Birmingham Ethnic Festival, Aug. 19 and 20 in Toledo, Ohio. Another wonderful festival.

• After that, it's the WPA Hungary Tour, Sept. 6 to 21.

I hope this helps you. Plan to attend as many as you can. There are also many branch activities which I will be sure to let you know about when more information becomes available.

I wish you a wonderful holiday season and 2017. We ask God to continue to bless our beloved William Penn Association and you, our wonderful members.

Special blessings and thanks to all who made my first year as Fraternal Director such a wonderful year.

I wish you happiness to keep you sweet, just 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 Fr. Barnabas.)

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

## Letters

### Member shares her family's *falvédő* story

I was very happy to read your article about *falvédő* (Tibor's Take, WPL, Nov. 2016). Thank you so much for this Hungarian information. My parents and grandparents lived in the Pittsburgh area, so we all are (some were) members of William Penn As-

sociation for many, many years.

My paternal grandmother gave my parents one of these, which I treasure. Here is the history:

This tapestry was hand-stitched by Julianna (Toth) Löczi.

It has the first two lines of a traditional Hungarian folk song:

*Csak egy kislány van a világon,  
az is az én édes galambom.*

*A jó Isten de nagyon szeret  
Hogy nekem teremtet tégedet.*

(In English)

*There is one girl in the world,  
Who is my sweetheart.  
God loves me very much  
Since He created you for me.*

**Elizabeth Löczi White**

Branch 34 Pittsburgh, PA (via email)



# 'Tis the season for reviewing

*Take time now to ensure your beneficiaries are up-to-date*

IT'S HARD FOR ME to believe that Christmas is just around the corner. Where did this year go??

Christmas is a wonderful time of year, filled with joyous holiday gatherings and quality time spent with friends and family.

One of my favorite childhood memories of the Christmas season is of my family hosting an all-day open house each year on Christmas Day. I always looked forward to having friends, family and neighbors from all around stop in throughout the day to visit...and to have some of my mom's famous lasagna and home-made garlic bread! She always made enough to feed an army that day; even with seven kids and all those visitors stopping by, there was always plenty to go around.

The Christmas season is a special time of year for family gatherings and making long-lasting memories, but it's also a great time to review your insurance needs and plans with your family to make sure your intentions are clear and that your beneficiaries are up-to-date.

Here are a few issues concerning beneficiary designations for you to consider, with information reprinted with permission from a recent article in *National Underwriter* magazine:

First, you are entitled to--and should--name more than one beneficiary to your life insurance or annuity certificate. You can name not only one or more *primary* beneficiaries but also one or more *contingent* beneficiaries should something happen to the primary beneficiaries. The primary beneficiary is the first person (or entity) in line to receive the benefits from a policy when an insured dies. To receive those proceeds, the primary beneficiary (or one of the primary beneficiaries if split) must obviously be alive on the date the insured dies. If not, then the insurance company pays what's known as the "contingent" or secondary beneficiary or beneficiaries.

As I mentioned above, you can name more than one individual or combinations of individuals at either the primary or contingent level. For example, in our most common beneficiary scenarios, an insured would name his or her spouse as the primary beneficiary and their children as contingent beneficiaries.

Suppose you wanted to name both your spouse *and* your children as primary beneficiaries. No problem: the proceeds would be typically split equally among the named beneficiaries in that particular case, but that can



also be adjusted to meet your specific request. For example, suppose you wanted your spouse to receive half of the proceeds and have the remaining half split among your children. Again, no problem: just let your agent know that. (provided, of course, your children are not minors. More on that issue later.)

When it comes to designating your beneficiaries, it's critical to be as specific as possible. The beneficiary designation should describe the person with sufficient clarity and certainty so that the insurer can easily identify the proper person or persons and make the proper payment based on your desired intentions. Even where it seems inherently unfair, the insurer is almost always held by the courts to be bound to pay the proceeds to the named beneficiary. There are numerous cases where the proceeds were payable to a spouse long divorced because the insured neglected to designate a new beneficiary following the divorce.

I saw that exact situation happen to a past associate of mine. He was divorced and remarried prior to us working together. I witnessed the shock his second wife felt when he unexpectedly died from a heart attack at age 43. She received an even greater shock when she filed the insurance claim only to be told that she was not the listed beneficiary, and that the proceeds were payable to his ex-wife. You can imagine how that turned out.

The sad part of that story is that this situation is not all

that uncommon today, and sadder still is that my associate was an insurance agent. He spent his career providing excellent customer service and advising his clients to make sure they kept their beneficiaries up-to-date, but unfortunately never took the time to practice what he preached.

So, here are some important points to remember when naming your beneficiary:

1. Be specific with name and relationship. As mentioned above, the name supersedes relationship. Legal precedence dictates that the proceeds will be made payable to the person, regardless if they are still your spouse or fiancée.

2. Where possible, always name your children individually rather than by class, such as "all children equally." If the children are named as a class rather than individually, the insurer may have difficulty verifying who is in that class due to marriages, divorces, adoptions, etc. The term "all my children" may also cause legal problems in cases of illegitimate children, legally adopted children and children from previous marriages. It's important to note here that step-children--and, in some cases, children born out of wedlock--are generally not included in the class known as "my children." If your intention is to have them as a beneficiary, they should be named individually.

3. *Per capita* or *per stirpes*? This gets a little technical, but think of it this way: Let's assume you name your three adult children as beneficiaries, and they all have children of their own. Most insureds name their children equally, and the claim is paid "*per capita*," or by head count. If you named three and three were surviving when you die, the proceeds would be split three ways. If only two were alive, then it would only be split two ways.

But wait. What about the children of the child who

passed away before you? Are they cut out? Not if you designate the beneficiary and use the "*per stirpes*" provision. The *per stirpes* (meaning "by the branches") provision protects the claim for the children of any of your beneficiaries that may predecease you.

4. Naming minor children as beneficiary. Few states allow payments of insurance proceeds to a minor, and even fewer companies would agree to do so because minors cannot give a valid release or enter into a contract with the insurer. For this reason, it's always best to name a trustee as beneficiary in most cases involving minor children.

As you can see, there's a little more to naming beneficiaries than you may have originally thought. Fortunately, you can change your beneficiary at any time, and your WPA agent can help you make the right decisions and keep your policy up-to-date for you. Births, deaths, marriages, divorces and adoptions are just a few life events that should trigger you to rethink how your beneficiaries are structured.

Are your current beneficiary designations meeting your desires? During this upcoming Christmas season, why not take some time to give serious thought to your plans, discuss them with your loved ones, and give your WPA agent or broker a call. We'd be happy to review your current situation and make any adjustments necessary to help you reach your desired goals.

Don't have an agent? Call the Home Office, and we'll have one assigned to you.

*From Bob and Laurin in the Sales Department, we wish you all a very Merry Christmas and a safe, happy and prosperous New Year!* □

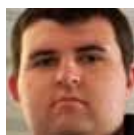
## WPA is looking for good agents who want to grow with us

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 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 Bob Bisceglia at 1-800-848-7366, ext. 134. Thank you.



Illustration © Can Stock Photo Inc./benjaminet





# Tying up loose ends

WITH CHRISTMAS APPROACHING and the year 2017 looming on the horizon, I offer these thoughts:

\*\*\*\*\*

During a recent trip back home to Ohio, I retrieved a few more boxes of Hungarian items that had been stored away for years in the basement of my parents' home. (See *Tibor's Take* in the February 2016 issue for a complete story and explanation.) I once again came across many items of interest, but three similar items tucked away in a Ziploc plastic bag caught my attention. Closer examination revealed that these items looked somewhat like cassette tapes but were much bigger.

After some research, I learned that they are called "8-track tapes" (see *photo opposite page*) and were a phenomenon of the 1960s and 1970s. Oddly enough, these tapes, produced by the B&F Record Company in Cleveland, were in good condition. The tapes were

of vocalists Károly Solti and László Szalai backed up instrumentally by the band of Kálmán Oláh or Károly Mágó.

Unfortunately, I do not have an 8-track tape player, so I contacted my father for more information on them. I learned these were actually tapes given to him and my Grandfather Cseh by their cousin Ferenc Keszler of the Detroit area. Faithful readers may remember that my Detroit cousins, the Keszler Brothers, owned a popular Texaco gas station on Fort Street. My father further explained that he had several cars that were equipped to play 8-tracks and fondly recalls playing those tapes on warm, sunny days with the top down on his 1969 Pontiac GTO convertible.

