WPA Picnic • Saturday, August 26 • Hiram, Ohio





ABOVE PAR

Members & guests enjoy WPA's annual golf tournament



Tibor ponders Hungarian names & their origins



WPA PIGNICS SATURDAY, AUG. 26 - 12-6PM

Hungarian Cultural Center of Northeastern Ohio 12027 Abbott Road, Hiram OH 44234

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Csirke Tarhonyával (Chicken with Hungarian Noodles) Gulyás (Goulash) • Töltött Káposzta (Stuffed Cabbage) Puliszka (Corn Polenta) • Kolbász (Hungarian Sausage) Hot Dogs • Corn on the Cob • Hot & Cold Beverages

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For tickets & more information, call 1-800-848-7366, ext. 149



WILLIAM PENN

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

Phone: I-800-848-7366

E-mail: jlovasz@wpalife.org

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The WPA Picnic is here

Association set to welcome hundreds of members and friends to Hiram

DOZENS OF WPA volunteers, with help from our friends at the Hungarian Cultural Center of Northeastern Ohio, are making the final preparations for the annual WPA Picnic to be held Saturday, Aug. 26, from noon to 6:00 p.m. at the Cultural Center, located in Hiram, Ohio.

Yes, it's time once again for the Association's biggest fraternal event of the year, and we could not be more eager and excited!

This will be the second year our picnic will be held at the Cultural Center, a lovely piece of property near the Cuyahoga River that has plenty of shade from the hot summer sun with its numerous trees and pavilions.

The picnic will again offer many of the features our members and guests have enjoyed in the past:

- all-you-can-eat delicious, homemade Hungarian food and free cold beverages for adults and children;
- a wide variety of scrumptious Hungarian pastries for sale;
- live music by George Batyi and his ensemble for your listening and dancing pleasure;
- a Chinese auction full of prizes sure to please every age and taste;
- vendors selling Hungarian clothing, arts and crafts;
- a children's area with a playground and other fun activities; and
- non-stop fraternal fellowship! Tickets are available in advance and at the gate the day of the picnic. Admission is \$15 for adults (\$12 per adult for groups of 12 or more); and \$5 for students with ID. Children under 12 are

For tickets and more information, call the WPA Home Office toll-free at 1-800-848-7366, ext. 149.

We look forward to welcoming you and your family to Hiram Aug. 26!



Time remains to donate pastries & Chinese auction prizes

AS THE DAY draws nearer for the WPA Picnic, we invite all our members, branches and friends to help us prepare for this grand fraternal event by donating baked goods for our pastry booth and prizes for the Chinese auction to be held that day.

The volunteers who operate the pastry booth do an outstanding job of providing a variety of delicious Hungarian sweet treats and other tasty goodies for sale to our picnic guests. The booth is so popular that the pastries sell out before the picnic closes, leaving some guests disappointed.

Our goal is to please everyone who wants to buy pastries. The best way to ensure that is with your help. We ask that you either donate a favorite pastry or baked good, or if you are unable to bake yourself, make a monetary donation that will allow us to cover the cost of additional treats.

If you will be either bringing a pastry donation or making a monetary donation, please contact Dora McKinsey at 1-800-848-7366, ext.

122, or at *dmckinsey@wpalife.org*, no later than Aug. 11.

We also invite all our members, branches and friends to donate prizes for the Chinese auction.

If you would like to donate a prize for this auction, please contact Ronda Konesky at the Home Office at 1-800-848-7366, ext. 112, or at *rkonesky@wpalife.org*. Let Ronda know what type of prize you'll be donating and if you will be delivering your prize to the Home Office prior to the picnic or bringing it with you to Hiram the day of the picnic.

Please place a sign on your prize basket listing the contents of the basket, the donor's name and the approximate total value of the prizes inside.

All proceeds from both the picnic's Chinese auction and pastry booth--along with proceeds from all the day's activities--will benefit the William Penn Fraternal Association Scholarship Foundation, Inc.

We thank you in advance for your generosity and support.



