

Schedule of branch family Christmas parties

WILLIAM PENN

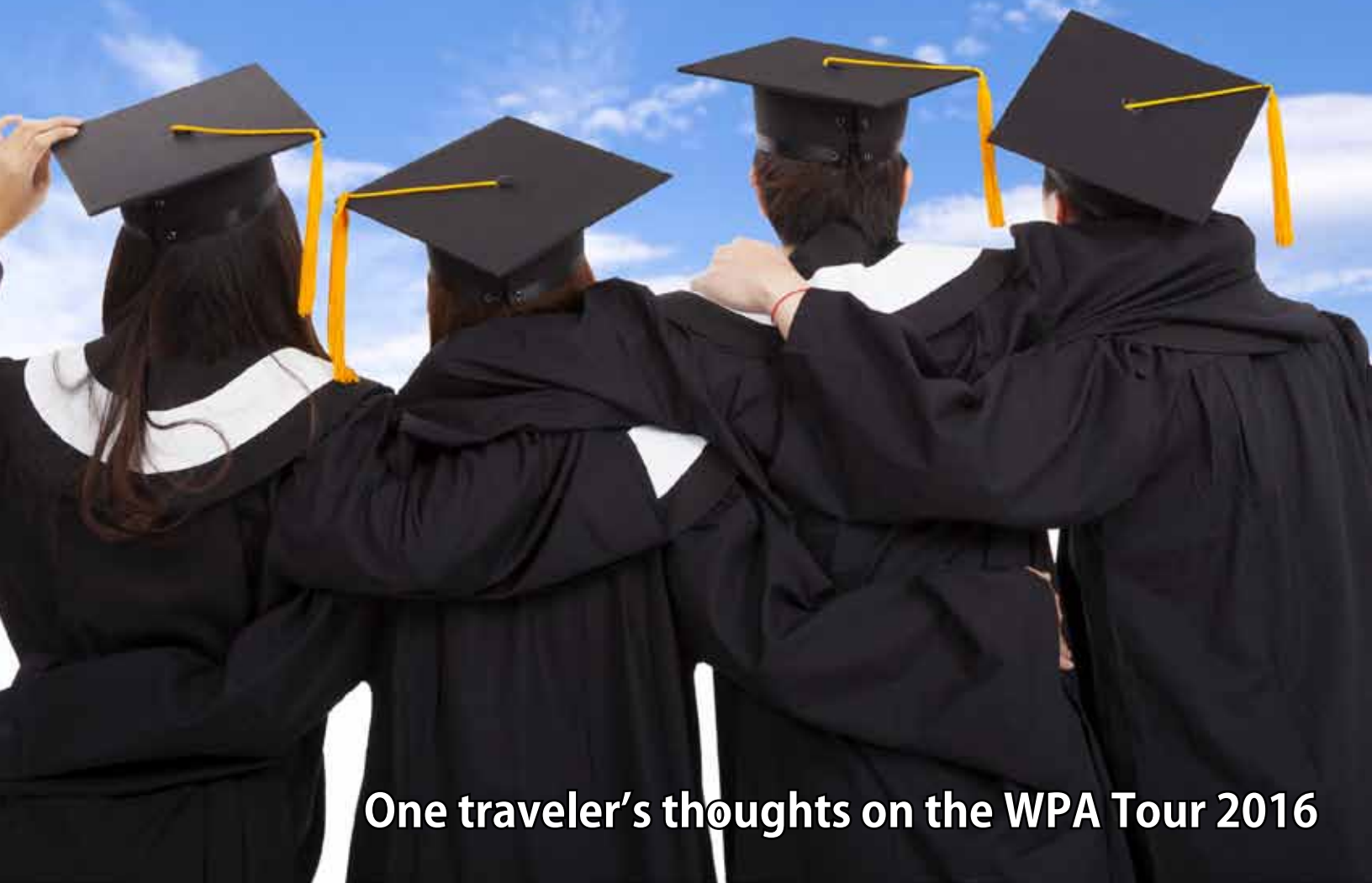


LIFE

November 2016

Preparing for the Future

Our annual salute to our scholarship recipients



One traveler's thoughts on the WPA Tour 2016

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 Leaves

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

**In Memory of
Marge Boso
Arline J. Ries
(Bronze Level)**

**Dave and Judy Chakey
Celebrating
40 Years Together
(Bronze 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

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Holiday Basket program spreads fraternal spirit

Join WPA branches spreading the fraternal spirit this holiday season by participating in the Association's Holiday Basket program.

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

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

Late director set an example of generosity for others to follow

PITTSBURGH -- The Official Family of William Penn Association, members of Branch 129 Columbus, Ohio, the community of Grove City, Ohio, and many family members of the late retired National Director Margaret "Marge" H. Boso (*pictured*) are remembering her on many levels. Turn to the "Recent Donations" section of this issue and you will see the profound affect Marge and her love of our Association's Scholarship Foundation had on those who knew her.

WPA would like to acknowledge and thank Marge for naming the William Penn Fraternal Association Scholarship Foundation as the beneficiary of one of her life insurance cer-



tificates. Her \$10,000 gift provides a great example of how we all can support the important work of our Scholarship Foundation.

Marge valued the importance of furthering one's education, and we appreciate Marge's generosity in providing financial assistance to the continuity of this essential fraternal program for our future student applicants.

Marge was an amazing role model who will continue to touch lives through her gift.

WPA mourns passing of Frances A. Furedy



Frances A. Furedy

National V.P.-Treasurer
1987-1996

Acting President
1995-1996

PITTSBURGH, PA -- Members throughout the entire Association were saddened by the death of retired National Vice President-Treasurer Frances A. Furedy. Ms. Furedy, 92, passed away Sept. 12, 2016.

Ms. Furedy -- or "Fran," as she was known by many of her fellow WPA members and employees -- retired in 1996 after 55 years of continuous and devoted service to William Penn Association.

Her long and illustrious career began in 1941 when she was hired as a secretary by the former Workingman's Sick Benefit Federation. After Workingman's merged with the Verhovay Aid Association, Ms. Furedy became assistant to the national controller in 1948. She was promoted to the position of administrative assistant in 1966.

Her hard work and vast knowledge of the Association's workings earned her the position of director of internal operations in 1983. A year later, she was named administrative assistant to the national president.

In 1987, Ms. Furedy became the first woman ever to be elected a national officer when the Board selected her as national treasurer. From February 1990 to March 1991, she served the dual role of national secretary-treasurer.

Then, in September 1995, she took on her greatest challenge when she accepted the additional responsibilities of acting president. She performed the duties of both offices until June 1996.

Four months later, she retired.

Her professional accomplishments and dedication to WPA were recognized by the WPA Board and others. In 1986, she received WPA's highest honor, the Distinguished Service Award, during the Association's Centennial Celebration.

Her work for WPA and her efforts in the American Hungarian community earned her the American Hungarian Foundation's Distinguished Service Award in 1991.

She was preceded in death by her parents, Michael M. and Anna Furedy; her brothers William, Charles and Elmer Furedy; and her sister, Marianne Eveses. She is survived by her brother, Albert Furedy, and many nieces and nephews.

A funeral Mass was celebrated Sept. 17 at St. Winifred Church in Mt. Lebanon, Pa. Entombment was in Queen of Heaven Cemetery.

Memorials in her name may be made to Gateway Hospice, 9380 McKnight Road, #201, Pittsburgh, PA 15237.

May she rest in peace.



Last call for Join Hands Day projects

JOIN HANDS DAY is in its 16th year. What a great way to celebrate fraternalism and what it's really about – youth and adults working together to help others. Join Hands Day projects have a bigger impact than you know.

For those of you who haven't conducted a Join Hands Day project already, there's still time. This is the last month to complete your Join Hands Day project in your neighborhood. Remember: William Penn Association may reimburse your branch for expenses incurred with this project under matching funds. The deadline to submit your branch's request for matching funds is Dec. 1, 2016.

Reimbursement through matching funds is available for branches that conduct an activity, such as sprucing up a community center, but unfortunately is not available to branches that only make a monetary donation to a local charitable organization.

We thank those branches that have completed their Join Hands Day events for the year. We encourage others to get out there and help your neighbors by planning and executing a project in your community.

If you have any questions, please call me toll-free at 1-800-848-7366, ext. 107. You can also contact Judit Ganchuk, Fraternal Department secretary, at the Home Office at 1-800-848-7366, ext. 149, or e-mail her at jganchuk@wpalife.org.



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
0014.....	Cleveland, OH.....	Nov. 19....	1:00.....	First Hungarian Reformed Church, 14530 Alexander Road, Walton Hills
0018.....	Lincoln Park, MI.....	Nov. 20....	1:00.....	Polish Roman Catholic Union (PRCU), 1430 Oak St., Wyandotte
0019.....	New Brunswick, NJ....	Dec. 17....	3:45.....	Confectionately Yours, 3391 Route 27, Franklin Park
0026.....	Sharon, PA.....	Nov. 19....	1:00.....	King's Family Restaurant, 105 VIP Dr., Wexford
0028.....	Youngstown, OH.....	Dec. 10....	12:30...	Aut Mori Grotto Hall, 563 N. Belle Vista Ave., Youngstown
0034.....	Pittsburgh, PA.....	Nov. 20....	12:00...	Sports Haven Bowl, 143 Carol Ave., Bridgeville
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
0051.....	Passaic, NJ.....	Dec. 4.....	2:00.....	American Hungarian Citizens League, 21 New Schley St., Garfield
0071.....	Duquesne, PA.....	Nov. 20....	12:00...	Sports Haven Bowl, 143 Carol Ave., Bridgeville
0088.....	Rural Valley, PA.....	Dec. 4.....	2:00.....	William Penn Social Hall, 132-134 Main St., Rural Valley
0089.....	Homestead, PA.....	Dec. 3.....	12:30...	Brunswick Playmor Bowl, 5840 Buttermilk Hollow Road, Pittsburgh
0129.....	Columbus, OH.....	Dec. 3.....	TBD.....	Invitations containing location and time will be mailed to branch members
0132.....	South Bend, IN.....	Dec. 4.....	3:00.....	Barnaby's Pizza of South Bend, 713 E. Jefferson Blvd., South Bend
0189.....	Alliance, OH.....	Dec. 11....	1:00.....	William Penn Club, 1361 S. Webb Ave., Alliance
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
0296.....	Springdale, PA.....	Nov. 27....	12:00...	Springdale Veterans Association (VFW), 1151 Pittsburgh St., Springdale
0349.....	Weirton, WV.....	Dec. 3.....	9:00.....	King's Family Restaurant, 1063 Canton Road, Wintersville
0352.....	Coraopolis, PA.....	Nov. 20....	12:00...	Sports Haven Bowl, 143 Carol Ave., Bridgeville
0525.....	Los Angeles, CA.....	Dec. 4.....	2:00.....	Bloomington Magyar Klub, 992 W. San Bernardino Ave., Rialto
0800.....	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



Trending upwards

Study shows growing awareness of need for life insurance

IN RECENT MONTHS, I have focused on the insurance needs of the Millennial and X generations as well as the special needs of children and business owners. This month, as we gather with friends and relatives to give thanks for all that we have in this great country of ours, I'd like to share some encouraging statistics that were recently reported in a LIMRA study, entitled "Trends in Life Insurance Ownership," released at the end of September.