\*\*\*\*\*

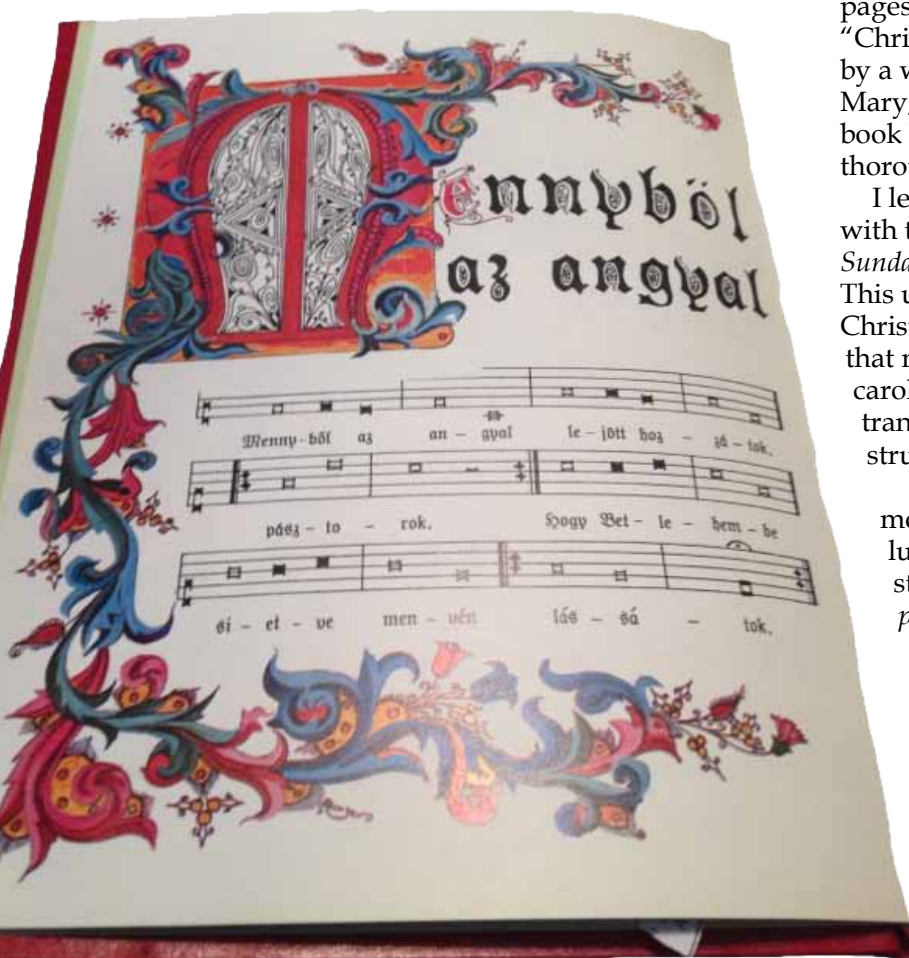
One late night while visiting home, I began perusing through the small library of Hungarian themed books occupying what was once my sister Lizzy's bedroom. I stumbled upon a hardbound book that was only 112 pages long. The spine of the book bore the simple title, "Christmas Carols." It was bound in red and protected by a weathered dust jacket that depicts the Virgin Mary, baby Jesus and several angels. I almost put the book back on the shelf but decided to examine it more thoroughly.

I learned it was published in 1984 in conjunction with the 90th Anniversary of the *Catholic Hungarian Sunday* (*Katolikus Magyarok Vasárnapja*) in Youngstown. This unique publication is a collection of Hungarian Christmas carols from many various denominations that make up the religious fiber of Hungary. Many carols date back to the 1700s. Most of the songs are translated to English and offer notes for playing instrumentally.

The first section of the book is made up of the most familiar Magyar carols and is beautifully illustrated using multi-colored woodcut prints in the style utilized by the monks of the Middle Ages (see *photo at left*).

Further examination of the title page and bibliography revealed that this book was a collaboration of Ferenc Bitto, Dr. Charles Szabo, Elizabeth Szabo and Nicholas Dengl OFM, along with additional contributions of information added by Msgr. Dezső Török, Julianna Toth, Rev. Andor Leffler, Rev. Francis Karpi and several others. Except for "Silent Night," all the carols are of Hungarian origin.

The book is a masterpiece of artwork and







Magyar Christmas history. I have looked at several booksellers specializing in used printed text and have yet to find a copy. Do any of the loyal readers of *William Penn Life* own a copy of this wonderful book? I would love to know how you obtained it.

We are fortunate to have at our disposal many tools to record history. Whether that history is written, photographed or recorded on tape, vinyl disc, CD or flash drive, it is imperative we maintain a record of our past.

Within my family's record collection of Hungarian music there are almost 100 years of music. Almost all of our recordings were done in a studio setting. But, we are also fortunate to have in our collection video and audio recordings of many Hungarian functions within the Ohio and Pennsylvania area.

Kalman Molnar of Youngstown recorded on videotape hundreds of hours of dances, picnics and other Hungarian gatherings from the 1970s into the early 2000s. As technology improved, Kalman transferred those videotapes to a more reliable and permanent DVD media system.

My family had the honor and privilege of having a dozen or so of those DVDs given to us by Kalman just a few months prior to his passing. Over the last month or so, I have begun to play those recordings and find them to be a time capsule of our Hungarian community. I was overwhelmed when I saw my great grandparents Szaiber (nee Silvers) sitting by the bandstand at Shady Run Picnic Grounds as Joe Jeromos and the Tokaji Zenekar played a *csárdás*. I never met my great grandparents, because I was born many years after they departed this earth. Viewing that DVD gave me a sense of connection to them.

I am also honored to know a Hungarian musical historian from Nanty Glo, Pa., named Paul Lasher. Paul has been recording music of Hungarian bands since he was 11 years old. Several times a year, he sends my family CDs of music originally recorded on cassette tape. Just recently, he sent us Christmastime recordings from a 1982 party at the Brownstown American-Hungarian Citizens Club and several St. Nicholas Night parties from the McKeesport Hungarian Social Club.

Other Magyar places and events in the Pittsburgh area where Paul has recorded the sounds of Hungarian happiness and joy include: St. Emeric in Johnstown; the Bethlen Home in Ligonier; the Hungarian picnic at the Transfiguration Roman Catholic Church in McKeesport; the Youngstown Hungarian Heritage Day; the St. Stephen of Hungary Fall Harvest Dance; the Magyar Nap; the Geauga Magyar Club's Grape Harvest Dance, among many others. Utilizing consumer grade recording equipment, Paul has been able to capture the music at a quality level suitable for radio broadcast.

A thank you and tip of the hat go to people such as Kalman Molnar and Paul Lasher for having the foresight to record for the sake of posterity the music performed by the musicians at those beloved events that took place over the previous decades.

When I wrote last month's musing on *falvédő*, I assumed there would be not be much reader interest in a Hungarian folk art tradition that was popular before the halfway point of the 20th century. Surprisingly, reader response proved me wrong as close to 50 readers sent either letters or emails. Two of them--Elizabeth and Jennifer--included historical backgrounds and photos of their respective *falvédő*. Köszönöm Szépen!

*Boldog Karácsonyt! See you in 2017!*

Éljen az Amerikai-Magyar,  
**Tibor II**

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

## Let's hear your take

If you have any questions or comments about me or my column, please email me at: silverking1937@gmail.com, or drop me a letter in care of the William Penn Association, 709 Brighton Road, Pittsburgh, PA 15233.



# Celebrating the 'holy days'

I WANT TO TAKE A STAND and summon a shift. I am hoping you will join me.

Perhaps I have been mowed down to my last nub with all the political loathing of the past couple of months. I actually stopped watching television all together with the exception of football and Christmas movies on the Hallmark channel. My soul needed the medicinal properties of happily-ever-after endings and love everlasting. The stifling influence of Hollywood, the media and tired politicians with raspy voices and bitter spew gnawed my nerves into frayed open sores. "Enough," I said, "enough." Over-dosing on Christmas movies was the only pill I could swallow.

Romanced and swayed to slumber by stories that repeat like a favorite chorus, I gave birth to a brilliant idea. Not brilliant like an Einstein idea, but brilliant like magnificent jewel-toned colors that teach the sky how to forget turbulence. Like many of my turn-the-ship-around realizations, this one hit me at 4:10 this morning.

Look at the word "holiday." Remove the "I" and replace it with "Y". Taking "I" out of holiday immediately peels it back. We wouldn't say, "I have a million things to do/buy/bake/attend/wrap." Replacing the "I" with "Y" gives us instead a "holy day."

Why would I want to change it you ask? Because a holy day is what Christmas is intended to be. It is meant to be about the things you cannot buy, like peace, kindness and good will. We should give the things that don't fit in boxes. How would you wrap warmth, faith and respect?



Photo © Can Stock Photo Inc./4774344sean

A holy day is the celebration of family, tradition and honesty. It is a day to gain strength in friendship and to honor innocence and soft words. If we could join hands and agree on an undemanding season, we could truly rejoice in each other's goodness. Let the festivities be simple and nurturing, quiet and elegant like snowflakes freefalling on a winter's eve.

May we walk through the holy days with a willingness to serve and watch over each other. Can't we share a meal, tell stories and laugh until our sides hurt? Before we say goodbye we can hold hands and hug tightly with all we have, because in reality that is all there is.

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

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## Member installed as Bishop

WALTON HILLS, OH -- Rt. Rev. Dr. Csaba G. Krasznai, a member of WPA Branch 14 Cleveland, was installed as Bishop of the Calvin Synod Conference of the United Church of Christ during a service held Oct. 29 at The First Hungarian Reformed Church in Walton Hills.

Among those attending were many clergy of the Calvin Synod, who at one point during the service gathered around the new Bishop to ask God to bestow His blessings on him. Also in attendance were WPA Vice Chair of the Board Katherine E. Novak, National Director Richard E. Sarosi, Fraternal Director Barbara A. House and many other WPA members.

Following the installation service, a celebratory dinner was hosted by the church.



*Rt. Rev. Dr. Csaba Krasznai kneels as he receives the blessings of his fellow clergy during his installation as Bishop of the Calvin Synod.*



Members and friends of William Penn Association, along with members of the Hungarian American community, gathered at numerous locations throughout the nation in late October to commemorate the 60th anniversary of the 1956 Hungarian Revolution. Above, members participated in a ceremony at a memorial honoring the Freedom Fighters of '56 in Youngstown, Ohio. During the ceremony, Eva Szalay and WPA member Alyssa Schauer (*below, left*) laid a wreath at the memorial. Members and fellow Hungarians in Clifton, N.J., (*below, right*) did not let rainy weather stop them from participating in the city's annual flag-raising ceremony in honor of the Revolution.