Focus on Fraternalism with Barbara A. House

What a month this will be

I AM WRITING THIS the day before WPA's annual golf tournament. We are busy preparing for the arrival of our wonderful members and guests. Sure hope you are included in that group.

I was very honored to present a donation from William Penn Association to the Hungarian Reformed Church youth camp. Without WPA's support, many children would not be able to attend the camp. It is always fun to mingle with the camp attendees, and the food there is always great, too.

And so it begins: August. What a month it will be. We begin with our wonderful Hungarian Heritage Experience Aug. 6 to 12. We will have a few first-timers. We can't wait to meet them and make new friends and members. Our instructors--Emery Marcus and Tamás Markovits--have new things for you all to learn. Our chef, Ursula Markovits, and I have worked very closely on your menu. As always, Dave Kozak (a.k.a., "Mr. Dave"), Jim Robertson and I are ready to handle all your needs. Linda Enyedy and Nancy Martinsen have planned new Hungarian crafts. I can't wait to make a new shirt. I know we have all the bases covered to insure you a great week.

Right after the Experience, we go to Toledo for the Birmingham Ethnic Festival on Aug. 19 and 20. This is always a great festival. You will see, hear and enjoy some of the best music, dancers and food in the upper mid-West. You will not be disappointed.

This is one of many events celebrating St. Stephen's Day. Please pick one (or several) in your area to attend. You know they all need your support to continue.

Right after Toledo, we begin a week of preparations for the annual WPA Picnic. We thank the Hungarian

Cultural Center of Northeastern Ohio for all their efforts and hard work. We could not do it without you. I also want to thank the WPA Board of Directors, National Officers, employees and volunteers. What would we do without you? The menu is a little different this year. I listened to what you wanted. Sure hope you like it. George Batyi and his ensemble will play for your dancing enjoyment. Many plans are being made to keep your children happy. Thank you to Cassie Holmes and her group. Can't wait to see you all there! (For more on the picnic, see the inside front cover and page 2.)

A little more than a week after the picnic, a lucky group of us will be leaving for Hungary on the WPA Tour. We have many first-timers on this trip. I can't wait to see Hungary through your eyes. This will be my 34th trip to Hungary, and I am still excited to go. There is always something new. We are already planning for our trip next year. If you could not join us this year, you are welcome to join us in 2018.

Shortly after we return from Hungary, all the Szüreti Báls (Grape Harvest Dances) begin. We are lucky to always attend two of the very best: one hosted by the Hungarian American Cultural Center in Taylor, Mich.; the other hosted by the Hungarian Reformed Church in Allen Park, Mich. Try to attend at least one of these, or one closer to your home. You will have a great time.

Happy August birthday wishes go to all our wonderful members celebrating this month, especially Dianne Charles (wife of National President George S. Charles Jr.) and Home Office employees Suzi Robison and Carol Marsh. We wish you many more.

Speaking of Suzi...WOW! What a ring! Congrats on your engagement. He is a lucky man. □

Enjoy a taste of Hungary today!

The Official WPA Cookbook

- Over 500 recipes Hungarian favorites & other tasty dishes
- Kitchen tips from Chef Béla Information on cooking, dieting & entertaining
- PLUS an enclosed book stand

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





Moneywise with Bob Bisceglia, National Sales Director

Social Security myths worth busting

The truth about claiming your benefits early

DECIDING WHEN to begin taking your Social Security benefits is not an easy feat--even for financial experts. There are many factors to consider, such as health, wealth and family situation. As always, the devil is in the details, and as with any government program, there are a lot of them.

I recently discussed the ins and outs of Social Security planning with Michael Lonier, a retirement management analyst from Florida. Here are Lonier's thoughts concerning myths about claiming your Social Security benefits early.

Myth #1: You should claim Social Security early, before your full retirement age, in order to "get back what you put in.

According to Lonier, "the basic issue you are dealing with is that people want their money sooner rather than later and find reasons to justify taking the income early." Blame human nature. While sooner may seem better, there are a lot of reasons it may not be the best scenario. For example, if you were to retire at age 62 in 2017, your maximum benefit would be \$2,153. However, those waiting until their full retirement age would receive a maximum benefit of \$2,687, and those deferring until age 70 would receive a maximum of \$3,538. Those deferring until age 70 would receive approximately 65% *more* in Social Security benefits than if they had started at age 62. Of course, your health, wealth, family history and employment status all come into play when making this decision as well.