The study compared insurance data from 2010 and

2015. It found that nearly five million more people own life insurance today than in 2010. However, that increase is attributable more to the growth of the general population rather than to growth in the percentage of people owning life insurance. While it is good news that more families own some form of life insurance than in 2010, and that the downward trend has stabilized, there remains some 37 million American families -- about 30 percent of all households -- that are completely uninsured and at some level of financial risk should one of the primary wage earners die.

Good news on the Millennial front. According to the study, 70 percent of Millennials now own some type of life insurance, be it group insurance through their employer or individually owned. This is an increase of 48 percent over 2010. As Millennials age, they are getting married, purchasing homes and having children -- all top triggers which encourage people to buy life insurance. As a result of this increase, studies indicate that today's Millennials are more concerned about protecting their families' well-being than prior generations at the same age.

Insurance ownership in households with children under 18 is on the rise. The 2016 study indicated that only one in five households with children under the age of 18 are uninsured. This amounts to 3.7 million fewer households than in the 2010 study. The encouraging news is that of the families that indicate they have no life insurance, 73 percent stated that they recognize the need, and two-thirds of those households said they are likely to purchase that needed insurance within the next 12 months.

Income replacement percentage has declined. While the increase in insurance ownership is encouraging, the 2010

study indicated that insured households had sufficient insurance to cover roughly 3.5 years of income should the breadwinner die unexpectedly. The 2016 study indicates that amount had dropped to three years, far lower than most industry recommendations.

Families state that they have other priorities that need attention before purchasing life insurance. Seven out of 10 American households say the reason they have not bought enough life insurance is because they have other financial

priorities, such as paying off debt or saving for college or retirement. Nearly two-thirds say they simply cannot afford it. Consumers have consistently told researchers that they can't afford life insurance, but the average consumer overestimated the amount they had to pay for life insurance by as much as 400 percent. Another reason indicated for putting off the purchase is because they don't know how much or what kind to buy or what kind is right for them at this point in their lives.

To help you answer such questions, WPA now has a needs calculator available on our website. You can access this tool by going to www.wpalife.org, clicking on the "Insurance" tab at the top of the

page, then scrolling down to the box that says "Calculate Your Insurance Needs." All you need to do is follow the prompts and complete the worksheet; the system will then show you your total insurance needs. You can adjust the numbers as often as you'd like to create several "what if" scenarios.

The good news from the 2016 study is that nearly 45 percent of American households stated that they plan to purchase (or increase) their life insurance in the coming year -- an increase of 80 percent from the 2010 study.

If you find yourself among that 45 percent, then visit the WPA website, calculate your needs and call your WPA agent or broker today. We're ready and able to help you through the maze and explain your options in plain English. With all the options available to you, we're sure to have a plan that fits your needs and budget.

**From the Sales and Marketing Team at WPA,
Happy Thanksgiving!**



Photo © CanStock Photo Inc./Kuzhan

Edward M. Straka
 Shillington, PA
 215-681-3671
 strakaedwa@aol.com
 WPA Agent since 2006



Edward M. Straka is a graduate of Alvernia University in Reading, Pa. He holds a bachelor's degree in business management and administration. After graduation he accepted the position of field auditor for Washington National Life Insurance Company. When Washington National's life division was acquired by Monumental Life, Ed was promoted to the position of field trainer. He trained agents and managers throughout the entire U.S. For the last 24 years, Ed has been an independent agent representing many companies, enabling him to find some of the best available insurance plans for his clients. Ed has completed a series of Life Office Management Association (LOMA) courses. He has successfully completed a Dale Carnegie class in public

relations. Ed has been a member of several companies' President's Round Tables, reserved for the companies' top 12 agents nationwide. Since joining WPA, Ed has consistently been one of our leading sales representatives.

His personal interests include traveling and all major sports. He also enjoys playing tennis and racquetball. He is the proud father of 18-year-old twins, Susan and Natalie.

Ed has a spot in his heart for all children. He provides Thanksgiving meals to less fortunate families and gives presents to deserving children on Christmas because he believes no child should wake up Christmas morning without a present to open.

Ed feels very fortunate to be not only a representative but also a member of WPA and encourages all his family members and friends to become members of this great fraternal society. "The Home Office is friendly and always willing to go that extra mile for our members," Ed says.

Ed has been a big help to his clients with insurance selection, including Medicare, and retirement planning. Ed's interested in developing a relationship with his clients for the long-term by meeting their needs. Many members consider Ed their friend who happens to sell William Penn Association insurance. □

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



What is a *falvédő*?

IF YOU ARE an American-Hungarian like me, you often browse the internet for tidbits of info pertaining to our beloved culture and nationality. Sometimes, I will acquire or be given something that has Magyar pedigree of unique or interesting character.

This past July, I married the love of my life, Monika. I have mentioned her in my musings several times over the years. Although she is not of Hungarian heritage, she has adopted my culture and embraces the little nuances of being the spouse of an American-Hungarian.

Our *esküvő* (wedding) was not of the scale or grandeur of my sister Lizzy's wedding due to several personal reasons. Nevertheless, our nuptials were what my new bride and I wanted. Over all, our celebration was a smaller and quieter affair attended by only our closest relatives and friends. Such a small event made for a much more cozy and intimate ceremony.

As with most weddings, the usual gifts of money were presented to us. We also received many special hand-crafted gifts. One such gift in particular was lovingly given to us by my parents: an antique *falvédő*. A similar styled *falvédő* was also given to my sister Liz when she was married in September 2015. Unfortunately, our *falvédő* ended up back at my parents' home as our vehicle offered insufficient cargo space for transporting all our gifts back to our residence in D.C. The transfer of this item, as well as that of other large gifts, would have to take place at a future time.

For those of you not familiar with the term *falvédő*, let me explain. *Falvédő* is a word that contains a slightly different meaning and purpose depending upon the age of the Hungarians you are conversing with. To older American-Hungarians, a *falvédő* is a quaint and ornately embroidered cloth that is hung upon a wall in one's home. Many *falvédő* are one-of-a-kind and include a short saying or proverb that was stitched by hand onto a material usually comprised of linen or heavy cotton. Most *falvédő* cloths are embroidered in one color, but on occasion more elaborately decorated versions feature several hues. They also feature various types of characters, such as animals or flora, adding charm and meaning to the presentation.

Most *falvédő* end up on the wall of a kitchen as most depict subjects related to cooking or eating. Other popular *falvédő* locations include parlors, dining rooms or living rooms. Many of these folk art creations utilized sayings created by Petőfi Sándor or suggested ideas of sentimental intentions.

Hungarian wall hangings provided a way for young girls and women to hone and improve their sewing abilities. Long winter evenings proved to be an excellent time to introduce girls of the household to this important and valuable homemaking skill. Girls and young women would make *falvédő* cloths for their dowry chests. In the villages, the girls and women who produced the most intricate and artistic of wall cloths would earn informal



bragging rights as to being the best at creating such artwork. It was common to have sewing circles where women would gather at a host home to sew, share life experiences and catch up on any new sewing techniques or practices.

The industrial revolution aided in the advancement of the *falvédő* hobby as pre-printed pattern cloths were sold at stores, thus eliminating a time-consuming step in the sewing process.

By the mid 1950s, the popularity of the hobby waned to where only a few older women continued on with the time-honored tradition. The Communists printed and sold color *falikárpitok* (wall hangings) to tourists and visitors until the fall of Communist dominance in the 1990s.

Many Hungarian women who emigrated to America continued the artistic hobby on our shores, but the tradition of *falvédő* creation ceased as those generations aged and passed on.

Today, *falvédő* is still meant to be hung on a wall but serves solely as wall protector. The modern *falvédő* are heavy plastic coated sheets with some sort of design printed onto the cover. You can purchase a *falvédő* that looks similar to a shower curtain for nurseries, messy kitchens or bathrooms.

During my last visit with relatives in Csót, Hungary, I had an interesting conversation with my younger cousins who thought it preposterous that a wall hanging could be hand-embroidered and serve a decorative purpose, rather than being something merely protecting a wall from soiling. It was not until my cousin Olgi intervened with her recollections did cousins Dzszenifer and Rebekah understand the concept of the old version of *falvédő*. It should be noted that Olgi is 62 years young and the girls 13.

A particular *falvédő* has hung in various sections of my parents' home for as long as I can remember. It has been there so long that it is overlooked and considered to be just another part of a wide spectrum of items contained

within the house's décor. (Sonny Tollas, his sister Sissy and her daughter Christine can attest that my parents' house is part museum, part flea market with a heavy emphasis on Magyar-themed items.)

This particular wall hanging features the verse: "*Bogan nevet kit édes anya szeret.*" Loosely translated, it means: "Happily one laughs when they are loved by their mother." The cloth is protected in a picture frame and measures about 32 by 18 inches in size and is sewn with only grey colored thread.

Over the years, I never really thought about the family history or origin of my parents' *falvédő*. It was part of my childhood, similar in nature to family photographs or Christmas ornaments.

Last year, my parents presented to my sister Liz and her husband Nick a framed *falvédő* as a housewarming gift. This rendering depicts a girl in a Magyar styled kitchen as she ponders a cooking dilemma. The inscription says: "*Beszélni könnyebb mint tenni, főzni nehezebb mint enni.*" Translated: "It is easier to talk than to do, cooking is more difficult than eating." Appropriately, that wall hanging resides in the kitchen of my sister's house in Geauga County, Ohio.

The *falvédő* Monika and I received from my parents reads: "*Fecském hova szállsz fecském merre jársz / A szép tavasszal vissza várlak / Addig is szívembe zárlak.*" Loosely translated, the proverb states: "My bird (swallow) where do you fly and where are you going? With the nice springtime I await your return, until then I hold you in my heart." The ornately decorated *falvédő* finally arrived at our home recently when my parents paid a visit.

After hanging the *falvédő* on the foyer wall, I began to ponder it and the other family wall hangings. The night before my parents were to return to Ohio, I wrote down on the notepad adjacent to my nightstand a few questions concerning the three embroideries before entering another nocturnal slumber.

The next morning, the four of us sat at the kitchen table for our last breakfast before embarking west via Amtrak. With a Batyi-Udvary band CD playing a subtle mix of traditional songs in the background, we enjoyed a final cup of strong Hungarian-styled coffee accompanied by a few slices of Farkas Pastry Shop dobos torte as I began asking

my parents about these old pieces of family history.

I learned that there were actually four such *falvédő*. Three were from my great-grandparents Cseh and one from my great-grandparents Szaiber (nee: Silvers). In the 1970s and early 1980s, each hung prominently in their respective homes. After they passed away, my father, being a sentimental packrat of sorts, kept the cloths from being either discarded or sold. When I was born in 1991, he put the first one up in our house that featured the mother. He kept the others safely wrapped and protected from the environment until each of the three Cseh children would marry. Currently, there is one *falvédő* still wrapped and protected from the harsh effects of sun and moisture. That particular cloth will be given to my brother and his future bride when he marries.

The *falvédő* cloths came from different sources. One of the wall hangings came from Hungary, while two were made by my great-grandmothers.

The fourth was created by a Mrs. Horvath. Mrs. Horvath and my great-grandmother Cseh were childhood friends in Csót, Hungary. Eventually both settled in Campbell, Ohio, and lived just a few blocks from each other. My apa recalls that, when he was a youngster, Mrs. Horvath made the best *rétes* (strudel) he has ever tasted.