# Recipient News

While applying for renewal of their WPFASF scholarship grants, a number of our young members took time to tell us about their studies and activities. Here is just a sampling of the impact your donations to our scholarship foundation have had on these young scholars' lives.



## **Hannah Keely** Branch 336 Harrisburg, PA

HANNAH KEELY HAS BEEN a grateful recipient of a WPA scholarship grant for the past two academic years. A member of Branch 336, Harrisburg, PA, Hannah is the youngest of four daughters of fellow WPA member Grace and John Keely and the granddaughter of Branch 336 Vice President Zita F. Prowse.

Hannah graduated from Briar Woods High School in Ashburn, Va., in 2014, where she was an involved student. She was class president, homecoming queen and captain of both her varsity competitive cheerleading and varsity track and field teams, attending the state championships seven times in these two sports and coming away with three state cheerleading championships.

Hannah also studied Chinese for three years and was a member of the National Honor Society and International Thespian Society. She also was an active member of her church.

Her busy and challenging schedule, coupled with her planning for the future, prepared her for what she would encounter at the United States Military Academy at West Point.

Hannah received her nomination to West Point from retired U.S. Rep. Frank Wolf (R-VA, 10th District) in February 2014 and reported for Cadet Basic Training (fondly known as "Beast Barracks") in July 2014.

In August 2014, after six rigorous weeks, she officially became a "plebe" (freshman) in the Class of 2018 on Acceptance Day, following in her father's footsteps (Class of 1982). She became a "Rabble Rouser" (USMA cheerleader) shortly thereafter.



That first year, she learned to walk with cupped hands along the wall, to not speak when outside (unless spoken to by an upper classman), and to "call minutes" (announcing the uniform and time until the next formation)—all while juggling military training, chemistry, calculus, military history, combatives and cheer practice. For Hannah, the highlight of plebe year was the week of festivities leading up to—and then cheering for—the Army Black Knights at the 115th Army-Navy game.

Yearling (sophomore) year was a bit more relaxed since there were new plebes in the ranks, but Hannah continued to juggle the military, academic and athletic requirements each cadet must endure at this venerable institution while continuing to be a Rabble Rouser.

The highlights of her sophomore year were both the 116th Army-Navy game and learning she was chosen as one of the cadets for a semester abroad. If all goes well, she will spend the second semester of her "Cow" (junior) year in China.

More recently, she spent the first three weeks of this summer at Fort Riley, Kans., as a platoon leader to an aviation unit. She then returned to West Point to be a regimental operations support officer for Camp Buckner (military training for rising sophomores). She enjoyed 10 days leave prior to classes starting back up in August.

As Hannah thoroughly enjoys her Cow year as an upperclassman, she shares one final thought:

Go Army! Beat Navy!

## Share Your Story

We would enjoy hearing from our recipients about their education, careers and lives. Please send your story and recent photograph to: William Penn Life, 709 Brighton Road, Pittsburgh, PA 15233. Or, email your submissions to: [jlovasz@wpalife.org](mailto:jlovasz@wpalife.org).



**JAMES BENEDEK**

Branch 226 McKeesport, PA  
The Catholic University of America  
Politics / Pre-Law  
Minors in Philosophy & Theology

*"I am so thankful for the opportunity to receive this award. In the past few years, it has helped me pay for my textbooks. This makes a huge impact, and allows me to afford the opportunity to continue to learn."*

**ACTIVITIES:** James serves as vice president of the Student Government Association. He has worked on Capitol Hill as an intern for U.S. Rep. Frank Guinta (R-NH, 1st District) and served as Student Coordinator of Resident Life, supervising more than 50 resident assistants. He also founded the school's debate team.

**KYLIE COSTANZO**

Branch 28 Youngstown, OH  
Old Dominion University  
Interdisciplinary Studies  
(Teacher Prep)

*"I am so excited to have finally chosen my major and pursue a career in teaching."*

**ACTIVITIES:** After beginning her academic studies at Tidewater Community College, Kylie is now

continuing her studies at Old Dominion. While attending Tidewater, Kylie served as a student ambassador, giving tours of the campus to incoming students and helping them register for classes. As an ambassador, she gained valuable knowledge and experience through attending the required leadership seminars and team-building exercises.

**ALANNA MECCA**

Branch 174 Scranton, PA  
Susquehanna University  
Earth and Environmental Sciences

*"I couldn't have been able to afford all the college expenses without William Penn's scholarship. It helped to make the transition easier."*

**ACTIVITIES:** As her choice of majors would indicate, Alanna has learned a great deal outside of the

classroom, expanding her knowledge and appreciation of the environment by studying it first-hand. Student trips to places like Ricketts Glen State Park not only offered her a fun way to meet and interact with her fellow students but also allowed her the opportunity to apply what she learned in the classroom.

**ANGELINA BUECHLER**

Branch 352 Coraopolis, PA  
Duquesne University  
Speech-Language Pathology

*"I work about 20 hours a week at a local restaurant while going to school and about 30 hours a week during my school break."*

**ACTIVITIES:** A member of the university's Dean's List, Angelina is actively involved in Duquesne's

chapter of the National Student Speech Language and Hearing Association, which offers programs and activities to enhance the academic, pre-professional development, and networking experiences for students in communication sciences and disorders. Angelina was also a member of Phi Eta Sigma, the national honor society for freshmen.

**ZACHARY HAMMOND**

Branch 800 Altoona, PA  
Syracuse University  
Mechanical Engineering/Finance

*"I just spent this past semester (Spring 2016) in Florence, Italy. I studied mechanical engineering and Italian while there."*

**ACTIVITIES:** After taking one last stroll through the piazzas of Florence, this Eagle Scout returned

to Syracuse University for his junior year of undergraduate studies, where he is involved in the honors program, the Theta Tau professional engineering fraternity and the university's Outing Club. He also keeps in shape by playing intermural hockey.

**SARAH PACE**

Branch 8019 Pittsburgh, PA  
Westminster College  
Biology / Minor in Spanish

*"The opportunity to use the talents and skills I have worked hard to obtain is a very rewarding experience. However, the greatest reward was learning from our Dominican friends."*

**ACTIVITIES:** Sarah participated in a medical mission trip to the Sabana de Yásica area of the Dominican Republic, along with

her Spanish professor and three classmates. While there, she served as an interpreter for the mission crew while they volunteered at medical clinics, a vacation Bible school and other places, allowing Sarah to expand her knowledge of the Spanish language, medicine and Dominican culture.

# Just 4 Kids

with Gerry D. Clown

## Hi, Friends!

I can't believe it's almost Christmas! Mumford and I are soooo excited! We made some nice gifts for our family members and friends--nothing fancy, just a little something to show each of them that we love them. Then, we wrapped each present in pretty Christmas paper. We had some gift tags leftover. Would you like to use them for the gifts you're giving to your family and friends?



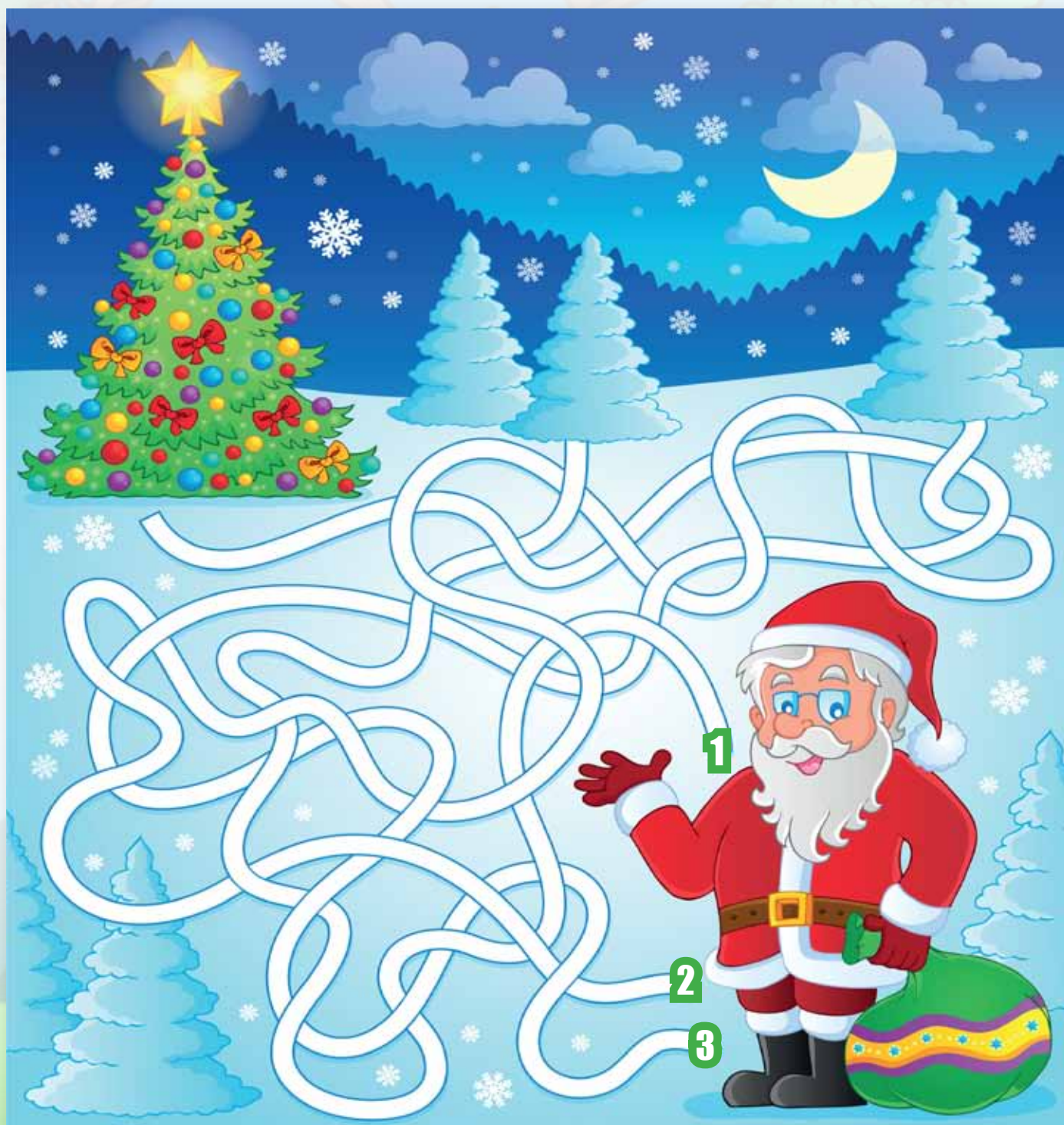
## MERRY CHRISTMAS!