Myth #2: It's best to take it early, since you don't know how long you will live.

Longevity continues to increase. According to a recent study by the University of Michigan, the average woman can expect to live to 85.5; for men, that number has risen significantly to 83. "Yet," Lonier explains, "few people delay taking their Social Security to age 70, which is unfortunate. Those who have not worked or saved as much as others would most benefit from waiting, but most don't have the income to spend while waiting. Thus, many are forced to take Social Security early, as it is their only source of income." Unfortunately, by taking it early, you are not able to get more over time.

Myth #3: By taking Social Security benefits early, you will pay less in taxes.

There's a widespread notion that retirees should first tap into Social Security and defer withdrawing from their IRAs, 401ks and other private savings vehicles. However, by reversing that strategy, some retirees may be able to lower the taxes they pay over their lifetime. Social Security benefits are taxed at a "preferred rate,"



hoto © Can Stock Photo Inc./zimmytws

which means at least 15% of your Social Security is received income tax free. With your IRA or 401k, all withdrawals will be taxed at 100% of the amount withdrawn.

In addition, some retirees who take both Social Security *and* IRA distributions before age 65, find themselves facing the "tax torpedo" in which your Social Security benefits get taxed, moving the retiree into a higher tax bracket.

According to Lonier, "there really are some things that are in the realm of control of retirees that really matter, such as using some savings early on to increase the tax advantaged benefits you get in the later years." Thus, if you can tap some savings first, retirees can boost their Social Security income later in retirement and lower their taxes.

Myth # 4: You understand the "break-even point" and still decide it's best to take Social Security early. The break-even point represents the age at which a retiree taking benefits before age 70 would begin to have less money over their lifetime than if that same retiree had waited till age 70. But, the reverse is also true: the break-even point represents the age at which the retiree waiting until age 70 begins to have more money over their lifetime than if he or she had elected to take benefits sooner.

"A lot of people think they won't live to the breakeven point," Lonier says. "However, many are on the high side of their life expectancy, even if they have a chronic illness." That's why "it's worth factoring in the benefits of tax-advantaged dollars from Social Security into the break-even analysis. That could move the break-even point closer to age 80 for most people," he says.

"Those who think they will live to 75 or 80 and live to 85 or 90, really will get less money than they expected if they took Social Security too early."

Myth #5: You'll be spending less in retirement, so you don't need to maximize your Social Security benefits.

Some retirees do spend less in retirement, since they have paid off their mortgages, are not paying college tuition (hopefully!) and can even turn to their children for support now if need be.

"Retirement planning is more complicated than that" according to Lonier. "You have two components of which to be aware--cash flow and income, which is Social Security and maybe a pension and savings income." For each retiree, of course, the income and expenses vary. "Some people can live frugally, have lower expenses than income and will do fine. But, if they remain highly leveraged, meaning they spend furiously and run up their credit cards--and spending exceeds their income--they will do poorly."

When a retiree's expenses exceed their income, they're in trouble. This is why Lonier and many other planners advise their clients to delay taking Social Security for as long as possible. As for spending, even though many retirees have paid off their mortgages, there are a number of unexpected expenses, such as cars, pets, vacation homes, medical bills, etc.

This month we discussed five myths as they relate to Social Security. In an upcoming issue, we'll discuss the rising cost of retiree healthcare, planning for long term or home health care, and a few other issues that retirees and pre-retirees need to be familiar with.

For now, I want to close by mentioning one more common myth regarding Social Security: that there is little information available about Social Security benefits. On the contrary, there is plenty of reliable information out there--and, unfortunately, plenty of misinformation, too.