My father cannot recall who made which of the *falvédő* cloths, but he knows all three ladies were masters at the many facets of sewing. These genuine examples of folk art were painstakingly crafted with many hours of love and labor going into the creation of each.

Now that I know the story behind the *falvédő* cloths, I appreciate fully the meaning to these family heirlooms. I hope my children and coming generations of the Cseh family will embrace and nurture these wonderful links to our past.

Do you or your family have a *falvédő* cloth? I would love to hear the story behind your wall hanging. Please send me your story along with a *kép* (picture) of your unique *falvédő* to my email at SilverKing1937@gmail.com.

Happy Thanksgiving and happy name day to all of those ladies named Elizabeth!

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.





The devil is in the details

Assigning ownership of non-qualified annuities

Assigning ownership of a non-qualified annuity to someone other than the annuitant can be a slippery slope from a tax perspective. Also, designating a beneficiary can be as puzzling when it comes to an ownership assignment.

The first thing one should consider before assigning ownership is the tax ramifications. Generally speaking, if you are the owner and annuitant of an annuity contract and wish to assign new ownership, you will be taxed on the gains (interest earned to date). The new owner will be responsible for interest earnings thereafter. So, please make sure you are familiar with and understand the language within the annuity contract prior to assigning new ownership.

Usually, annuities fall into two categories: **annuitant-driven** and **owner-driven**. One might think that any annuity contract is either one or the other, but it is not quite that simple. For tax purposes, the IRS considers all deferred annuity contracts issued since Jan. 18, 1985, as owner-driven even if the contract language refers to it as annuitant-driven.

With that said, **annuitant-driven** annuities pay a death benefit when the annuitant dies. If the annuitant-driven annuity was issued after Jan. 18, 1985 (and there is an owner other than the annuitant), it must pay the death benefit when the owner dies. Simply stated, upon the death of either the annuitant or owner, there will be a payout of the annuity proceeds to the named beneficiary.

On the other hand, **owner-driven** annuities pay a death benefit to the named beneficiary only upon the death of the owner. Should the annuitant die, the owner simply names a new annuitant.

This information is a very elementary take on a very complex subject. However, the main point is that if you are both the annuity owner and annuitant and are thinking about assigning new ownership, be sure to know what is contained in the annuity contract language. Find out if the new contract you are about to purchase is annuitant-driven or owner-driven. Also, keep in mind that if the owner and annuitant are different, the annuitant has no ownership rights in the contract.

Here's an example of how complex this subject can be. You are both the owner and beneficiary of an annuitant-driven annuity. Your wife is the annuitant. Upon your wife's death, per current IRS regulations, you will have to receive the death benefit proceeds. In addition, this is a taxable event, and you will not have the opportunity to elect the tax-free spousal continuation.

This is only one of many possible scenarios. The simplest scenario to understand, and one way to avoid many pitfalls, is to have the owner and annuitant listed as the same individual. Upon your death, the named beneficiary receives proceeds. If that sole primary beneficiary is your wife, she has the option to continue the contract.

See a tax specialist before you make any decisions regarding assigning ownership of an annuity. It will be in the best interest of all parties involved. □

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

To learn more about qualified and non-qualified annuities and how a William Penn Association tax-deferred annuity can benefit you and your financial future, contact your local WPA representative or our Home Office toll-free at:

1-800-848-7366



Keeping life simple

IT REALLY IS THE SIMPLE THINGS that get to me the most: the touch of a hand on my shoulder, an unexpected kiss on my forehead placed by my daughter, the back bends and dance steps my dog does when he sees me.

My life echoes yours -- perfectly imperfect, silently loud and riddled with prickly bushes and warm cups of tea. At the end of the years, that is all we have ever had. Money, or lack of it, means nothing. Our accomplishments count little unless they propelled someone else forward.

We -- and I do mean collectively all of us -- are simple, ordinary beings open to whimsical brushes of the extraordinary when we open up our hearts. Brilliance and sadness share the same broom, sweeping us first forward then backward in the next stroke. To weather the ride, we put our faces to the wind and sip on shallow breaths so we can feel the vibrations of being. Not complex or difficult, we would be fools to think little more mattered than our faith in God and a willingness to take care of each other.

Imagine, if you can, a modest neighborhood where all the creatures cared about each other and took care of themselves as if their brother's life depended on it. Once boiled down, we are not more than that. Fancy how that could work, using just salt and pepper to spice our lives instead of competing for embellished flavor.

If we took the rat out of the race and served with a meandering promise of cautiously regarding life as a fragile piece of porcelain...if we would speak softly and gently as



Photo © Can Stock Photo Inc./Melpomene

not to shatter the egg...for one day, one hour or even one minute, if we could hold hands instead of weapons and feel the pulse of another life and breathe the same tempo with the tiniest squeeze of acceptance...then sleep would come sooner and stay longer.

My life echoes yours holding on to the hope of a peaceful tomorrow and a cherished good night.

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

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Exhibit showcases Hungarian art from ambassador's private collection

by Kathy Megyeri

BOCA RATON, FL -- The Boca Raton Museum of Art will be featuring the acclaimed Hungarian art collection of former U.S. Ambassador to Hungary Nancy Brinker from now to Jan. 8.

Brinker, founder of Susan G. Komen and currently a Palm Beach resident, served as ambassador to Hungary from 2001 to 2003 and as chief of protocol for the U.S. from 2007 to 2009. She was awarded the Presidential Medal of Freedom in 2009.

Ambassador Brinker arrived in Hungary to begin her duties shortly after 9/11. At the time, all deliveries from the U.S. were halted, so to adorn the empty walls of the ambassador's residence, she invited artists in Budapest to loan their art.

That simple gesture immediately created a bond between the Hungarian art community and the U.S. and gained appreciation from the Hungarian government.

Brinker became an avid admirer of Hungarian art. With the help of local advisers and experts, she amassed one of the finest, largest and most extensive collections outside Hungary, one that spans more than a century from just before the Austro-Hungarian Empire to the present. It includes works of Hungarian modernism as well as works by artists who would never have received recognition outside the country without her efforts.

Brinker remains determined to educate Americans about Hungarian art and, by extension, Hungary itself.

"It is through art that we come to know about the country's culture, their hopes and aspirations, where they have come from, and who they are," Brinker has said. "The world would be a more peaceful place if we took the time to understand one another, and art and culture are good



"Lady on the Beach" by Sándor Bortnyik is part of the private art collection of former Ambassador Nancy Brinker now on public display.

places to start. I believe this is truly the art of diplomacy."

The works from Brinker's collection are part of a suite of four exhibitions collectively entitled "The Art of Hungary." One of the exhibitions, entitled "Hungarian Art: A Century of Rebellion & Revival," includes 100 works of art by Hungarian artists and provides a fascinating microcosm of the social and political turmoil that was raging across Europe, from the late 19th century, through WWI and WWII to the collapse of the Soviet Era, giving rise to the birth of the avant-garde.

The museum is located in Mizner Park, 501 Plaza Real, Boca Raton. For hours and more information, call 561-392-2500 or log onto www.bocamuseum.org.

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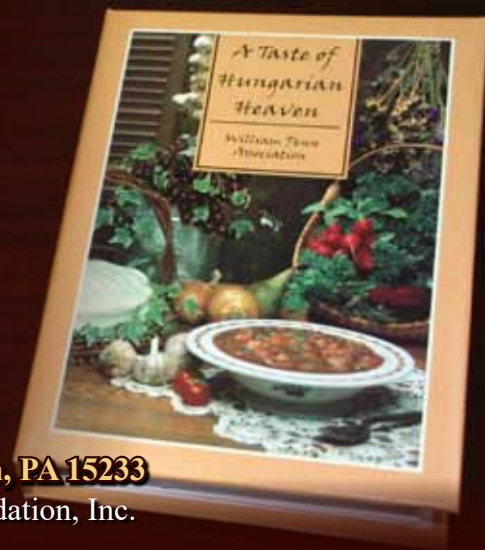
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All proceeds benefit the William Penn Fraternal Association Scholarship Foundation, Inc.





The home of Dr. Eugene and Janet Blackstone was designed and built around the couple's organ (seen in background) featuring more than 7,400 pipes. (Photo by Richard E. Sarosi)

Concert features rare instruments, unique setting

by Richard E. Sarosi

BRATENAHL, OH -- The Hungarian Cultural Garden of Cleveland held a gala organ concert on Oct. 2 at the home of Dr. Eugene and Janet Blackstone in Bratenahl, Ohio.

The Blackstone residence (pictured above) is unique in that the home was designed and built around the couple's massive pipe organ. With 7,406 pipes, the organ is the third largest pipe organ found in a residential dwelling.

The home took three years to design and another three years to build. It then took an additional six years to install the pipe organ.

The design of the home is based on European town halls known as basilicas, a name later applied to many churches which adapted similar design principles.

The acoustics are perfect in the Blackstones' ultra-contemporary home, with its steel and glass con-

struction, inch-thick glass windows and special paint.

The home also houses a rare 97-key Bösendorfer Imperial piano.

The concert's musical selections included pieces by Liszt, Dvořák, Handel, Ramey and Bach, along with duets for the piano and organ and some fun pieces.

It was amazing to be seated in this home overlooking Lake Erie with the wonderful tones coming from the piano and the organ. The opportunity to hear these two wonderful instruments made for a pleasant late afternoon concert in this unique home.

The concert benefited the Hungarian Cultural Garden Maintenance Endowment Fund. The fund was established to guarantee that funds will always be available to maintain the garden and keep it looking beautiful. Support of the gardens is a great way to support your Hungarian heritage.

Nationality Rooms to host open house

PITTSBURGH -- The Nationality Rooms of the University of Pittsburgh will be hosting their 25th Annual Holiday Open House on Sunday, Dec. 4, from noon to 4:00 p.m. in the University's Cathedral of Learning, located in the city's Oakland section. Guides in traditional costumes will provide information about each of the 30 rooms, which will be decorated for the holidays according to each nationality's customs. There also will be ethnic dance performances, a craft marketplace and ethnic foods available for purchase. Admission is free. For more information about the rooms, call 412-624-6000, or visit the rooms website at www.nationalityrooms.pitt.edu.

Florida club offers a 'Taste of Hungary'

VENICE, FL -- The Hungarian Christian Society / Petőfi Club is hosting a "Taste of Hungary" on both Saturday, Nov. 5, and Saturday, Dec. 3, at the club, 165 N. Jackson Road, Venice, Fla. The event will run from 11:00 a.m. to 4:00 p.m. both days. Admission is free. Sampler plates of Hungarian cuisine and pastries will be available for purchase. There will also be live music. For more information, call 941-483-4830 or email petoficlub@live.com.

Church selling fresh kolbász this month

DUQUESNE, PA -- Just in time for your Hungarian holiday festivities, the Hungarian Reformed Church of Duquesne, Pa., will be selling fresh homemade kolbász to raise funds for the church. The price is \$6 per pound. All orders will be ready for pick up on Saturday, Nov. 12, from 1:00 to 5:00 p.m. at the church, located at 1411 Kennedy Ave., Duquesne. To order your kolbász, please call Barbara at 412-469-2185.

Preparing for the Future

Our annual salute to our scholarship recipients

William Penn Association member students attending accredited colleges and universities as full-time undergraduate students are eligible to apply for grants through the William Penn Fraternal Association Scholarship Foundation, Inc. Grants are awarded to students as determined by the WPFA Scholarship Foundation Executive Committee.