## Which way to Christmas?

Santa Claus has a lot of great presents for you and your family, but he's not sure which path will lead him to your Christmas tree. Can you help Santa choose the path that will take him to your tree?





## Branch 1 Bridgeport, CT

by Jim Ballas

I hope that everyone had a good Thanksgiving holiday. Our holiday season plans are set. We look forward to all of you participating as much as you are able.

We are once again participating in the WPA Holiday Basket Program. We are asking our members to donate non-perishable food items to fill three food baskets to be given to needy families in our area. Donations may be dropped off at either the United Church of Christ or the Bessemer Center Hall located at 2200 North Avenue (corner of Laurel Avenue) in Bridgeport. As we did last year, we will donate any excess items to one of the local food banks.

Our branch Christmas party will be held Sunday, Dec. 11, at noon at the Bessemer Center Hall, 2200 North Avenue, Bridgeport. Similar to last year, there will be refreshments, lunch and the singing of Christmas carols. Of course, we may get a surprise visit from Santa Claus bringing gifts for the children.

Please bring a non-perishable food item for our holiday basket program when you come to the party. Invitations were mailed to all branch families with children. Others who would like to come can contact Branch Coordinator Jim Ballas 203-929-9425 or email him at [jamesballas@att.net](mailto:jamesballas@att.net). Looking forward to seeing you all at the party.

We wish everyone a Merry Christmas, a Happy New Year and a wonderful holiday season.

## Branch 14 Cleveland, OH

by Richard E. Sarosi

We hope everyone had a wonderful Thanksgiving and that your plans went well. The officers and members of Branch 14 send out holiday greetings and best wishes as we celebrate Advent and the Christmas season. Merry Christmas to one and all, and best wishes for a happy, healthy and prosperous new year.

The World Series is now a part of baseball history, and the Cleveland



Among those attending a program commemorating the 1956 Hungarian Revolution at the Hungarian American Cultural Center in Taylor, Mich., Oct. 23 were Branch 18 members (l-r) Rose P. Antal, Thomas F. House, Fraternal Director Barbara A. House, Ursula Markovits, Linda Enyedy and Tamás Markovits.

Indians and the Chicago Cubs gave us some great baseball moments. I only wish the Indians would have come out as the champions, especially after playing Games 6 and 7 in Cleveland with a series advantage. Now, Cleveland will hold the record for most seasons without winning a World Series (68) when they begin the 2017 baseball season. Congratulations, Cleveland Indians, on being the 2016 American League Champions. GO TRIBE!

Members and friends of Branch 14 attended a production of *Finding Neverland* Nov. 16 at the Palace Theatre at Playhouse Square. *Finding Neverland* is the prequel to the show *Peter Pan*. Many questions that you may have had about Peter's story were explained. We learned about Captain Hook's past, the Indians, the crocodile and the tick-tock clock, Tinker Bell, and the author of the *Peter Pan* story. The stage was transformed into a pirate ship, and a pixie dust vortex closed the show. After seeing the show, you have to believe.

I saw the show Nov. 1, the same night as Game 6 of the World Series. For that evening and the next, the show's title was modified to "BelieveLand." Some of the cast members appeared for their curtain call wearing Indians shirts and holding banners and other Tribe items. They also changed one of the show songs to include the Cleveland Indians

and showed a brief video that was tremendous. What an exciting time for Cleveland.

In October, I attended the opening of "The Spirit of Freedom" exhibit at the Cleveland Hungarian Heritage Museum. The exhibit featured images from the 1956 Hungarian Revolution along with interviews with members of the Cleveland Hungarian Community, who shared their experiences of this most difficult time and their desire to have freedom. Some of those interviewed spoke about their experience during the exhibit's opening night.

Branch 14 member Rt. Rev. Dr. Csaba G. Krasznai was installed Oct. 29 as Bishop of the Calvin Synod Conference of the United Church of Christ. The installation service, including the blessing and laying of hands upon the new Bishop, was a remarkable and moving sight to witness. A celebratory dinner followed the service during which dignitaries, honored guests and church representatives shared congratulatory remarks. Congratulations, Bishop Krasznai!

Please mark your calendars for these upcoming events:

- The last Branch 14 meeting for 2016 will take place on Wednesday, Dec. 7, at 7:00 p.m. at the Bethlen Hall of The First Hungarian Reformed Church, 14530 Alexander Road, Walton Hills. Branch 14 adult members are welcome to attend.



- Hungarian Heritage Night with the Lake Erie Captains is scheduled for Saturday, July 1, 2017. The event will include fireworks after the game.

Remember to check *William Penn Life* each month for the latest information about these and other events involving Branch 14, WPA or others in the Hungarian community.

Please continue to support the WPFA Scholarship Foundation in 2017. Your donations help provide grants to eligible WPA members attending college. If you or your child received a WPA scholarship, please help to pay it forward for another WPA student by making a donation.

Remember, as your children grow into young adults, their juvenile insurance certificates can be converted into adult life certificates when they reach the age of 25. Converting their certificates will extend your children's WPA insurance coverage into their adult years and allow them to continue enjoying the fraternal benefits that come with a WPA membership, including full eligibility and participation in our fraternal functions.

Branch 14 welcomes Zsuzsa Daroczy and Sophia Szelpal to our William Penn Association family.

The officers of Branch 14 extend our sympathy to those Branch 14 and WPA members who have recently lost a loved one. May God grant eternal rest to our dearly departed and bless their surviving loved ones during this difficult time.

Get well wishes are sent to all members and friends of Branch 14 and WPA who might be feeling under the weather.

We also send out wishes for quick healing to Violet Sarosi, who was hospitalized after falling in her kitchen in August. My mom is progressing nicely. Keep up the good work. We love you and we want to celebrate Thanksgiving with you at home.

We continue to send super-charged get well wishes, prayers and God's healing power to National Director and Branch 14 Auditor Albert Frate who continues his rehabilitation at his home. It is a tough road.

Please keep them and all of our members in your prayers.

Happy birthday and happy anniversary wishes are being sent to all of our branch members and Home Office staff celebrating a December/January birthday and/or anniversary. Happy birthday to Branch 14 President Caroline Lanzara and Branch Coordinator Violet Sarosi as they celebrate their December birthdays.

Remember, Branch 14 members having news to share about themselves or family members can reach me at [RichSaro@att.net](mailto:RichSaro@att.net) or at 1-440-248-9012.

As always, please remember to keep in touch with someone you haven't seen or talked with in a long time. Pick up the phone and plan a visit.

## Branch 18 Lincoln Park, MI

by Barbara A. House

Merry Christmas to all our wonderful members and their families and friends. I hope 2017 is as good to you as it can possibly be.

Was last month's *William Penn Life* great or what? Thank you to all of you who wrote such wonderful articles and sent in such wonderful pictures.

Let me tell you how wonderful October was.

During October, many of you attended a performance of the "Spirit of Hungary." Was that the best show you have ever seen? I have seen many, even in Hungary. This was the best—dancing, costumes and music. It began with a tribute to the 60th anniversary of the 1956 Hungarian Revolution and ended with happy times. I sure hope you didn't miss out.

The Hungarian American Cultural Center hosted a program commemorating the 1956 Hungarian Revolution on Oct. 23. It was wonderful. Thank you to all the officers and members. It took a lot of work but was so worth it. If it were not for that revolution, we would not have so many wonderful Hungarian friends and members.

I know many of you also attended similar events in your area. Please write about these wonderful people.

Many of us also attended the 95th anniversary celebration of the Bethlen Communities in Ligonier, Pa. Ninety-five years of helping people! WOW! What would most of us do without such wonderful establishments? Bethlen is absolutely the best. WPA and many of our branches have supported the Bethlen Communities for many years. We wish them continued success in the years to come. We thank them for their hospitality and making us feel so very special.