To get the true picture of your own benefits, take a few minutes to create and access your personal Social Security account. By doing so, you'll be able to project all of your benefits online now. (The SSA stopped sending annual statements a few years ago). The official website is *SSA.gov*. It offers a wealth of information you can use to help make an informed decision. You can also call them toll free at 800-772-1213. They can be reached 12 hours a day, Monday through Friday. You can also Google a lot of this information and have it right at your fingertips in a matter of seconds.

Still confused about whether you should claim your Social Security benefits early or defer to age 68 or 70? Why not call on your William Penn Association agent or broker? We can help you figure out your own breakeven point and help you determine which option is best for you. Don't have an agent? Call the Home Office at 1-800-848-7366, ext. 134, and we'll be happy to assist you or assign you an agent in your area.

Come grow with us

William Penn Association is looking to grow and expand its reach in current and possibly new markets. To do this, we are seeking to add highly motivated agents to our list of over 800 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 I-800-848-7366, ext. I 34. Thank you.





Tibor's Take with Tibor Check, Jr.

Is that really your last name?

GROWING UP IN AN AREA with a diverse mix of nationalities, I learned how to identify a person's ethnic background through name recognition. Northeast Ohio has many residents of eastern and southern European descent, and the blend of surnames provided me an informal education on how to identify where a person's ancestors came from.

Of course, a person's last name usually identifies only the ancestry of that person's father, not the mother. If the person is older, the chances of that person's mother being the same nationality as the father are much greater, as it was common practice years ago for people of the same background to marry. Today, it is rare that couples share the same ethnic background.

I learned to identify Hungarian names first. Some clues that indicated a Magyar were letter combinations like "sz," "cs," "cz," "zs" or "szt." As I became more adept at figuring out name origins, the use of a person's first name helped in the task. Hungarians can have unique first names, like Attila, Árpád, Géza, Emery, Rózsa, Magda, Tibor, László or Sándor. Each nearly guarantees that the person is of Hungarian extraction.

As I got older, my ability to recognize other nationalities improved. Greek, Italian and Polish are generally easy to spot. German, French and English are pretty easy to identify, as well. However, I found the Balkan countries are much more difficult to determine; same with Russian, Ukrainian and Bulgarian.

For this *Take*, I want to zero in on the names of Magyarország.

It is interesting to note how Hungarian names originated with events like the Ottoman Invasion, the Habsburg/Austro-Hungarian dominance, World Wars I and II, Trianon, the migration to America and the 1956 Revolution. Each era impacted how names were spelled and how they originated.

The Hungarian language can be traced back thousands of years. Evidence of a written language was found amongst ruins in Ethiopia dating back 14,000 years. Before St. Stephen accepted the crown from Pope Sylvester II on Christmas Day in 1000 AD, Hungarian was known as the Székely-Hungarian Rovás ("rovás" meaning to score or notch the letter shapes). Soon after his coronation, King István decreed that all of the country would adopt a Latin-based Hungarian language system devised by

missionary monks and other clergy. (I could go into more detail about the history of the Hungarian language, but, again, that is not the focus of this *Take*.)

Now, there are many Hungarians whose surnames can't be identified as Magyar. I know a fellow named Valentine who I assumed was of Italian extraction. I learned later that he was Hungarian; his grandfather changed the family name of Balint. Many Hungarians changed their last names to English equivalents. My grandfather had a friend named Smith whose father changed his name from Kovacs to be more American.

Oftentimes, when I meet a person whose last name has no Hungarian connection, I next ask for their first name. If that doesn't help, I ask questions about the church they attend, birthplace or names of parents or grandparents.

Another indicator of a person's Magyar heritage is the spoken word. A person who left the homeland as a teenager or adult generally does not lose their accent completely. I learned this language identification lesson early on by watching old movies with Bela Lugosi, Paul Lukas and Peter Lorre, listening to their charming twists on the pronunciation of English words.

Many Hungarians changed their names to help promote their careers. This was especially common with persons of the Jewish faith. Just a few months ago, I discussed the composer of "Gloomy Sunday," Rezső Seress, whose given name was Rudolf Spitzer. Other famous persons who changed their names were Edi Reményi, Joseph Joachim and Jenő Hubay. In Hubay's case, his name was changed to make him more Hungarian as his parents were German.