Since 1972, our Scholarship Foundation has awarded 6,001 grants totalling \$2,641,200. This year, the Foundation awarded grants to 175 students, including 60 first-time recipients, totalling \$87,500. All of this is made possible by the generosity of our members and friends through direct contributions, through the purchase of “leaves” on our Scholarship Foundation’s Tree of Knowledge, and through support of various fundraising activities conducted at our annual bowling and golf tournaments, at the WPA Picnic, and at events conducted by William Penn Association branches. We congratulate all our member scholars, especially this year’s new recipients honored on Pages 14 and 15, and extend our best wishes for success this academic year.

2016-2017 Scholarship Essay Awards

Students applying for grants through the William Penn Fraternal Association Scholarship Foundation were required to answer, in 100 words or fewer, the question: "Where do you want to be in 10 years?" All essays were read and judged by members of the WPFA Scholarship Foundation Executive Committee, and the best essays were selected for special recognition. Prizes in the form of additional cash grants were awarded to the students submitting the top three essays among both new and renewal applicants. We proudly publish those six winning essays here.

First Prize - New Students - \$500

Darlene D. Kraepel, Br. 18 Lincoln Park, MI

Ten years seems so far away, that I'm honestly not sure where I see myself. I do hope that I accomplish my personal goal of becoming an RN, and working within the operating room, with geriatric patients, or with hospice. I want to help others and care for those who are sick, aging, or dying. I would like to continue my education and earn a BSN, and perhaps one day become a nurse anesthetologist. I would like to see myself paying off my home mortgage in 10 years and be able to start saving more money for my future.

First Prize - Renewal Students - \$500

Elise M. Szabo, Br. 28 Youngstown, OH

In ten years I'll have a master's in philosophy and operate a nonprofit that combines my love for animals with my compassion toward non-violent drug offenders whose lives have been ruined by drug laws. The nonprofit will be a sanctuary for rescued animals and a short-term job for nonviolent drug offenders. Participants will take care of rescued animals, learn organic farming, prepare and eat food they grow, and sell remaining produce at farmer's markets. The program will be a therapeutic experience for them to be close with animals and valuable training in growing and preparing healthy food.

Second Prize - New Students - \$300

Reed A. Abahazie, Br. 129 Columbus, OH

The question is simple, although the possibilities are endless. I have always looked to the future for bigger and brighter things to come. After being asked this question, it has begun to make me think about not only where I will be in 10 years, but how I am going to get there. When thinking 10 years into the future, the one place where I will always want to be is with the ones I love. Wherever the wind blows me or the opportunities seem to arise, I want to be happy and around the ones I love.

Second Prize - Renewal Students - \$300

Juselyn D. Tupik, Br. 296 Springdale, PA

It is the year 2026. I wake up in the morning and head to the hospital where I am a veterinarian, specializing in neurosurgery for small animals. Once I arrive, my focus is to fix what is physically broken. To accomplish this, I perform exams, therapy, and surgeries if needed. However, my favorite part of the job is to help with what is emotionally broken, offering comfort and assistance to the animals' families. After a rewarding day, I head home, have dinner with my family, and go to bed, knowing I made a difference, one day at a time.

Third Prize - New Students - \$200

Keve Pigniczky, Br. 14 Cleveland, OH

I'm not going to be melodramatic; I'm not going to be one to radically change the world. But what little impact I do have on my surroundings, I will accomplish to the best of my ability and make sure to positively change the lives of everyone I meet. In ten years I see myself as a married man, father of many children, a math teacher, a Hungarian Scout troop leader, a folk dance instructor, and most importantly, a role model and provider for the next generation. Hopefully, I will be able to live up to all of these titles!

Third Prize - Renewal Students - \$200

Shelby Q. Weaver, Br. 34 Pittsburgh, PA

In ten years I will have graduated from college by earning a doctorate in neuroscience or psychology. After receiving my Ph.D., I intend to become a certified neuropsychologist. Neuropsychologists focus on how illness and injuries of the brain affect a person's behavior and cognitive function. I want to work in a clinical setting and help people with traumatic brain injuries. My goal would be to diagnose the injury and recommend the proper treatment for the patient to recover as quickly as possible. Eventually, I would like to pick a specialization and focus on working with concussed athletes.

2016-2017 New Scholarship



JAROD J. BRONSTRUP
Br. 14 Cleveland, OH



PATRICK R. BYRNE
Br. 28 Youngstown, OH



BRYCE A. CHEKAN
Br. 28 Youngstown, OH



LEAH C. CONWAY
Br. 129 Columbus, OH



EMILY A. FELDNER
Br. 14 Cleveland, OH



MICHAEL A. FERRONE
Br. 296 Springdale, PA



KATARINA M. FLORES
Br. 800 Altoona, PA



PAIGE E. HAMMOND
Br. 800 Altoona, PA



RONALD M. HARRIS II
Br. 226 McKeesport, PA



AUTUMN M. HEBERT
Br. 34 Pittsburgh, PA

What's your story?

Every now and then, we publish articles profiling our current and former scholarship recipients. We would enjoy hearing from more of our recipients about how their WPFASF grant helped support their education and how their careers and lives are progressing. Please send your story and a recent photograph to:

John E. Lovasz
William Penn Life
709 Brighton Road
Pittsburgh, PA 15233.

Or, you can send it to John via email at: jlovasz@wpalife.org.



REBECCA E. HORVATH
Br. 28 Youngstown, OH



JACOB D. HOVANEC
Br. 14 Cleveland, OH



GABRIELLE A. KENDALL
Br. 28 Youngstown, OH



LEANNE M. KOSER
Br. 336 Harrisburg, PA



AUSTIN M. KOWALSKI
Br. 40 Martins Ferry, OH



DARLENE D. KRAEPEL
Br. 18 Lincoln Park, MI

Recipients



RACHEL A. KRAYNAK
Br. 14 Cleveland, OH



RENEE M. LUCAS
Br. 14 Cleveland, OH



HAYLEY M. MITCHELL
Br. 34 Pittsburgh, PA



GRACE C. NOEL
Br. 8036 Scottsdale, PA



ELENA M. PAPARIZOS
Br. 14 Cleveland, OH



JORDYN K. PHILLIPS
Br. 27 Toledo, OH



ZACHARY W. RUBOSKY
Br. 226 McKeesport, PA



WILLIAM Q. SCHERFEL
Br. 159 Phoenixville, PA



JENNIFER C. SMALLWOOD
Br. 28 Youngstown, OH



HALEY H. TOTH
Br. 296 Springdale, PA



SYDNEY M. WOLK
Br. 14 Cleveland, OH



AMY L. YUHOUSE
Br. 226 McKeesport, PA

New recipients not pictured

REED A. ABAHAZIE, Br. 129 Columbus, OH
 NOAH M. ALLEN, Br. 28 Youngstown, OH
 TYLER B. AMENDOLEA, Br. 28 Youngstown, OH
 MICHAEL AYRASSIAN III, Br. 28 Youngstown, OH
 BRIDGET M. BAGILEO, Br. 8114 Clarion, PA
 TRAVIS P. BAXTER, Br. 28 Youngstown, OH
 RACHAEL A. BOWERS, Br. 352 Coraopolis, PA
 ALLISON R. BREISINGER, Br. 8014 Pittsburgh, PA
 AMANDA L. BREISINGER, Br. 8014 Pittsburgh, PA
 TYLER J. CONCANNON, Br. 34 Pittsburgh, PA
 TRAVIS C. DARAGO, Br. 44 Akron, OH
 NICHOLAS M. DUMM, Br. 800 Altoona, PA
 STEVEN R. GARDNER, Br. 34 Pittsburgh, PA
 BRADLEY R. HETRICK, Br. 14 Cleveland, PA
 ALISON J. HINTON, Br. 129 Columbus, OH
 SYDNEY E. KEREMES, Br. 226 McKeesport, PA
 CHRISTIANA M. S. KOVACH, Br. 5 Phoenix, AZ
 ALEX J. MCGRAW, Br. 44 Akron, OH
 MATTHEW W. MECCA, Br. 174 Scranton, PA
 ALEXANDRA M. MORVAI, Br. 44 Akron, OH
 KATHRYN T. NOVAK, Br. 48 New York, NY
 BRIAN M. PATRICK, Br. 28 Youngstown, OH
 ELIZABETH R. PETRELLA, Br. 28 Youngstown, OH
 BENDEGUZ PIGNICZKY, Br. 14 Cleveland, OH
 KEVE PIGNICZKY, Br. 14 Cleveland, OH
 IAN P. PRINDLE, Br. 26 Sharon, PA
 GIANNI V. QUATTRO, Br. 28 Youngstown, OH
 KELLILYN J. RUSH, Br. 18 Lincoln Park, MI
 CARLY R. TETREAULT, Br. 296 Springdale, PA
 EMILY M. TETREAULT, Br. 296 Springdale, PA
 JACOB D. VANDERKAR, Br. 189 Alliance, OH
 BAYLEE R. WALTERS, Br. 296 Springdale, PA

WPA Tour 2016

Story & Photos by Richard E. Sarosi

The WPA Tour 2016 is now a pleasant memory...one which I'm reminded of with each credit card bill I receive.

Our group included travelers from Ohio, Pennsylvania, New Jersey, Virginia, Florida, Texas, Michigan and Colorado. Many first met in Detroit Sept. 6 and flew to Europe together; the rest joined us in Vienna as we began our European odyssey.

Our journey took us to many beautiful sites in Austria, Croatia and Hungary.

Vienna was our first stop. Since my last visit there, the traffic has increased. We saw new immigrants walking the streets in clothing not normally found in Austria. Schonbrunn Palace was beautiful, but the restoration work never seems to end. It is hard to believe that a 6-year-old Mozart played for the royal family in this palace.

We enjoyed a morning practice of the white Lipizzaner stallions at the Spanish Riding School then, later that evening, a Strauss and Mozart concert in "the City of Music."

We also visited the 900-year-old Klosterneuburg Monastery, home of the Babenberg and Habsburg dynasties. The two major faiths had an impact in the development of the monarchy.

Croatia was our next stop, which included a visit to the Croatian National Park System and Plitvice Lakes National Park, a UNESCO World Heritage site. This park features waterfalls and 16 lakes cascading into each other. Some from our group undertook a three-mile walk into the canyon then up the other side to a boat ride. I chose to sit with some fellow WPA travelers in the coffee shop until the others got back.

We arrived in Split, Croatia, just in time for sunset,

and what a sight it was from my balcony overlooking the beach and the Adriatic Sea.

A visit to Trogir and a walking tour to see the Romanesque, Renaissance and Baroque architecture was informative. We traveled to the inner city of Split, which was built around Roman Emperor Diocletian's palace with its many remnants of Roman heritage, Renaissance and Gothic structures, Jupiter's Temple and Greek influence.

A trip to Omis and a river cruise allowed us to see remnants from World War II: a German bunker on one side of the river facing an Italian bunker on the opposite side. While we cruised, zip lines took adventurous tourists airborne across the river.

We had lunch in a *konoba*, a traditional local restaurant. I had trout cooked in a large oven under firewood. Meats were prepared the same way.

The next day, we enjoyed a catamaran cruise on the Adriatic Sea which was wonderful and relaxing. We stopped three times for those who wanted to take a swim as we sailed to Brac Island.

On our way to Lake Balaton, we had lunch at Kezele Farm near Zagreb, Croatia. Lunch was cooked in a style similar to paella in large, flat pans.