On Oct. 29, we attended the installation ceremony of Rt. Rev. Dr. Csaba Krasznai as Bishop of the Calvin Synod. Bishop Krasznai and his family are WPA members. What a beautiful ceremony. Many of the ministers in attendance are also WPA members. We were so very grateful to be included in this beautiful event. Thank you, Caroline Lanzara, for taking special care of us. Thank you, Branch 14, their officers and members, for being such wonderful hosts and making us feel so welcome. Congratulations to the Krasznai family.

Thank you, Kathy Megyeri. You are a special friend.

Branch 18 communication officer Helen Sryniawski will be calling our members to remind them that our December meeting will start at 6:00 p.m., which is earlier than normal. We continue to meet at the Hungarian American Cultural Center on Goddard in Taylor.

Remember, the Cultural Center serves authentic Hungarian meals on Fridays from 5:00 to 9:00 p.m. Give them a try.

Congrats to new member Denise Funti on your new job...and welcome! You are already an active member. Thank you.

The Hungarian Arts Club's White Rose Ball will be held on Saturday, Feb. 4, 2017. They are already hard at work to make this event as great as it always is. Congratulations to WPA member Olivia Soter on being named honorary chairperson for 2017. The Soter family have been WPA members for many years. We are so proud of you.

Get well wishes to my mom, Irene Gall, Violet Sarosi, George Schwarckopf, Lee Kosaski, Albert Frate,

Doug Truesdell, Joe Csereklye, Arlene Csoman and Beata Csaszar. We send you lots of love and prayers.

Happy December birthday to, Dennis Chobody, Debra Lewis, Dave Chakey and Albert Frate. You are all so special. Hope you have many more.

Please remember in your prayers our deceased members and their families, especially Rose Adams and Victor Bonora. May they all find peace.

I will be leaving for Florida on Dec. 16 and will return home on Feb. 1 in time for the White Rose Ball. I am not sure if I will stay home after the ball or go back to Florida for a little while. I love Michigan and, yes, even snow.

I can always be reached at 734-782-4667 or 313-418-5572. My WPA number is 1-800-848-7366, ext.107.

My thought for the month: You're 100 percent wonderful just the way you are. You don't have to be perfect to be beautiful. You don't have to be perfect to be loved. You don't have to be perfect to be respected or admired. And you don't have to be perfect to make a difference. Just be you.

*Áldásokban gazdag, békés, és boldog új évet kívánunk.*

### Branch 19 New Brunswick, NJ

by Evelyn B. Bodnar

We marked the fifth anniversary of our food distribution program Oct. 27. Five years ago, we found that there is a need for this type of service for the poor throughout New Brunswick. Since Rev. Joseph Bodnar started this program at the Bayard Street Presbyterian Church in New Brunswick, it has become a large part of our volunteer ministry for the needy in New Brunswick.

On the last Saturday of each month, we distribute food for the needy. In October, 175 people came, including 75 children, each of whom received a plastic pumpkin filled with Halloween goodies.

On Thanksgiving Day, we hosted a free turkey dinner for local people. Thanksgiving baskets were also distributed.

Our Branch 19 Christmas party



## Next Deadline

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

will be held Saturday, Dec. 17, at 3:45 p.m. at Confectionately Yours in Franklin Park.

On Sunday, Dec. 18, at 1:30 p.m., we will have our branch meeting and election of officers. This past summer, three of our branch officers were ill. Bert Suldo, one of our auditors, is now in a nursing home in Monroe, N.J. Our other auditor, Jennifer Orlick, underwent surgery in May and has just finished chemotherapy. And, I had my right knee replaced in July. We are all getting better!

Rev. Bodnar, our branch president, gave the sermon at Professor August Molnar's memorial service at Kirkpatrick's Chapel on the Rutgers University campus. Prof. Molnar was dedicated to the preservation of Hungarian culture. He was the founder and president of the American Hungarian Foundation, located in New Brunswick. We will miss him.

Merry Christmas to everyone!

### Branch 27 Toledo, OH

by Paula Bodnar

Merry Christmas and Happy New Year to all our members and their families.

Our annual Christmas party will be Saturday, Dec. 3 at 1:00 p.m. at Rossford Bowling Lanes. We are taking up a collection of items for moms in need. Everyone is welcome to join us for a few hours of fun.

Our next branch meeting will be after the New Year on Jan. 14 at 1:00 p.m. at American Table on Wheeling Street in Oregon. Once again, all members are welcome to join us.

If you have any kind of announcement you would like to have pub-

lished in *William Penn Life*, contact me at [pooh9382@bex.net](mailto:pooh9382@bex.net). You can also call me at 419-460-7214.

We extend birthday wishes to members Margaret Babarcsik, Madeleine Butler, Barnabas Dudas, Maureen Farkas, Caleb Fouts, Martha Frater, Kevin Gall, Amber Gombash, Brianna Gombash, Danielle Gombash, Lincoln Graf, Sandra Grove, Lawrence Hanus, Samantha Hornyak, Stephen Horvath, Katherine Ivancso, Robert Ivancso, Mariska Kinsey, Paula Lajti, Richard Lajti, Stephen Lajti, Linda Limbach, Mary Lin, Betty Marvin, Christopher Nagy, Alexander Ostafi, Krisztina Roder, Carolyn Szabo, Dennis Szollosi, Scott Vanko and Sarah Winkler.

We also send out a big get well wish to Joseph Butler.

### Branch 28 Youngstown, OH

by Kathy Novak

Wishing a most blessed Christmas season to all of our members and their families.

Just a reminder that Santa will be visiting the Branch 28 annual family Christmas party on Saturday, Dec. 10, at the Aut Mori Grotto Hall on Belle Vista Avenue, in Youngstown. All members are invited to join in on the festivities of the day. In conjunction with the party, the annual holiday scholarship raffle will be held. The names of the lucky winners will be published in my next article.

This October and November were busier months than usual, in part because of the many commemorative events held in honor of the 60th anniversary of the 1956 Hungarian Revolution.



Youngstown held its event on October 23, hosted by the Youngstown American Hungarian Federation and Youngstown Freedom Fighters. A memorial service was held at the Shrine of Our Lady, Comforter of the Afflicted, on Belle Vista Avenue with a dinner following at St. George's Croatian Hall. The day included a tribute to those who took part in the Revolution along with a memorial candle service for those who have passed away. The Rev. Joseph Rudjak conducted a prayer service with all of the children in attendance. It was very touching to see almost 15 children participate, including two foreign exchange students from Hungary.

On Oct. 22, the Cleveland Museum held its 1956 event. It featured a lovely display and a lecture by Edith K. Lauer, Chair Emerita of the Hungarian Coalition, who spoke of her personal memories of 1956. She concluded her presentation by inviting other 1956ers to share their experiences. She stressed all these experiences need to be documented so we do not lose them.

What a wonderful performance was witnessed by those attending the recent "Spirit of Hungary" tour of North America. The tour stopped in the Pittsburgh area on Oct. 21. The dance tribute to the 1956 events was very moving. The talented group of performers included highly trained dancers. The music provided by a live Hungarian band let us fully experience a roomful of Hungarian energy.

We thank WPA and the Bethlen Communities for bringing this dance troupe to our area and for sponsoring the dessert table served following the performance. We thank all who donated sweets for that day.

It was very nice to meet Kalman Magyar, the tour's promoter, and Dr. Imre Szakacs, Consulate General of Hungary from New York. I was privileged to welcome the audience prior to the performance.

Congratulations to the Bethlen Communities on celebrating their 95th anniversary. The Monte Carlo Lucky Spirit Night was a wonderful evening of entertainment, historical facts, good food and good friends. The spirit of fraternalism truly filled

the room.

What a moving ceremony we witnessed as the Calvin Synod installed the Rt. Rev. Dr. Csaba Krasznai as its new bishop. The First Hungarian Reformed Church in Walton Hills, Ohio (Bishop Krasznai's congregation) hosted the event. It was so nice seeing so many members of the Calvin Synod in attendance offering their support for Bishop Krasznai. A wonderful dinner and social was held after the service.

The Youngstown Area March of Dimes recently held a fundraising event. An article in the local newspaper covering the event included a photo featuring WPA member Daniel Stack sharing a moment with his grandmother Barbara Stack.

A thank you goes out to the Home Office for encouraging and supporting the annual WPA Holiday Basket Program. Branch 28 finds it spiritually uplifting to be able to offer assistance to others.

With all of the festive holiday celebrations taking place, we don't want to forget to wish everyone having a birthday or anniversary a very special day.

Get well wishes and healing thoughts go out to those not feeling up to par these days, especially Mary Rose Purton, Margie Sams, Susan Willis, Julie Purton, Violet Sarosi, Arlene Csoman and Alice Nagy.

As always, we remember with thoughts and prayers those who have recently lost a loved one.

May the peace and love of this holy season be shared by all our members, their families and their friends.

Best wishes for a joyous Christmas season.

**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 hope everyone had a heartwarming and delicious Thanksgiving holiday with family or friends.

As Christmas rapidly approaches

and Old Man Time makes way for Baby New Year, we want to take this opportunity to thank everyone who helped throughout 2016 with our William Penn Association Join Hands Day project, picnics, outings, meetings and parties. Our branches were happily busy all year. And we are grateful to be able to be of assistance to many of our local community projects, events, fundraisers, and people-in-need while having a great time in fellowship, too.

As we look forward to 2017, we wish everyone a blessed Christmas and a Happy New Year filled with love, peace, joy and good health.