Interestingly, many names of Magyars and American-Hungarians carry the influence of strong Germanic pronunciation or spelling. About one out of eight names in the phone book in the sleepy little village of Csót, Hungary are German. In bigger cities, that ratio is even larger.

The reason for such a high percentage of Germanic names can be traced back to the Ottoman Invasion of Hungary and Europe. Over the course of three centuries, war raged between the Turks and Hungarians. If not for the gallant defense by the Hungarian armies, it is probable that the entire continent would have succumbed to the invaders. Over those 250 years of war, about 50% of the population of Hungary was decimated, with an even higher percentage being males. As the invasion ended,

Point to Ponder....

About a month ago, I attended Hungarian Heritage Night at the Lake County Captains baseball game in Eastlake, Ohio. Due to a rain-out the previous night, we were treated to a doubleheader, and the Caps took both games. It was inspiring to see hundreds of Hungarian-Americans sitting together in left field and enjoying great baseball, fantastic Hungarian food, memorable cimbalom music, red, white and green fireworks and, most importantly, plenty of fraternal fellowship. As we near the end of yet another summer, let me know what was your most enjoyable Hungarian event of the season. - *Tibor*

MAGYAR Website of Interest

http://familysearch.org

There are plenty of websites out there that offer records and data concerning family histories. Be aware many of these sites have hidden charges and fees or request sensitive personal information. A loyal reader to the *Take* (Ray) directed me to a site that actually had quite a bit of information about my family's history. Try it; you may have similar luck.

leaders in Hungary sent invited Germans and, to a lesser extent, other nationalities to homestead there. A large population of Saxons remained in the region until they were forced out and sent back back to Germany by zealot Nazi officials.

Names like Bauer, Hauser, Karl and Nemeth have Germanic origins but are commonly found in Magyarország. I have commented previously that immigrants quickly become assimilated into the culture and many times are even more patriotic than Hungarians who have been in the country for dozens of generations. The great poet, orator and patriot of the 1848 Revolution, Sándor Petőfi, is a perfect example of this, as his given name was Petrovic.

More name discrepency resulted from the Trianon Treaty that followed the end of World War I. The Austro-Hungarian Empire was decimated by vengeful politics and utter stupidity. New nations were born out of the empire's breakup, and many names were changed to reflect the new regimes. I have spoken with people who had their last names altered to something less than Hungarian in appearance.

I know of a fellow who had a distinct Polish last name but whose ancestors were Tokaji wine merchants who transported wine between Tarcal and Warsaw. For some reason, one of the fellow's forebearers chose to make his name Polish sounding. The reasons and circumstances were never explained.

Closer to home, I have learned my own predecessors came from other parts of Eastern Europe. In 1917, my great-grandfather Check came to America via Bremen, New York City, Tonawanda and, finally, Youngstown and was instrumental in establishing the Campbell Hungarian Club. His name was not Check but Cseh. In the early 1800's, seven Cseh brothers came to Budapest from Bohemia and they dispersed to various areas of Hungary.

Tibor's Take

My great-grandmother Cseh's maiden name was Kadi, with roots in Bavaria. Her great-grandmother was named Fritz, and hailed from the Hamburg area of Germany.

I have mentioned before that my great-grandfather on my grandmother's side was named Silvers. Like the Csehs, the Szaibers changed the spelling of their name a bit after landing on Ellis Island. On the same branch of the family tree, there is the name Pruckner, but research into that part of family history will be reserved for a future time.

So, dear readers, your family name may not be in its original form and could have been changed or altered due to a variety of reasons. Your name revision may be an interesting story itself. If your last name has been changed by previous generations, I would like to know the history behind it.

I hope to see you at the WPA Picnic Aug. 26 and share some genuine Magyar pálinka with you.

Next month, I will tell you about a man who traveled several times between America and Hungary before finally bringing his entire family to the States. His story begins in 1914 in Kassa. This gentleman's last name was Dankovich, but the original spelling was Danbovicz. Until then....