In Badacsony, Hungary, we toured Festetics Palace in Keszthely. Then we traveled to Budapest, my favorite city. Side trips to Hollókő, a traditional Hungarian village or *falu*, and Eger brought the tour to a close.

We gathered for a farewell dinner at Mátyás Pince Restaurant, featuring chicken paprikás, Gundel palacsinta, and traditional folk music and dancing -- a great way to say goodbye to Budapest and Hungary. □





Just 4 Kids

with Gerry D. Clown

Hi, Friends!

I hope your school year is going great, and I hope you've made some new friends this year! If you're like me, you're busy with school, homework and family activities. But don't forget to make time for some fun -- like a "potluck party." What's a potluck party, you ask? Well, it's a party to which each of your friends brings a favorite food to share with everyone.

One idea that can get your party going is a **candy apple bar**. It's like a little salad bar, but instead of vegetables, it's made up of everything you need to make candy apples!

What You Need:

- 4-6 apples
- 24-36 candy sticks
- 6 ounces of ginger ale or lemon-lime soda
- a jar of caramel sauce
- a jar of chocolate sauce
- a muffin tin

- a variety of toppings, like brown sugar and cinnamon, mini marshmallows, chopped peanuts, graham cracker crumbs, chocolate chips and toffee bits

What You Do:

- Ask a grown up to cut up one apple for each of your friends into six wedges.

- Insert a candy stick into each apple wedge.

- To stop apples from turning brown, dip wedges in the ginger ale or lemon-lime soda.

- Fill each compartment of the muffin tin with a different topping.

- Dip the apple wedges into the caramel or chocolate sauce. Then use a spoon to sprinkle your favorite toppings onto the apples.





It's Turkey Time!

Thanksgiving is just around the corner. I can hardly wait! I love getting together with family and friends and sharing a good meal. The house smells soooo good as my mom prepares the turkey and all kinds of tasty food. To celebrate this special day, I'm going to color the picture below and show it to everyone before we sit down to enjoy our Thanksgiving feast. I wish all of you a fun, delicious Thanksgiving!!



Branch 1 Bridgeport, CT

by Jim Ballas

Before you know it, the holiday season will be upon us. We are in the process of making plans for our holiday events.

First, thanks to all those branch members who helped make our food drive a huge success. The groups that received the food were greatly appreciative of our efforts.

We will again participate in the Holiday Basket program. We are asking our members to donate non-perishable food items and hope to give at least three food baskets to needy families in our area. Donations may be dropped off at United Church of Christ or the Bessemer Center Hall located at 2200 North Ave. (at the 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. Similar to last year, there will be refreshments and lunch served and singing of Christmas carols. We may get a surprise visit from Santa Claus for the children, each of whom will receive a gift. Please bring a non-perishable food item for our Holiday Basket program when you come to the party. Invitations will be mailed to all branch families with children. Others may contact Branch Coordinator Jim Ballas if they would like to come at 203-929-9425 or at jamesballas@att.net.

Happy Thanksgiving to all our branch members. Thank you all for your continued support. Looking forward to hearing from you over the holiday season and seeing you at the Christmas party.

Branch 14 Cleveland, OH

by Richard E. Sarosi

Happy Thanksgiving to our members and friends. The officers and members of Branch 14 send out good wishes for everyone to enjoy their holiday.

The 2016 WPA Trip to Vienna,

Austria, Croatia and Hungary is now a nice memory -- one that I'm reminded of as my credit card bills arrive. For more on the trip, turn to pages 16 and 17 of this issue.

After I returned from Hungary, I had the opportunity to attend the dedication of the Hungarian memorial (see photo below) on Sept. 25 in Fairport Harbor Memorial Park located in Fairport Harbor, Ohio. The sunny afternoon provided a perfect day for our community to unveil the monument honoring all Hungarians of past, present and future generations. The large crowd was filled with Hungarians wearing red, white and green. The featured Hungarian speaker was former Fairport Harbor resident Chris (Kapostasy) Jansing, senior White House correspondent for NBC News and an anchor and correspondent for MSNBC. The event was sponsored by the Hungarian Heritage Museum of Fairport Harbor.

The Hungarian Cultural Garden of Cleveland sponsored a gala organ concert Oct. 2 at the home of Dr. Eugene and Janet Blackstone in Bratenahl, Ohio. For more on this event, see the "Magyar Matters" section of this issue.

This October, Cleveland hosted many events and activities commemorating the 60th anniversary of the Hungarian Revolution and honoring the brave freedom fighters who lost their lives and those who never lost the desire to keep fighting the oppression that engulfed Hungary for so many years. I hope you had the opportunity to attend some of them.

Tickets for our branch's second annual Red, White and Green Raffle are selling well. Only 400 tickets will be sold, with four prizes being offered. The drawing will take place during the Branch 14 Christmas party to be held Nov. 19 at the Bethlen Hall of the First Hungarian Reformed Church located at 14530 Alexander Road. The party begins at 1:00 p.m. with the drawing at 2:00 p.m. Do not wait until November to buy your tickets, as we sold out before the party in 2015. Please contact Branch President Caroline Lanzara at 1-216-581-8979 for raffle ticket information.

The last Branch 14 meeting for 2016 will be held Wednesday, Dec. 7 at 7:00 p.m. at the Bethlen Hall of the First Hungarian Reformed Church. WPA Branch 14 adult members are welcome to attend the branch meeting.

Congratulations and best wishes go out to those Branch 14 student members who received grants from the WPFA Scholarship Foundation for the first time this fall. They are: Emily Feldner, Bradley Hetrick, Jacob Hovanec, Rachel Kraynak, Renee Lucas, Elena Paparizos, Bendeguz Pigniczky, Keve Pigniczky and Sydney Wolk. We wish you well as you enter into the next phase of your life, pursuing your dreams and goals. Study hard for the rewards

This memorial to Hungarians was dedicated Sept. 25 at Fairport Harbor (Ohio) Memorial Park. (Photo by Richard E. Sarosi)





Members of the Kis Szívek dance group perform during the Szüreti Bál held recently at the Hungarian American Cultural Center in Taylor, Mich. (Photo by Thomas F. House)

are great, but have some fun in school, too.

We ask everyone to please continue to support the WPFA Scholarship Foundation. If you or your child received a WPFASF grant, please help to pay it forward for another WPA student by making a donation to the Scholarship Foundation.

Remember, also, that as your children grow into young adults, their juvenile insurance certificates can be converted into adult life certificates when your children reach age 25. Converting their juvenile certificates will insure them of continued life insurance coverage into their adult years and will allow them to continue receiving many fraternal benefits, including a subscription to this magazine and full eligibility and participation in WPA's fraternal functions.

The officers of Branch 14 extend our sympathy to those Branch 14 and WPA members who have recently lost a loved one. May God bless our members and their families at this difficult time, and may our dearly departed rest in peace.

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

Special wishes for quick healing go to Violet Sarosi who fell in her kitchen in August and is now in rehab. It was a great day on Oct. 4 when my mom took her first steps in two months. We hope that many more steps follow that will get her back home and to her family. Keep up the good work. We love you.

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 birthday and/or anniversary.

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

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

Branch 18 Lincoln Park, MI

by Barbara A. House

Happy Thanksgiving to all our wonderful members and their families. We all have so much to be thankful for. Thank everyone who is special to you during this wonderful season.

Speaking of thanks, I have many to thank in regards to the WPA Picnic. Thank you John Lovasz; you took some marvelous pictures. Thank you to all who went above and beyond to make our wonderful picnic such a success. Thank you to Richard Sarosi who was such a big help and go-between with the members of the Hungarian Cultural Cen-

ter of Northeastern Ohio. My living in Michigan was a small problem, but we worked it out. Thank you to all who chaired the various booths. It was all new to us, but a wonderful job was done by all. It can only get easier for next year's event. Thank you HCCNEO President Mary Jane Molnar and her crew. You made us all feel very welcome. Same time next year?

Our European trip was wonderful. We visited Austria, Croatia and Hungary. Many of our travelers reached out and helped those who could not walk as fast as others. Welcome to all the first timers. I hope you will see your way clear to join us again. Special thanks to Arlene Gordon and Judith Radvany. Thank you, to Alfred and Barbara Yates for their kindness. Thank you, Linda Enyedy, for helping Michelle Pokorny meet her newly discovered family in Slovakia. Thank you also to Clara Varga for being a wonderful roommate. The biggest problem for European travelers is the time difference. That six-hour difference gets harder every year. Lastly, thank you all for another great trip. You have all received correspondence from me. Hope you send it back as soon as possible. We are already hard at work on next year's trip. Hope you can join us.

Thank you Loretta Nemeth for your great report at the Hungarian Heritage Experience. Thank you Mrs. Borsay and your congregation for the wonderful noodles. We will order more for next year.

Thank you, Kathy Megyeri; your articles are super and always written from the heart. Thank you for all you do for me. What would I do without you?

William Penn Association was saddened by the loss of some wonderful people. Fran Furedy was a wonderful friend and loved by many. Prof. Gus Molnar was a dedicated and true Hungarian and member. Marge Boso was the best. She was always smiling and was a dedicated member of the Board. Our sympathy goes to all their family and friends. They will all be missed.

Congratulations to Wanda Gall on her retirement. I know it was a hard decision, but I am sure you will

always find something to do.

Congratulations also to Mark Schmidt on his retirement. I know Anne Marie has some wonderful plans for you. Enjoy!

Thank you, Helen Sryniawski, our new communications officer at Branch 18; you are doing a great job. When Helen makes her calls for November and December, she will tell you about the earlier meeting times for the winter, which many of you have requested. We will start promptly at 6:00 p.m. We continue to meet at the Hungarian Cultural Center on Goddard in Taylor. Please feel free to bring a guest. We always welcome your input.

The Cultural Center also serves authentic Hungarian meals on Fridays from 5:00 to 9:00 p.m. Give them a try; you will be pleasantly surprised.

Get well wishes to Violet Sarosi, George Schvarckopf, Lee Kosaski, Albert Frate, Doug Truesdell, Joe Csereklye and Arlene Csoman. May you all be better soon.

Happy November birthday to our special members, especially National Vice President-Secretary Jerry Hauser, Mary Ann Kelly-Lovasz, Christopher Kovalchuk, Steve Evans, Michael Chobody, Bob Bisceglia, Denise Hurley, George Schvarckopf, Anita Kosaski, best friend Doug Truesdell and Krisztina Kortvesi (always special in our life). We wish you many more.

A very important person in my life is celebrating her 94th birthday on Nov. 3. Happy birthday, mom; you are so loved.

Please remember our deceased members and their families in your prayers, especially Helen Antol, Ann Katherine Frisco and Esther Horvath.

Remember, I can always be reached at 343-418-5572 or 734-782-4667. I can also be reached at 1-800-848-7366, ext. 107. I would love to hear from you.

Enjoy this beautiful weather; we certainly have earned it.

My thought for the month is from Father Barnabas: "We have more material wealth than almost any society in history. We live longer, eat better and dwell more comfortably. Amid all this incredible stuff, it's easy to lose sight of the things that really matter, which are



Next Deadline

All articles & photographs for the December issue of *William Penn Life* are due in our office by November 10. If you have any questions, please contact John E. Lovasz toll-free at 1-800-848-7366, ext. 135.

mostly not things."