I had the opportunity to attend the "Spirit of Hungary" dance performance by the Hungarian National Dance Ensemble in West Mifflin, Pa., in October. It was a fabulous show. It was such an amazing experience and a touching tribute to traditional Hungarian folk dance and the 1956 Revolution. The skill and emotion embodied in the dancers and musicians made the performance unforgettable. They were so full of energy and passion, the two-hour performance just flew by. One wished it would never end.

To those who donated baked goods for the after-performance meet-and-greet, thank you! Following the reception, the performers attended an afterglow hosted at Huszar's Restaurant. Even then, they were still full of energy, talking and singing the night away.

I want to recognize the beautiful speeches that Congresswoman Marcy Kaptur (OH - 9th District) and Congressman Dennis Ross (FL - 12th District), co-chairs of the Congressional Hungarian-American Caucus, gave in the House of Representatives of the United States Congress honoring and commemorating the 1956 Hungarian Revolution on the 60th anniversary of the Freedom Fight. In their speeches, both Rep. Kaptur and Rep. Ross referred to the Congressional resolution previously submitted to the House floor that will serve to recognize, celebrate and memorialize the enduring friendship between Hungary and the United States.

Ken Toth (my brother) and his wife Debbie returned to their Ari-

zona home from a trip through the northwest coast and into Canada. During their excursion through Oregon, they found a wonderful Hungarian restaurant in Albany called Novak's Hungarian Restaurant. Of course, our family just loves to eat out and find new restaurants. Both Ken and Deb agreed that the food at Novak's restaurant was absolutely delicious. Karen and Matilda Novak were great hosts and spoke a few words of Hungarian that Ken knew. Ken has become quite the foodie and probably should just start his own Zagat-style restaurant ratings and reviews blog.

Our next branch meeting will be Sunday, Dec. 18, at 7:00 p.m. at 63 Meadow Lane, Winterville. We will be discussing our upcoming Christmas party, 2017 events and branch officer elections.

Did you know that Hungary ranks eighth among all nations in the number of medals won at the Summer Olympics? Or, that Hungary has won the most Olympic medals of those nations which have never hosted the Games? That status may change as Budapest is still in the running to host the 2024 Summer Olympics, along with Los Angeles and Paris. The host of the XXXIII Olympiad will be announced in September.

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

## Branch 51 Passaic, NJ

by Marian Rubin

I hope everyone had a safe and enjoyable Thanksgiving. Winter and Christmas will be here soon!

Branch 51 congratulates Amanda, Bethann and Catherine Baldyga on their eighth grade graduation from Immaculate Heart of Mary School in Wayne, NJ. We wish them the best of luck in high school as they continue their studies at Mount Saint Dominic Academy in Caldwell.

Just a reminder to all our members, Branch 51 will hold our annual Christmas party on Sunday, Dec. 4, at 2:00 p.m. at the American Hungarian Citizens League, 21 New



*Congratulations to Branch 51 members (l-r) Amanda, Bethann and Catherine Baldyga on their eighth grade graduation from Immaculate Heart of Mary School in Wayne, N.J.*

Schley St., Garfield. Marco the Magician will be there to entertain all the children and adults with his exciting magic show. Following the show, there will be a visit from Santa Claus as well as pizza and soft drinks. All members are welcome to attend.

## Branch 89 Homestead, PA

by Lisa S. Toth-Maskariniec

Hard to believe we're almost into winter and the dreaded cold weather, snow and all-around fun time navigating around the 'Burgh.

But, with wintertime comes Christmas and the preparation for our annual children's Christmas party on Dec. 3. This year, as in the past, we will hold our Christmas party at the Brunswick Playmor Bowling Lanes on Buttermilk Hollow Road in Pittsburgh. Back by popular demand will be Cosmic Bowling. Registration begins at 12:30 p.m. and the Cosmic Bowling will start at 1:00 p.m. RSVP to Branch Vice President Mark Maskariniec or me at 412-872-5022.

Branch 89 continues to send get well wishes to Betty Rubinsak, wife of branch member Ron Rubinsak, and Bob Schneider, both of whom have been recuperating from injuries and remain under the weather.

We also send our sympathies to branch member Janet Phillips on the recent death of her sister Jean Bouvy and to branch member Vera Reck-tosh on the death of her beloved

aunt, Dorothy Marciniac. May they rest in peace.

Congratulations to Branch 89 member Lauren Finikiotis on signing her National Letter of Intent on Nov. 9 to continue her academic and athletic careers at The College of William & Mary. We look forward to reading about your many wins on the track at William & Mary. Who knows? Maybe we'll be watching you in one of the Summer Olympics. We can only imagine how proud your parents must be. Lauren is the daughter of our very own Dr. Michael Finikiotis and his wife Lori and is the sister of Kristyna Finikiotis.

We would like to take this opportunity to remember former Branch President and Vice Chairman of the WPA Board Elmer W. Toth and his brother, John S. Toth, on what would have been their 89th birthday. Both were very instrumental in making Branch 89 the successful and strong branch that it is today, and it's especially gratifying to have various scholarship winners come up and thank us for getting them involved with William Penn Association.

Also, we want to take this opportunity to honor our many veterans both alive and no longer with us and thank them for their service to this great land. Some may be gone, but they certainly are not forgotten.

Branch 89 donated Holiday Baskets to those less fortunate during the recent Thanksgiving holiday.





ABOVE: Twin brothers Elmer W. and John S. Toth in the days of their youth. Both would grow to be prominent figures at Branch 89 and in WPA, with Elmer eventually serving as Vice Chair of the WPA Board of Directors. The brothers, both deceased, would have been 89 years old this month. RIGHT: Branch 89 member Lauren Finikotis signs her National Letter of Intent Nov. 9 to continue her academic and athletic careers at The College of William & Mary.



Branch Vice President Mark Maskarinec and branch member Rev. Lisa Kerestesi presented three Holiday Baskets to several branch members in our community. Our branch will present additional Holiday Baskets this month to the 8th Avenue Ministries Program and to another deserving branch member.

We also will be supporting the Coins for Charity Collection recently established by Rev. Kerestesi. This quarter's donations will go to the Rainbow Kitchen. As we approach the holiday season, it is important to remember all those in need. Do something to brighten someone's day.

On another positive note, we are pleased to announce that our very own Branch President, John S. Toth Jr. (a.k.a. Chef János,) has agreed to make gulyás for our first fundraising project of the New Year. Gulyás will be made at the First Hungarian Reformed Church of Homestead and orders will be taken. Further information will be announced in future branch reports.

We will also accept donations of take-out containers and the necessary ingredients for making gulyás: meat, potatoes and vegetables. No donation is too small. Please check back or contact us to place your

orders. There's nothing better on a cold day than a good bowl of gulyás.

We at Branch 89 wish everyone a very Merry Christmas and a Happy New Year.

### Branch 129 Columbus, OH

by Debbie Lewis

Warmest greetings to all from Columbus, Ohio.

As 2016 comes to a close, we wish everyone a great start to 2017. May you be blessed with love, happiness, peace and good health in the year ahead.

We welcome our newest branch member, Riley Isabel.

We will have our branch Christmas party on Saturday, Dec. 3, at 2:00 p.m. at the Columbus-Grove City Elks, 2140 Sonora Dr., Grove City.

Important days this month:

- Dec. 7 - Pearl Harbor Remembrance Day, honoring the victims of Japan's attack on the American Naval Station on Oahu, Hawaii. The base was attacked by 353 Japanese fighter planes. In total, 2,403 people perished and another 1,178 were injured. This year marks 75 years since the attack.

- Dec. 10 - Human Rights Day.
- Dec. 24 - Christmas Eve.
- Dec. 25 - Christmas, celebrating the birth of Jesus Christ. It is a time to celebrate with family and friends and be surrounded by those you love.

- Dec. 31 - New Year's Eve.

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

We also send get well wishes to all who have been sick or hospitalized. Hope all have a speedy recovery.

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

For all your life insurance and annuity needs, or if you have news to share in *William Penn Life*, please contact Debbie Lewis, at 614-875-9968 or email [DAL9968@aol.com](mailto:DAL9968@aol.com).

### Branch 132 South Bend, IN

by John E. Burus

Cubs win! Cubs win! What a fantastic feeling! It's unbelievable how happy everyone is in South Bend and the greater Chicago area. It's been a LONG time coming.

Our next Branch 132 get together will be for the annual branch Christmas party to be held Sunday, Dec. 4, beginning at 3:00 p.m. at Barnaby's Pizza on Jefferson Avenue, South Bend. Please make reservations for both the adults and children who plan to attend. We always try to provide a Christmas gift for each child at the party. We also try to reserve seating as Barnaby's always gets very busy. To make your reservations, please contact Janos P. Burus at 574-287-0590 or John E. Burus at [john.e.burus@honeywell.com](mailto:john.e.burus@honeywell.com). As in years past, the branch will provide all the pizza and soft drinks for the party.

The next Branch 132 quarterly meeting will be held on Tuesday, Dec. 6, at 6:00 p.m. at the Martin's Supermarket Deli (second floor) on Ireland Road.

We wish everyone a Merry Christmas and Happy New Year.

## Branch 226 McKeesport, PA

by Judit Ganchuk

Happy birthday and happy anniversary to all our members celebrating their special day this month!

Keep those who lost a loved one this year in your prayers as they begin a new year with good memories of great times. Let them know they are not alone this holiday season.

Keep our military, here and abroad, in your thoughts and prayers.