Éljen a Amerikai-Magyar,

Tibor



Russian researchers found in Ethiopia what they believe to be I 4,000-year-old carvings of Hungarian runic script. (Photo $^{\circ}$ rovasoldal.eoldal.hu)

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.

Szőke's Puli

Sculptor's work had an effect that lasted longer than his work of art did

by Kathy Megyeri

Last month, Lizzy Cseh-Hadzinsky dedicated this magazine's puzzle contest to Gábor Miklós Szőke, the Hungarian sculptor whose art mostly depicts animals and whose immense stainless steel bird will soon greet fans at the entrance to the Atlanta Falcons' new stadium.

Although this Budapest-born, raised and educated talent is only 32 years old, his impact on the international art world has been amazing.

I can personally attest to the impact his immense, 14-foot Puli dog made at the Smithsonian Folk Life Festival in Washington, D.C., during the summer of 2013 because I volunteered as a translator/guide that year for the two-week festival. The huge black dog made entirely of wood was constructed on-site. Among the arts and crafts, folk dancers, and food tents, this enormous Puli sculpture captured the most attention.

Most visitors wanted to be photographed with this most unusual but popular Hungarian pet that is a hardy animal and a terrific guard dog. They asked about the dog's disposition and were fascinated that Pulis usually weigh 25 to 30 pounds, live 10 to 15 years, and come in the colors of black, grey or white.

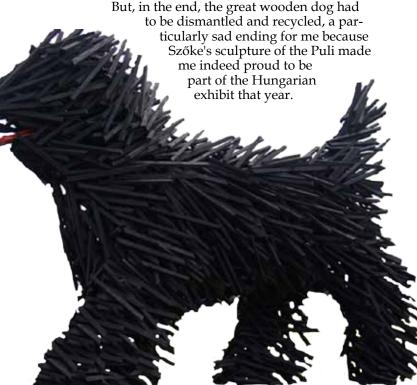
People also wanted to know where they could obtain one of their own and were curious if the animals' intelligence and highly active disposition would fit into their lives as family pets. They liked the fact that Pulis came from Central Asia with the Magyars, and they were impressed that the dogs are intensely loyal, wary of strangers and very protective of their owners.

I told them that this animal has been honored by being placed on a Hungarian stamp and that Facebook's executive Mark Zuckerberg flew to Hungary to obtain his own Puli, a white colored one called "Beast."

Much thanks need to be given to sculptor Gábor Miklós

Szőke for making the Hungarian exhibit that year so immensely popular with visitors. The huge size of his Puli seemed to appeal especially to children who wanted to crawl on it for photos. Perhaps no other symbol of Hungary could have captured so much attention on our nation's greatest mall.

Unfortunately, the Hungarian Embassy tried to move the Puli to their grounds after the festival but was unsuccessful because of its size. Then, the Hungarian Boy Scouts also wanted it moved to their campsite in New York State.



Liszt concert benefits Cultural Garden



by Richard E. Sarosi

ĆLEVELAND -- About 225 people spent part of a beautiful Sunday enjoying a "Liszt Concert in the Garden" hosted by the Cleveland Hungarian Cultural Garden June 25.

Featured pianist Vera Holczer, founder and director of the Aurora School of Music, delighted the audience with her musical skills and her entertaining personality. Vera is a native of Budapest who began her piano studies at the age of 9 in Hungary. After moving to the United States,

she continued her music studies at UCLA and completed her graduate studies at the Cleveland Institute of Music.

Joining Vera on stage during the concert were some of her students, including Jimmy Thompson (*pictured left*) who will take part in a Bartok competition in Budapest in September.

The musical selections included works by Bartok and Liszt and an operatic selection, "Liszt Die Loreie," sung by Hannah Flower. It was a beautiful afternoon of music and fun. N.E. Ohio Hungarians bring Magyar culture to the ballpark

by Richard E. Sarosi

EASTLAKE, OH -- Thank you to all the WPA members and friends who participated in Hungarian Heritage Night at Classic Park July 1 with the Lake County Captains.