True, isn't it? I think this message is perfect for Thanksgiving. Thank God for all you have. Have a wonderful holiday.

Branch 27 Toledo, OH

by Paula Bodnar

Here we are, in the middle of fall. The leaves are falling and the air smells of fresh baked apple pie. I hope everybody had a fun and safe Halloween.

Our next branch meeting has been moved to Saturday, Nov. 12 at 2:00 p.m. at American Table, located on Wheeling Street across from St. Charles Hospital. We will be finalizing plans for the Christmas party. Everyone is welcome to attend. Bring a friend along with you; they might be interested in joining.

We extend birthday wishes to the following members: Lisa Brooker, Don Brown, Caroline Browning, Fielder Gainsley, Elizabeth Gombash, Jacqueline Grivanos, Michael Hanus, Tammy Hornyak, Judy Huang, Stephen Ivancso III, Gary Kerekes, Kathleen Large, William Lorenc, Martha Plaskiewicz, Connor Stierman, Christine Takacs and Christine Vasko. Hope I didn't miss anybody.

If you have any announcements, births, anniversaries, retirements or other news that you would like published, please feel free to contact me at pooh9382@bex.net or 419-460-7214.

Wishing everybody enjoys a very thankful Thanksgiving with all your loved ones.

Branch 28 Youngstown, OH

by Kathy Novak

A very happy and blessed Thanksgiving is wished for all our members.

How fast time has slipped by and how quickly the holidays are approaching.

Branch 28 is finalizing plans for the annual branch family Christmas party to be held Saturday, Dec. 10, at the Aut Mori Grotto Hall, 563 N. Bella Vista Ave. The invitations will be in the mail soon. The branch officers are looking forward to seeing many of our members in attendance.

Congratulations to all the 2016 WPA scholarship recipients, especially Branch 28 members Michael Ayassian III, Travis P. Baxter, Patrick R. Byrne, Bryce A. Chekan, Rebecca E. Horvath, Gabrielle A. Kendall, Brian M. Patrick, Elizabeth R. Petrella, Gianni V. Quattro and Jennifer C. Smallwood. Continued success is wished for these new scholarship recipients as well as for those with renewed scholarship awards.

Plenty of events commemorating the 60th anniversary of the 1956 Hungarian Revolution have been held recently. Details of several of them will be shared in my next article.

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

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

Get well wishes go out to all

those not feeling up to par, especially Alice Nagy, Susan Willis, Ethel Kripchak, Violet Sarosi, Mary Rose Purton and David Chakey.

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

We hope some of our readers will be able to visit the Nationality Rooms at the University of Pittsburgh while the rooms are decorated for the Christmas season. A good time to visit would be during the rooms' annual open house, which will be held Sunday, Dec. 4.

For your life insurance and annuity needs, please call either Kathy at 330-746-7704 or Alan at 330-482-9994.

Branch 34 Pittsburgh, PA

by Marguerite McNelis

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

Happy and blessed Thanksgiving to everyone.

Thank you Branch 296 for the warm welcome! It was very enjoyable visiting with everyone and good to see Harry and Joyce. The food, the kolbász and bacon were delicious.

Mitzi, it's good to have you home again.

Happy and healthy birthday wishes go out to everyone celebrating their birthdays in November.

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.

Congratulations to Branch 40 member Austin Kowalski who was selected as a new recipient of a William Penn Fraternal Association Scholarship Foundation grant for the 2016-2017 school year. We wish you much success in your college life and

throughout your subsequent career. Study hard but also enjoy your time in college.

We encourage everybody to support the William Penn Fraternal Association Scholarship Foundation. Your donations provide financial assistance to eligible WPA student members like Austin and many others.

Harry and I attended the Branch 296 Springdale, Pa., bacon roast in Oakmont. What a beautiful setting for a great picnic. All the members and guests attending made us feel so very welcomed. The food was absolutely delicious, too. In fact, we exercised some of it off on the walking track surrounding the park... then went back for desserts. Thank you, Branch 296; we had a wonderful afternoon with fantastic weather and great company.

Keep in mind that our branch Christmas party is scheduled for Saturday, Dec. 3, at King's Restaurant, located at the intersection of Routes 22 and 43 in Wintersville, from 9:00 to 11:00 a.m. You'll enjoy food, fun and fellowship with your fellow WPA members and children. All of our branch members are invited to attend this open house "Breakfast with Santa." So, stop by while you're Christmas shopping, say hello, have some fun and start out your day with a good breakfast. Santa will give a treat bag to all branch children attending.

We wish happy birthday to all those born in the month of November, and there are many: National Vice President-Secretary Jerry Hauser, National Sales Director Bob Bisceglia, National Director Michael J. Chobody, and Home Office staffers Mary Ann Kelly-Lovasz, Christopher Kovalchuk, Steve Evans and Denise Hurley.

Also, happy anniversary to all those celebrating this month.

We also pray for those who are sick or recuperating from illness.

Cool, crisp weather is once again upon us. We thought it would never get here. The leaves have turned beautiful colors and Thanksgiving will soon be here. We have so many blessings to be thankful for, so take the time to enjoy the holiday and praise God for all that He has

bestowed upon you.

Remember to say an extra prayer for our young men and women in the armed forces for Veterans Day on Nov. 11. Whether they are based in the U.S. or abroad, many won't be able to be with their loved ones during the upcoming holidays.

For additional information about branch activities, or to let us know about events going on in your family, please call Joyce Nicholson at 740-264-6238.

Branch 44 Akron, OH

by Elizabeth Darago

It's autumn in Ohio! The pumpkins are being made into yummy pies, and the apples have been picked from the orchards. I bought my first gallon of this year's apple cider from Amish Country last month. I also made *terpetős pogácsa* (crackling biscuits) from cracklings I found in a meat market in Amish Country. A one-day trip turned into a Hungarian tradition. That is autumn at its best!

Branch 44 is getting ready for the coming holiday season. Your branch officers have been collecting and storing non-perishable food items for our branch's Holiday Baskets, and we've secured the date for our family holiday brunch and party: Saturday, Dec. 10, at the Golden Corral on South Arlington Street. The deadline for party reservations is Dec. 6. We understand that Santa Claus has reviewed his busy schedule and promises Rudolph and the rest of his reindeer will whisk him to our party.

If any members want to help wrap presents to be distributed during the party, we will be getting together to wrap them on either Dec. 8 or 9. Watch your mail for the Christmas newsletter in November and be sure to reserve your place at our party. Don't forget to bring your non-perishable food items for the Holiday Baskets. Come and enjoy great food, fun and fraternalism.

We hope you enjoy all your favorite fall activities, and that your favorite football teams have winning seasons!

Branch 89 Homestead, PA

by Lisa S. Toth-Maskariniec

Hard to believe we're now well into fall. Golf season has ended for the year, and we can only think ahead and imagine all that will be for next year.

Branch 89 sends get well wishes to Betty Rubinsak, wife of branch member Ron Rubinsak, who recently fell and broke her arm while shopping at Kohl's. Betty is a very vibrant person who is always on the go. We hope this injury won't sideline you for too much longer. You're in our thoughts.

We are pleased to announce that our newest branch member, Rev. Lisa Kerestesi, recently accepted the position as permanent part-time minister at the First Hungarian Reformed Church of Homestead. Congratulations, Rev. Lisa; we know you will be a perfect fit for our church and will be a valuable member of Branch 89.

We are also pleased to welcome Rev. Kerestesi's two sons, Miles and Alec, to our branch. Welcome! We have plans for you both.

Belated birthday greetings to Debra and Edith Zamberry. May you have many, more happy and healthy birthdays to come.

We thank Branch President John Toth Jr., Rev. Kerestesi and branch members Edith, Debra and Michelle Zamberry; Fred Schneider; and Dianne Schneider who recently attended the performance by the Hungarian National Dance Ensemble at West Mifflin High School on Oct. 21.

Branch 89 will be donating Holiday Baskets to those less fortunate for Thanksgiving and will be supporting the Coins for Charity Collection recently established by Rev. Kerestesi. This quarter's donations will go to the Rainbow Kitchen. It is important to remember, as we approach the holiday season, those less fortunate than we are and try and do something to brighten someone's day.

Arrangements are being made for our annual branch Christmas party to be held on Saturday, Dec. 3, at 12:30 p.m. at the Brunswick Playmor



Among those enjoying Branch 89's annual golf outing Aug. 7 were (l-r) branch members Rev. Lisa Kerestesi, Fred L. Gabocy and Rev. Alexander Jalso.

Bowl. We are also in talks to have Mr. Balloon Man come and make balloon creatures for all of the children in attendance. This will be new to our party, but we think it will be well received.

Branch 129 Columbus, OH

by Debbie Lewis

November has arrived and so has cooler weather. This is my favorite time of year: the fall weather, the leaves changing colors, Thanksgiving spent with family and friends, and Christmas just around the corner.

Remember, especially on Thanksgiving, to give thanks to the people who are important to us. Reach out to those who may be alone on this day, as we all could use a friend in our lives.

Important dates for November include:

- Daylight Savings Time ends Sunday, Nov. 6. Turn your clocks back one hour.
- Election Day finally arrives on Tuesday, Nov. 8.
- We mark Veterans Day on Friday, Nov. 11.
- Thanksgiving falls on Thursday, Nov. 24.

We congratulate three branch members selected as new recipients of WPA scholarship grants for the 2016-2017 academic year. They are Reed Abahazie, Leah Conway and Alison Hinton. Good luck as you continue your education.

On Sunday, Nov. 13, at 10:45

a.m. there will be a Soup and Learn Program at the Hungarian Reformed Church located 365 Woodrow Ave. in Columbus.

Our next branch meeting will be held on Tuesday, Nov. 22, at 4:30 p.m. at the Hungarian Reformed Church, during which we will be electing officers. Please plan on attending this important meeting.

Please mark your calendar for our Christmas party on Saturday, Dec. 3. Information will be mailed out soon.

We congratulate all those celebrating birthdays and anniversaries. Congratulations to all who have new additions to their families.

Get well wishes to those who have been ill or hospitalized.

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

For all your life insurance and annuity needs, or if you have news to share, please contact Branch Coordinator Debbie Lewis at 614-875-9968 or at DAL9968@aol.com.

Branch 132 South Bend, IN

by John E. Burus

Well, summer is over, and fall is here and with it comes Notre Dame Football. We also hope this fall brings an end to the Chicago Cubs' World Series drought of 108 years. By the time you read this, I guess we'll know. Go, Cubs! Go!

The next get-together will be the Christmas party on Dec. 4 at 3:00 p.m. at Barnaby's Pizza, 713 E.



Congratulations to Dottie Hofele, a long-time member of Branch 249, who recently celebrated her 90th birthday,

Jefferson Blvd., South Bend. Please RSVP your headcounts for adults and children attending as we always try to provide a Christmas gift for each child who attends. We also try to reserve seating as the restaurant gets very busy. Please contact Janos P. Burus at 574-287-0590 or John E. Burus at john.e.burus@honeyswell.com. As in years past, the branch will provide all the pizza and soft drinks.

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

Branch 226 McKeesport, PA

by Judit Ganchuk

Happy birthday wishes to all our members celebrating their special day this month. Also, happy wedding anniversary to all those celebrating this month.

We ask that you keep all those affected by Hurricane Matthew in your prayers; it was the first Category 5 Atlantic hurricane since Hurricane Felix in 2007.