If you have moved or need to change your beneficiaries, please call the Home Office and update your life insurance and annuity certificates to reflect these changes.

On Dec. 6, children in Hungary will celebrate St. Nicholas Day. The night before, they put their shoes out, hoping to receive chocolate, candy and small toys as a reward for being good all year long.

The last branch meeting of the year will be Dec. 11 at 1:00 p.m. at the Free Hungarian Reformed Church in McKeesport, during which we will elect officers for the next two years. Following the meeting, we'll host our branch's Christmas party at 2:00 p.m. Please RSVP to Branch President Malvene Heyz

at 412-751-1898 so that we can plan accordingly.

Our meeting in January will be held the third Thursday of the month at 10:00 a.m. at Malvene's home. Please call ahead if the weather is bad. We welcome all members.

The Free Hungarian Reformed Church in McKeesport will hold its annual chicken paprikás dinner (take out only) on Saturday, Dec. 3. Please call the church at 412-672-7298 for prices and to place orders.

The church's embroidery class has created a "Hearts of Hungary" Christmas tree which will be entered in the Festival of Christmas trees contest in McKeesport's Renzie Park Main Pavilion Dec. 1 to 5. The students created handmade hearts, felt pin cushions and embroidered decorations for the tree. Come see dozens of Christmas trees, take a selfie with Santa and enjoy some warm cocoa indoors. You can't beat the free parking!

An attitude of gratitude is one way to show your love to friends and family this Christmas. On behalf of Branch 226, we wish you a safe and wonderful Christmas and Happy New Year. *Kellemes karácsonyi ünnepeket és boldog új évet kívánunk!*

## Branch 249 Dayton, OH

by Mark Schmidt

Thanksgiving is past, Black Friday's shopping is complete, the tree and decorations are up and snow will soon be in the air. The December holidays are just around the corner. Families will be getting together to celebrate the season, whether it is for Christmas, Hanukkah or Ramadan.

This great country of ours and the religious freedoms our Constitution guarantees allow all Americans to worship as their religion dictates. These freedoms also allow us, as Hungarian-Americans, to enjoy the traditions of both America and Hungary. Our country is at its best when the old traditions blend with new to form something uniquely American.

Locally, our branch celebrates its annual Christmas party on Dec. 11 at the American Czechoslovakian Club. Comedian, magician and ventriloquist Mike Hemmelgarn will be



Congratulations to Branch 296 member Nicole Reynolds as she begins her new career as a pediatric speech-language pathologist.

there to entertain us. Of course Santa Claus will bring gifts for all the children. Everyone will enjoy a delicious lunch with cookies and pastries.

And speaking of pastries, we have some excellent Hungarian bakers locally that will ship their goodies to you just in time for the holidays. If you bought some cookies and pastries at the WPA Picnic in August, chances are you had some samples of their handiwork. If you are too busy or just want to take the easy (but delicious) way out, I suggest you order your holiday pastries from either Dobo's Delights Bake Shoppe at [bakers@dobosdelights.com](mailto:bakers@dobosdelights.com) or from Barb's Hungarian Nutrolls at <https://gastonfive.wix.com/nutrolls>. I can attest that both are excellent.

Our next branch meeting will be held Jan. 28 at 1:00 p.m. at McAuley Hall at Queen of Martyrs Church off Dixie Drive near the traffic circle. Please come with your ideas for events for 2017, large or small.

Get well wishes go to those who have been ill or hospitalized. We hope you feel better soon.

We extend our sympathy to those who have recently lost a loved one. It is especially tough at this time of year to miss those loved ones. May



good memories of years past bring you some comfort.

That's all for now. Have a joyous and blessed Christmas and a safe and Happy New Year...New Year?...2017? Nooooooooooooooooooooo!

### Branch 296 Springdale, PA

by Mary Ann Kelly-Lovasz

We gathered for our branch family Christmas party, which was celebrated the Sunday after Thanksgiving. With it being too early to report on now, I'll share our memories of this event with you next month. In the meantime, we hope that each of you had an enjoyable Thanksgiving, anticipating the blessings of Christmas, wrapping up 2016 and starting anew in 2017.

Wonderful December birthday greetings to Diana Borland, Noreen Fritz, Martha Schuller and all of our 296-ers who will celebrate their special day this month. Have some cake and enjoy your day!

Warm wishes for our members recovering from illnesses and infirmities, most especially John Torma Sr. and Irene Charles. Both of you are treasured members of our branch family, and you are remembered in our thoughts. We wish you well!

May God grant eternal rest to family and friends who have left this earthly life in 2016. May their loved ones be comforted by good memories and traditions to help them continue on their journeys in life.

A note for students applying for a 2017-2018 WPFA Scholarship Foundation, Inc., grant: please see the January issue of *William Penn Life* for an updated application form and eligibility rules. Both of these items will also soon be available on the WPA website at [www.wpalife.org](http://www.wpalife.org). The deadline for submitting your application and essay is May 31, 2017, but you can begin applying as early as January.

We send best wishes to Branch 296 member Nicole Reynolds who recently accepted a position with the leading speech pathology private practice in Knoxville, Tenn. Nikki earned her master's degree in speech-language pathology from Duquesne University in Pittsburgh

this August. She is now providing speech and language services to children in an outpatient clinic and public schools as well as providing home-based early intervention services.

While at Duquesne, Nikki combined academic excellence and an exemplary record of leadership and community service both on and off campus. In 2015, she was one of six finalists for the Rev. Sean Hogan Award for Excellence in Student Leadership.

Nikki was a proud recipient of WPFA Scholarship Foundation grants during her undergraduate studies at Duquesne from 2011 to 2015. "Given the serious financial commitment of higher education, these scholarships can and do impact a student's life," Nikki said. "I am sincerely grateful for the WPFA Scholarship Foundation's assistance."

Branch 296 will take a winter break from our meetings until March 2017. In the meantime, I will keep you posted on our upcoming events.

Contact me if you have any news or personal milestones that you would like to share with your fellow members, at [makelly367@verizon.net](mailto:makelly367@verizon.net) or at 724-274-5318.

For your life insurance and annuity needs, contact Noreen Fritz at 412-821-1837 or at [noreenbunny.fritz@verizon.net](mailto:noreenbunny.fritz@verizon.net).

Merry Christmas! We hope that you'll always be blessed with good health, good food and drink, good company, good conversation and a good sense of humor.

### Branch 352 Coraopolis, PA

by Dora S. McKinsey

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

All of our grandchildren have been members of WPA since birth and are covered by the Special



## Are your beneficiaries up to date?

That's a question you may not have asked yourself very often, if ever. But, it's one you should ask yourself at least once a year.

We can't stress enough the importance of regularly checking the beneficiaries listed on your life insurance certificates. It is the only way to ensure that the people you want to receive the benefits of your life insurance are the ones who will receive it.

Think about the changes that have occurred in your life since you purchased your life insurance. Getting married, having children, losing a loved one, getting remarried--all these life changes affect your responsibilities. In some states, divorce may make your beneficiaries null and void. Do the beneficiaries currently listed on your life insurance certificates reflect such changes?

If you think you need to update the beneficiaries listed on your certificates--either primary or secondary beneficiaries--contact your WPA representative. Or, call our Home Office toll-free at 1-800-848-7366.

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 members turn age 25, they will be offered 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. Grandparents: this can be used as a Christmas gift for those precious little ones.

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 remember all those service men and women who are away from home during the holiday season. Keep them and their families in your prayers.

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

For all 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 412-932-3170 or by email at [dmckinsey@hotmail.com](mailto:dmckinsey@hotmail.com).

### Branch 800 Altoona, PA

by Joan B. Ballash

Branch 800 members had a wonderful opportunity to begin Thanksgiving Day, Nov. 24, by attending a Mass for deceased members at St. Michael's Church in Hollidaysburg. The event allowed us to give thanks publicly for all blessings and to celebrate and remember our dearly departed brothers and sisters.

Sympathy is extended to our members who are experiencing a first holiday season without a loved one. It can be a difficult time, and we pray that friends and family members will support one another. We offer sympathy to Dennis and Dan Greiner on the passing of their beloved brother David, our former branch secretary.

This time of the year there are many good smells coming from the kitchens of our homes where cookies, cakes, pies and special breads are being baked for the holidays. Can we resist the urge to sample? Why not try a family recipe that you have never attempted before?

We are in the traditional season of giving. Remember to support local churches and agencies that are helping those in need by donating to food banks and other holiday drives. This is also a time to consider making a contribution to the WPFA Scholarship Foundation, Inc. to honor or memorialize a special

person.

Branch 800 extends birthday and anniversary wishes to all members celebrating a noteworthy occasion in December. And to those who are retiring at the end of the month, we hope your new life will be extremely fulfilling.

The football season is at an end for many teams. We thank all the Altoona area schools for producing such fine players and wish departing seniors the best in the future.

As David Greiner did in his October article, we want to mention Altoona's Bishop Guilfoyle Marauder football team. They just completed another undefeated season to become champions of the Laurel Highlands Conference. The team will start District 6A playoffs in hopes of defending the District 6 title for the third consecutive year, and earn them a trip to the state championship game. The Marauders are on a 42-game winning streak which is the longest streak currently in Pennsylvania and the fifth longest in the United States. We are so proud of this team!

Don't forget to call Bob Jones at 814-942-2661 for answers to your questions about WPA life insurance and annuity products. It's always a good idea to review your needs on a regular basis.