On Nov. 1, All Saints Day, many Hungarian-Americans will go to cemeteries to visit their loved ones' graves and pay their respects with flowers or light candles at home. Take time to remember your family

members who have passed and the positive impact they had on you.

Keep our military, here and abroad, in your thoughts and prayers. Veterans Day is a good opportunity to discuss veterans' sacrifices from within your family or neighborhood. If you're able to, please support them by attending a local Veterans Day program or parade.

I want to welcome all of the new Branch 226 members, and also congratulate the new scholarship recipients this year: R. J. Harris, Sydney Keremes, Zachary Rubosky and Amy Yuhouse.

This year's children's Christmas party will be held Sunday, Dec. 11, starting at 2:00 p.m. at the Free Hungarian Reformed Church in McKeesport. Please RSVP to the phone number below so we can plan accordingly.

The November branch meeting is held the third Thursday of the month at 10:00 a.m. at Branch President Malvene Heyz's home. Please call 412-751-1898 for directions. We welcome all members.

Remember, if you sign up your friend or family member for life insurance, you're eligible to receive a cash reward. Take a look at the back cover of this issue for details.

Do you have good news you'd like us to share? Call the phone number above to get your news published.

Lastly, as our members prepare for the family-focused Thanksgiving holiday, I leave you with this anonymous quote I found: "Families are like branches on a tree -- they grow in different directions, yet the roots remain as one."

Branch 249 Dayton, OH

by Mark Schmidt

It's November. Fall is here. Colored foliage, apples, pumpkin pie -- yum! And speaking of yum, Thanksgiving is later this month. What a great time of year. Not good for the waistline, but that's okay; it's the start of the Holiday season.

October in Dayton brought a lot of good times, too. The Hungarian National Dance Ensemble gave a

rousing performance commemorating the 1956 Hungarian uprising against the Soviet Union's rule and celebrating the roots of Hungarian folk dance. What a great show in Dayton. Thank you, WPA, for being a sponsor to help bring such a great cultural gem to the Gem City.

The Magyar Club's Gulyás Fest was as delicious as always and a great time meeting with local friends, many who are WPA members.

Back to the present time, Branch 249 is holding its bi-annual election of officers. This will take place Saturday, Nov. 19 at 1:00 p.m. at Queen of Martyrs Church, McAuley Hall. Please come and support the branch. Just like the national election, your vote counts. I hope you voted in that election, too.

On Dec. 4, the Magyar Club of Dayton will host its Christmas party at 1:00 p.m. at the Meadowbrook Golf Club, 6001 Salem Ave., Clayton. Cost of the dinner is \$20 per person. Contact Michele Daley-LaFlame at 937-771-0045 for reservations.

The long-anticipated Branch 249 children's Christmas party will be held Dec. 11 at 12:30 p.m. at the American Czechoslovakian Club, 922 Valley St., Dayton. Please be there on time as the entertainment will start promptly at 1:00 p.m. This year, we will be entertained again by a local favorite, comedian and ventriloquist Mike Hemmelgarn. The kids and I love his puppets. And don't forget the other special guest of the day, Santa Claus, who will be there to get the Christmas wishes of the young and young-at-heart. And, of course, a delicious lunch will be served as usual. Cost is free to members and \$10 for adult guests.

Get well wishes to all who have been ill or hospitalized, especially Michele Daley-LaFlame, Donnie Dugan, Liz Hewitt, Linda Kertesz, Jesse Stefanics and Karen Vance. We hope you all feel better soon.

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

And please remember all our veterans Nov. 11, who helped to preserve our freedom in this great country of ours.

That's all for now. Stay safe and spend like you're a millionaire on Black Friday. Arghhhhhhhhh! Christmas is coming.

Branch 296 Springdale, PA

by Mary A. Kelly-Lovasz

Branch 296 heartily congratulates our newest WPFA Scholarship Foundation grant recipients for the 2016–2017 academic year: Michael Ferrone, Carly Tetreault, Emily Tetreault and Baylee Walters. We wish you, along with our renewing scholarship recipients, terrific experiences in the year ahead. Persevere through whatever lies before you in the pursuit of your goals...and remember, those college years go by very quickly! We also encourage you to share with us some of your college experiences. Our members support you and would enjoy reading about your successes.

The holidays are quickly approaching, so please mark your calendars for our family branch Christmas party on Sunday, Nov. 27, at the Springdale Veterans Association (VFW) on Pittsburgh Street at noon. Join us for a relaxing time with great food and fellowship. It'll be after Thanksgiving and Black Friday, so everyone deserves a little break. Of course, Santa and Mrs. Claus are anxious to visit us again (Mrs. Claus needs her snowball returned that I've been holding on to ... and you've got some forewarning if you're on the 'naughty' list...you've still got time to turn that around.) Children and those who are young at heart will have a delightful time. Please RSVP by Nov. 18 to Diane Torma at 724-882-3802 or dtorma@wupalife.org.

Remember, too, that this is the giving time of the year. We ask you to kindly bring a non-perishable food item or paper product to our Christmas party to donate to a local food bank. You've done an outstanding job with our donations. Recipients of your donations always appreciate your thoughtfulness and generosity.

Branch 296 held its annual bacon roast at the end of September. This is the third year in a row for this event, and I am pleased to report it was a success. The weather could not have been any better: cool, but sunny, just a nice autumn day along the Allegheny River.



Members and friends of Branch 296 enjoyed the branch's annual bacon roast Sept. 25.

We welcomed WPA members and guests from Branches 34, 88, 89, 226 and 349. It was terrific seeing everyone! All brought delicious covered dishes and tempting desserts to share as we talked, laughed and reminisced like a happy family. Two adorable babies joined us, and I could not help but think that this time next year they will be toddling around the pavilion. Socializing at an event like this is good for the heart, mind and soul. Thank you so much for joining us, and we hope to see you next year.

This bacon roast was a labor of love, and we're grateful for our branch members who did a fantastic job in preparations and recovery: Toni and Marge Kosheba, Diane and John Torma, Helen Slaninka and Mary Ann Slaninka, Noreen Fritz, John Lovasz and Leanne Lovasz. Special thanks to Judit Borsay for lending us her roasting sticks and purchasing the bacon and to the Women's Guild of the Hungarian Reformed Church of McKeesport for making that excellent kolbász that tasted especially good off the grill.

Happy and hearty birthday greetings to all of our members, including my father-in-law John L. Lovasz.

Get well wishes to each of our members who are recovering from illness or injury and condolences to all who have lost a loved one recently. You are remembered in our hearts, thoughts and prayers.

Final thoughts are in regards to the month of November itself. The

campaigning has at long last come to an end, and I hope you voted. That is all that I am going to write about that.

For those who have served our country in the military, we appreciate your service and sacrifice and honor you on Nov. 11.

The last Thursday of this month brings us Thanksgiving. May you be surrounded by an abundance of blessings and love on that day.

As I sign off each month, a reminder, that our branch meetings are always held on the second Thursday of the month at 6:30 p.m. at King's Family Restaurant in New Kensington. Our next meeting is Nov. 10. For those who have not attended a meeting in a while, or who are new, please consider joining us.

Contact me if you have any news that you would like to share at makeilly367@verizon.net or at 724-274-5318.

Need answers to your life insurance or annuity questions? Our friendly and helpful agent Noreen Fritz is here to provide the answers at 412-821-1837 or at noreenbunny.fritz@verizon.net.

Have an enjoyable November.

Branch 336 Harrisburg, PA

by Jim Robertson

On Sept. 17, Branch 336 celebrated our 80th anniversary. On behalf of the branch officers, we thank our many volunteers for the wonderful food, refreshments and entertain-



Members of Branch 336 recently gathered for a picnic to celebrate the 80th anniversary of their branch, some wearing the commemorative T-shirt (right) created for the event.

ment that were enjoyed by all. If you missed this event, you are going to have to wait another 20 years until we celebrate our 100th!

Seriously, you missed a great day. The weather was perfect, and everyone enjoyed the fun, refreshments and fellowship.

Many fundraising events were held throughout the day, and the branch raised enough money to purchase a silver leaf to donate to the William Penn Fraternal Association Scholarship Foundation. Excellent!

Just a reminder to our new members: our branch meetings are held the third Monday of every month at 6:30 p.m. Charlie Johns and Jim Robertson are always there to address your insurance and annuity questions and needs.

Be on the lookout for a special article in next month's *William Penn Life* that honors one of our military members.

Branch 352 Coraopolis, PA

by Dora S. McKinsey

Happy Thanksgiving everyone! It's hard to believe that the holiday season is upon us. May you and your family enjoy a very blessed Thanksgiving.

Thanksgiving is the time of year when we are reminded to give thanks for all that God has given us. We have much to be thankful for. I am especially thankful for my family and the close bond we share. I thank God every day for the good health we all enjoy and pray that it

continues. My hope and prayer is that all of us will recognize our blessings and share what we can with those less fortunate.

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

Branch 352 will hold its annual Christmas party for branch juvenile members on Sunday, Nov. 20, at Sports Haven Bowl in Bridgeville, PA beginning at noon. All juvenile members are invited to attend and enjoy a day of bowling fun. We are also conducting a food drive, as we have done in the past. Please be generous in donating non-perishable food items for the local food bank. Your help is much needed and appreciated.

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

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

Don't forget to turn your clocks back one hour on Nov. 6 and enjoy an extra hour of sleep.

If you have any news to report or need help with any questions about life insurance or annuities, please do not hesitate to contact me at 412-932-3170 or dmckinsey@hotmail.com. Have you recently moved? Are your beneficiaries up-to-date? Do you need additional life insurance? I can help you with your questions.

Branch 800 Altoona, PA

by Bob Jones

Branch 800 is currently in mourning. We lost David G. Greiner, our branch secretary and *William Penn Life* correspondent. Dave passed away Oct. 2, 2016, when he suffered a heart attack after having dinner with his brothers, Dennis and Daniel, both of whom are officers of Branch 800. We extend our deepest condolences to his family and friends, and pray for his eternal rest.

It is November, and we at Branch 800 are gearing up for the holiday season, beginning with Thanksgiving. Our branch will be celebrating a memorial Mass for all of our deceased members on Thanksgiving morning at St. Michael's Church in Hollidaysburg. We hope you will join us as we remember our dearly departed brothers and sisters.

Our branch's annual Christmas party will be held Sunday, Dec. 4, at 6:00 p.m. at the Hampton Inn. To make your reservations, please call Dennis or Dan Greiner at 814-943-7471 and leave a message. We look forward to seeing you at the party and celebrating the holidays in true fraternal spirit.

Remember, our branch election of officers will be coming up in December. We will have more information about this important meeting in the next issue.

Bishop Guilfoyle Catholic High School is celebrating its third undefeated football season in a row.

Branch 800 extends birthday and anniversary wishes to all members celebrating a special day this month.

Also, students graduating from high school next year or who are currently in college should watch upcoming issues of this magazine for information about applying for grants through the William Penn Fraternal Association Scholarship Foundation.

Don't forget to call Bob Jones at 814-942-2661 for answers to your questions about WPA life insurance and annuity plans, scholarship grants and other WPA programs.

Until next month, enjoy the rest of the fall season. And good luck to all hunters this hunting season.

In Memoriam

DAVID G. GREINER
ALTOONA, PA -- Members of Branch 800 Altoona were saddened by the death of Branch Secretary David G. Greiner, 63, who died unexpectedly Oct. 2, 2016.



A native of Altoona, he was a graduate of Bishop Guilfoyle High School

and Altoona School of Commerce.

He was a night auditor at Clarion Suites Hotel in Altoona for 16 years.

He was a member of Sacred Heart Catholic Church in Altoona where he served as a Eucharistic minister and usher.

In 2011, he was inducted into the Pennsylvania Drum Corps Hall of Fame. He was a past staff

writer for Drum Corps World and a past member of Gardner Guards.

He is survived by two brothers, Dennis and Daniel, both of Altoona.

A funeral Mass was celebrated Oct. 7 at Sacred Heart Church. Committal rites were held at Calvary Cemetery, Altoona.

May he rest in peace.

We ask you to pray for Ms. Furedy, Mr. Greiner and all our recently departed members listed here:

SEPTEMBER 2016

- 0001 BRIDGEPORT, CT
Rene Nageotte
- 0008 JOHNSTOWN, PA
Frank Gallo
Dorothy Petrunak
Diane L. Wilson
- 0013 TRENTON, NJ
William C. Infanti
Paul M. Mitchell
- 0014 CLEVELAND, OH
John E. Szakal
- 0016 PERTH AMBOY, NJ
Elizabeth Hurley

- George F. Mirkovich
- 0018 LINCOLN PARK, MI
Helen Antol
Ann Katherine Frisco
Esther Horvath
- 0019 NEW BRUNSWICK, NJ
Jesse Reese
- 0027 TOLEDO, OH
Thomas J. Borko
Edward Ujvagi
- 0028 YOUNGSTOWN, OH
Walter M. Brylo
- 0034 PITTSBURGH, PA
Thomas A. Davis
- 0044 AKRON, OH
John Nagy
- 0048 NEW YORK, NY
Jean M. Culmer
- 0051 PASSAIC, NJ
Andrew Nemeth
- 0071 DUQUESNE, PA
Salvatore A. Locascio
- 0076 PHILADELPHIA, PA
Michael Robinson
Anthony E. Smith
- 0129 COLUMBUS, OH
Margaret H. Boso
- 0159 PHOENIXVILLE, PA
Frank A. Szoke
- 0216 NORTHAMPTON, PA
Paul D. Richardson

- Margaret R. Toth
- 0249 DAYTON, OH
Louis J. Taylor
- 0296 SPRINGDALE, PA
Paul A. Ernst
William J. Novak
Patricia A. Speakman
- 0336 HARRISBURG, PA
Doris J. Neely
Pamela A. Peterson
- 0352 CORAOPOLIS, PA
Frances A. Furedy
Cynthia A. Jacob
Elizabeth Turkovich
- 0383 BUFFALO, NY
Beverly H. Brooks
- 0525 LOS ANGELES, CA
William Hoyecki
Tibor T. Marton
- 0723 WORCESTER, MA
Kenneth A. Ashworth
Rose V. Piechota
- 0725 SPRINGFIELD, MA
Mary C. Rivers
- 8020 McKEES ROCKS, PA
Joseph Kellerman
- 8036 SCOTSDALE, PA
Rosalie Yobuck
- 8286 PHILADELPHIA, PA
Joseph Schaefer

Recent Donations

WPFA Scholarship Foundation

Donations Through Premium Payments SEPTEMBER 2016

Branch - Donor - Amount

- 8 - Raymond D. Faczan - \$5.00
- 13 - Carolyn M. Cudnik - \$10.00
- 18 - Matthew W. Yarbrough - \$5.00
- 26 - Marie S. Logue - \$1.00
- 28 - William L. Griffiths - \$4.14
- 28 - Joshua E. Spencer - \$0.90
- 28 - Garry W. Allison - \$3.56
- 28 - Mary Vargo - \$5.00
- 48 - Nicholas C. Constantino Jr. - \$9.52
- 89 - Melissa S. O'Brien - \$2.10
- 129 - Deborah L. Vecchiarelli - \$10.00
- 129 - Julie Westcamp - \$6.53
- 174 - Colleen M. Phillips - \$5.00
- 189 - Etta Korosy - \$11.62
- 226 - Timothy R. Holtzman - \$1.40
- 226 - Carol S. Burlikowski - \$5.00
- 296 - Steven A. Moran - \$25.00
- 352 - Gabriel S. Tokos - \$1.00
- 352 - John H. Townsend - \$2.00
- 383 - Lee O. May - \$1.00
- 8036 - Zachary J. Kaider - \$4.00

TOTAL for Month = \$118.77

Additional Donations

SEPTEMBER 2016

Donor - Amount

- The estate of
Margaret H. Boso - \$10,000.00
(Proceeds from WPA life insurance policy)
- Br. 296 Springdale, PA - \$94.00
(Proceeds from 50/50 raffle held at branch's annual bacon roast)
- WPA Cookbook Sales - \$60.00

TOTAL for Month = \$10,154.00

Donations In Memory of Margaret H. Boso

SEPTEMBER 2016

Donor - Amount

- Marcy Altomare - \$100.00
- American Legion 164 - \$50.00
- Margaret A. Badurina - \$25.00
- Gail Baltzer Robison - \$50.00
- M/M Donald A. Boso - \$50.00
- M/M James Boso - \$100.00
- Cindy A. Casparro - \$20.00
- City of Grove City, OH:
Mayor Richard Stage, Councilman Roby Schottke, and staff members Mike Turner, Laura Scott, Jean Haughn, Amy Morrow, Bill Vedra, Kyle Rauch, Dianne Ayers, Don Walters, Karen Fahy, Kim Shields, Mary Havener, Vikki Stoneking & Jennifer Uhrin - \$120.00

- Kathy & Alan Chapman - \$100.00
- Joe & Michelle Ciminello - \$100.00
- Paula, Clara and Seltzer Doll - \$35.00
- Friends of Diane Walker & Debbie Lewis: Kathy, Sandy, Carol, Bob, Darla & Liz - \$120.00
- Suzanne & Nick Gerris - \$100.00
- Grove City Community Club - \$40.00
- Hockaden & Associates - \$100.00
- M/M Le Ray Irons - \$25.00
- Barbara Komives - \$25.00
- Sharon F. Kossman - \$25.00
- Margaret M. Leonardo - \$100.00
- Sally J. Moore - \$35.00
- Velma T. Nadalin - \$100.00
- Katherine E. Novak - \$50.00
- Ohio Building Officials Assn. - \$100.00
- James W. Robertson - \$100.00
- Richard E. Sarosi - \$50.00
- M/M Brach Schmidt - \$25.00
- Richard & Shelah Stage - \$75.00
- The Pizzuti Companies - \$50.00
- M/M Don Washburn - \$25.00
- Julie Westcamp - \$50.00
- P. Zimmerman - \$100.00
- Br. 129 Columbus, OH - \$100.00

TOTAL for Month = \$2,145.00

Donations In Memoriam

SEPTEMBER 2016

Donor - Amount

- (In Memory of)
- M/M Andrew W. McNelis - \$50.00

- (Frances A. Furedy)
- Bernadette E. Mikolics - \$20.00
(William Mikolics, Husband)
- Richard E. Sarosi - \$25.00
(Anita Rectenwald)
- M/M John J. Torma Jr. - \$50.00
(Frances A. Furedy)
- Br. 18 Lincoln Park, MI - \$100.00
(Deceased Members Lydia Kadi, Violet V. Schultz & Helen Veresh)

TOTAL for Month = \$245.00

Donations Received From Annual Golf Tournament & Scholarship Days

Received as of September 30, 2016

Donor - Amount

- (In Memory of, if applicable)
- M/M George S. Charles Jr. - \$100.00
(Mumsy Mary E. Jackson)
- Steven F. Charles - \$100.00
(Nana Mary E. Jackson)
- M/M Dennis A. Chobody - \$100.00
- Alexis Kozak - \$100.00
(Sandor Yuhás & Ernest Kedves)
- David Kozak - \$100.00
(Branch 8 Deceased Members)
- Br. 8 Johnstown, PA - \$100.00
(Branch 8 Deceased Officers)
- Br. 352 Coraopolis, PA - \$100.00
(Branch 352 Deceased Members)

TOTAL for Month = \$700.00



Puzzle Contest #137 with Lizzy Cseh-Hadzinsky

Viktor Orbán

THIS NOVEMBER, Americans will be voting for a new president in what many are saying will be one of the most important elections in decades. While the eyes and ears of America focus upon the presidential candidates, it is also important we, as American-Hungarians, get to know a little better the current leader of Hungary, Prime Minister Viktor Orbán.

Orbán was born in Alcsútdoboz, Hungary, on May 31, 1963. Young Viktor grew up in the nearby town of Felcsút and at the age of 10 moved with his family to Székesfehérvár. His parents were involved in agronomy and special education. Orbán graduated secondary school in 1981, specializing in English. He earned a law degree from Eötvös Loránd University in Budapest, where he wrote his thesis on the Polish Solidarity Union. For a brief time he studied at Oxford University with the help of a Soros Foundation Scholarship only to return to Hungary with ambitions of running for political office.

While serving his mandatory two years of military service, Orbán's eyes were opened to Stalinist tactics, and he stopped supporting the Communist regime.

Orbán loves the sport of soccer and played briefly as a professional. He had a prominent role in establishing the Ferenc Puskás Football Academy and has been involved in many other soccer endeavors in Hungary.

He married fellow jurist Anikó Lévai in 1986. They have four daughters and a son. Orbán is a member of the Calvinist Hungarian Reformed Church while his wife is Roman Catholic.

Orbán is a powerful figure of the European Union and is critical of the current handling of the immigrant crisis. He has been referred to as a cross between Donald Trump and Vladimir Putin.

Orbán first served as the Prime Minister of Hungary from 1998 to 2002. His second term and current term began in 2010. He was instrumental in converting the agenda of his political party (Fidesz) from a classical liberal integrationist agenda to a center-right conservative one.

To learn more about this leader of Hungary, begin by visiting his Wikipedia page, then Google his name and start exploring.

There are 20 clues in this month's puzzle. Each clue is about the life, education, family and childhood of Viktor Orbán.

Good Luck and remember to thank a veteran on the 11th of this month.

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

WPA PUZZLE CONTEST #137 OFFICIAL ENTRY

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

"Viktor Orbán" Word List

Alcsútdoboz	Győző	Ráhel
Áron	Lawyer	Róza
Eötvös Loránd	Lévai	Sára
Felcsút	Mihály	Sipos
Fidesz	Orbán	Soros Foundation
Flóra	Oxford	Szolnok
Gáspár	Prime Minister	

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 #137
709 Brighton Road
Pittsburgh, PA 15233
4. Entries must be received at the Home Office by Dec. 30, 2016.
5. Four winners will be drawn from all correct entries on or about Jan. 5, 2017, at the Home Office. Each winner will receive \$50.

Puzzle Contest #134 WINNERS

The winners of our Puzzle Contest #134 were drawn Oct. 5, 2016, at the Home Office. Congratulations to:

Alan J. Bodak, Br. 16 Perth Amboy, NJ
Sharon R. McDonald, Br. 132 South Bend, IN
Violet E. Sarosi, Br. 14 Cleveland, OH
Eve L. Smith, Br. 14 Cleveland, OH
 Each won \$50 for their correct entry.

Inside this issue:

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

Assigning ownership of non-qualified annuities ...**PAGE 8.**

Photos from the WPA tour...**PAGE 17.**

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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