We wish all members and their families a blessed Christmas and look forward to seeing you at the Christmas party on Sunday, Dec. 4 at 6:00 p.m. at the Hampton Inn.

## Enjoy a taste of Hungary!

### The Official WPA Cookbook

- Over 500 recipes - Kitchen tips from Chef Béla
- Info on cooking, dieting & entertaining - plus a book stand

**\$20** (includes shipping & handling)

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.







## Boldog Karácsonyt 2016

YOU CAN SAY IT IN HUNGARIAN or English, but it is all the same: Merry Christmas!

This month, we will revisit a rather popular theme featured in previous December puzzles in which the clues are the ingredients that make up traditional Magyar holiday dishes. Among the featured food items in past year's puzzles were hurka (a Hungarian sausage), kocsonya (pork jelly) and dobos torte (sponge cake layered with chocolate buttercream and topped with caramel) to name a few.

As in the past, I will list the ingredients to a savory and hearty main dish and a sweet, delicate dessert. Each complements the other to create a meal of gastronomical excellence. I have prepared each recipe at least once, and, as with most young cooks, I experienced a 50/50 mix of failure and success.

The savory recipe features eight ingredients while the sweet side (a favorite of my relatives in Csót, Hungary) requires 10. A bakery in Pápa, Hungary, makes a simply scrumptious version which was presented to me by my cousins of the Kiss/Nagy family as a welcoming gesture upon my arrival in 2014.

The recipes featured in this puzzle come from two rather old books. The first is **Jolie Gabor's Family Cookbook** first published in 1962. She is the mother of the famous Gabor sisters of Hollywood fame. The second source is a 1955 publication from the Chicago Culinary Arts Institute entitled **The Hungarian Cookbook**. I recently learned that the late, great Hungarian-American chef Louis Szathmary was the driving force behind the creation of this beautifully illustrated 67-page booklet.

Next month, I will reveal the names of the two dishes and the pages on which the recipes for each can be found in their respective books.

During this Christmas season, try making a few Hungarian dishes for your family and friends and patronize our Magyar merchants.

See you in 2017! Boldog Karácsonyt! BÜÉK!

The December wordsearch consists of 16 clues. Some of the clues/ingredients are used in both recipes. Good luck!

Éljen az Amerikai-Magyar,  
Lizzy Cseh-Hadzinsky, Branch 28

## WPA PUZZLE CONTEST #138 OFFICIAL ENTRY

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

### "Boldog Karácsonyt 2016" Word List

Black Pepper	Onions	Szathmary
Chicken Liver	Palinka	Unsalted Butter
Eggs	Powdered Sugar	Water
Egg Yolks	Raspberries	Whipping Cream
Flour	Salt	
Gabor	Sugar	

Name: \_\_\_\_\_

Address: \_\_\_\_\_

City: \_\_\_\_\_

State: \_\_\_\_\_ Zip Code: \_\_\_\_\_

Phone: \_\_\_\_\_

Email: \_\_\_\_\_

WPA Certificate No.: \_\_\_\_\_

## RULES

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

WPA PUZZLE #138  
709 Brighton Road  
Pittsburgh, PA 15233

4. Entries must be received at the Home Office by Jan. 31, 2017.
5. Four winners will be drawn from all correct entries on or about Feb. 6, 2017, at the Home Office. Each winner will receive \$50.

## Puzzle Contest #135 WINNERS

The winners of our Puzzle Contest #134 were drawn Nov. 4, 2016, at the Home Office. Congratulations to:

**James E. Balogh, Br. 8 Johnstown, PA**  
**Shirley Nelinger, Br. 525 Los Angeles, CA**  
**Marno D. Seitz, Br. 89 Homestead, PA**  
**Virginia H. Toepfer, Br. 383 Buffalo, NY**  
Each won \$50 for their correct entry.

# Welcome To Our Fraternal Family



**DANIEL R. KING**  
Branch 89 Homestead, PA



**JULIA G. MILLEGAN**  
Branch 44 Akron, OH



**McKINLEY E. PAPALIA**  
Branch 28 Youngstown, OH



**LIAM J. TROUT**  
Branch 89 Homestead, PA

If you have a child who recently joined WPA, send us his or her photo. We will publish it in an upcoming issue so all our members can welcome your child into our WPA Fraternal Family.

## In Memoriam

*We ask you to pray for all our recently departed members listed here:*

### OCTOBER 2016

- 0001 BRIDGEPORT, CT  
Richard R. Rizzo
- 0008 JOHNSTOWN, PA  
Nancy E. Blough  
Leoma Coleman  
William J. Rybar  
Nick E. Yocca
- 0014 CLEVELAND, OH  
Chester L. Poole  
Jean Sombaty
- 0015 CHICAGO, IL  
Dale S. Snow

- 0018 LINCOLN PARK, MI  
Rose M. Adams  
Victor T. Bonora
- 0019 NEW BRUNSWICK, NJ  
Pearl Kovach
- 0024 CHICAGO, IL  
Helen Lillian Tatroe
- 0034 PITTSBURGH, PA  
June M. Macaulay  
Eleanor J. Moran
- 0048 NEW YORK, NY  
Jeffrey Bloom
- 0076 PHILADELPHIA, PA  
Laurinda Fernandes  
Eddie Lawrence
- 0089 HOMESTEAD, PA  
Richard J. Plaskon

- 0132 SOUTH BEND, IN  
Teresa M. Diaz  
Ronald B. Haisma  
Richard D. Lutz  
Mary Valentine-Murphy
- 0352 CORAOPOLIS, PA  
Marie J. Quinlin
- 0383 BUFFALO, NY  
Rufus O. Goree
- 0590 CAPE CORAL, FL  
Margaret Cotter  
Catherine Diard  
Richard J. Hollis
- 0705 MAYVILLE, WI  
Dorothy Leisgang
- 0720 DEDHAM, MA  
Jane C. Enos

- Mary Louise Reilly  
Margaret S. Scarpa
- 0725 SPRINGFIELD, MA  
Edmund S. Golash
- 0800 ALTOONA, PA  
David G. Greiner  
Herman J. Kessler
- 8020 McKEES ROCKS, PA  
Fred Grubich
- 8036 SCOTTDAL, PA  
Julius Jesso  
Margaret Vekkeli
- 8340 BALTIMORE, MD  
Louise V. Douglas

## Recent Donations

### WPFA Scholarship Foundation

#### Donations Through Premium Payments OCTOBER 2016

- Branch - Donor - Amount**
- 1 - Mikayla M. Richman - \$25.00
- 8 - Stephen J. Gall Jr. - \$4.15
- 8 - Carter J. Vitez - \$10.00
- 14 - Jane A. Hedrick - \$25.00
- 18 - Carol A. Truesdell - \$4.60
- 18 - Elena C. Kraepel - \$3.60

- 19 - Mary Jane Nagy - \$2.00
- 26 - Joan M. Gualtieri - \$1.00
- 28 - Chris S. Paul - \$9.60
- 28 - Michael A. Kroner - \$9.07
- 28 - Shane P. Spencer - \$0.90
- 28 - Michael J. Janovick - \$8.00
- 28 - David L. Stack - \$20.00
- 28 - Patrick W. Purton - \$10.00
- 28 - Edward J. Crump Jr. - \$5.00
- 76 - Emilie B. Valent - \$2.00
- 89 - Frances C. Brannigan - \$10.00
- 89 - Michelle A. Pillar - \$10.00
- 129 - Thomas A. Shepard Jr. - \$7.45
- 129 - L. Michael Stange - \$10.00
- 132 - John P. Burus - \$10.00
- 159 - Kristin E. Mayberry - \$1.85
- 159 - Kelly J. Scherfel - \$3.39
- 216 - Attila Kun-Szabo - \$15.00

- 216 - Buda Kun-Szabo - \$15.00
- 226 - Timothy R. Holtzman - \$1.40
- 226 - Carol S. Burlikowski - \$5.00
- 226 - Sylvia G. Jordan - \$10.00
- 352 - Dora S. McKinsey - \$3.96
- 525 - Elsie V. Johnstone - \$10.00
- 8014 - Henry A. Shozda - \$25.00
- 8014 - Nicholas E. DePersis - \$15.00
- 8020 - Robert M. Dansak - \$2.00
- 8036 - Zachary J. Kaider - \$4.00

**TOTAL for Month = \$298.97**

#### Additional Donations OCTOBER 2016

- Donor - Amount**
- Rose M. Mroozian - \$50.00
- WPA Cookbook Sales - \$105.00
- TOTAL for Month = \$155.00**

#### Donations In Memoriam OCTOBER 2016

- Donor - Amount**  
**(In Memory of)**
- Carol Bordner - \$25.00  
(Margaret H. Boso)
- Suellen Bowser - \$50.00  
(Margaret H. Boso)
- Richard E. Sarosi - \$25.00  
(Frances A. Furedy)
- VFW Ladies Auxiliary 7941 - \$25.00  
(Margaret H. Boso)
- Br. 18 Lincoln Park, MI - \$100.00  
(Deceased Members Ann  
Katherine Frisco, Esther Horvath  
& Helen Antol)
- TOTAL for Month = \$225.00**



# 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 Loving Memory of  
My Beloved Mother  
Elizabeth Suto Horvath  
Irene Horvath Lawrie  
(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**

### Inside this issue:

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

Tibor ties up loose ends...**PAGE 6.**

Changing one letter in 'holiday' can make a world of difference ...**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