The Captains, the Class A affiliate of the Cleveland Indians, treated their fans to a doubleheader versus the Bowling Green Hot Rods, as the June 30 game between the two teams was rained out and played after the game scheduled for July 1.

The Captains won both games, 3-2 and 11-4.

It was a unique evening with a Hungarian theme. Special limitededition T-shirts, featuring an image of Hungary on the back, were designed for the evening. Branch 28 member Andrew Check (pictured above) played the cimbalom on the concourse. Stuffed cabbage rolls and mashed potatoes and apple strudel were available for purchase. Hungarian music played in the stadium.

The postgame fireworks were spectacular, with many displays of red, white and green.

I think the highlight of the night occurred when the Hungarian flag was brought onto the field by about 30 members of the local Hungarian community (pictured top right) followed by the playing and singing of the Hungarian Himnusz. Hearing it played and sung by the Hungarians in the stands produced a lot of goose bumps throughout the crowd.

Our thanks to Tim O'Brien and the Captains' organization who helped make this evening a great success. We also like to thank the Hungarian Cultural Center of Northeastern Ohio and its president Mary Jane Molnar, Andrea Mészáros of the Hungarian Heritage Museum of Cleveland and the face painters who helped in sharing the Hungarian alphabet and Hungarian art designs with the children.

Thanks also to WPA Board of Directors, National Officers and staff for their support and help in making the night a success. We had help from WPA Branch 14 President Caroline Lanzara, Vice Chair of the Board Katherine E. Novak and National Director Richard E. Sarosi who staffed a WPA information table at the game (pictured above). They supplied information about WPA to the adults and colored night sticks to the children.

Cultural Garden President Carolyn Balogh was overjoyed with the beautiful weather and the crowd who came to enjoy the music.

Hungarian Radio Station WCSB host Bob Kita served as master of ceremonies for the concert. Vice Chair of the WPA Board Katherine E. Novak also attended the concert.

Thank you to the Hungarian Cultural Garden members who helped to make this event a success and one all in attendance enjoyed.

We hope to see everyone again at the organ concert being sponsored by the Cultural Garden on Oct. 8. For more information about the Cultural Garden, which will celebrate its 80th anniversary in 2018, log onto www.hungarianculturalgarden.org.





A fun, fraternal weekend

BLAIRSVILLE, PA -- The weather was a bit wet for the 34th Annual WPA Golf Tournament held July 8 at the Chestnut Ridge Golf Resort & Conference Center, but not wet enough to dampen the fraternal spirit of our golfers and guests.

The tournament was just one part of a fun-filled fraternal weekend, which began the previous evening when non-golfing members and guests joined our golfers for the annual golfers reception and Monte Carlo Night held in the ballroom of the golf resort. The evening featured a buffet of pizza, sandwiches, salads and desserts, along with the ever-popular Chinese auction.

The event concluded when everyone gathered in the pavilion outside the clubhouse for the post-tournament barbeque and the awarding of prizes to the tournament winners.

We congratulate all of this year's winners, especially the team of Tim Klodnick, Terry Bennett, Thomas Morgan and Hani Ghazaleh, who took home first prize with a score of 61. In addition to the team prizes, a number of individual prizes were awarded to golfers who won the various skill shot contests held along the course. (For a complete list of winners, see "The Leader Board" on next page.)

No one scored a hole-in-one during the tournament, so none of the big cash prizes were awarded. The other big unclaimed prize was \$2,500 for sinking a 50-foot putt during the awards barbeque. Bryan Mumma left his putt just a few feet wide of the hole.

Fraternal Director Barbara A. House may not have been one of our golfers, but she did win \$450 in the weekend's 50/50 raffle.

The weekend's biggest winners were the WPA members who will receive grants from the William Penn Fraternal Association Scholarship Foundation. All the weekend's activities benefited the Scholarship Foundation. The weekend raised a total of \$14,136. Of that total, \$6,326 was raised through donations, the majority of which were made during the Foundation's annual meeting held at the Chestnut Ridge Golf Resort & Conference Center prior to Friday evening's reception. The remainder was raised through tournament hole sponsorships (\$5,300), the Monte Carlo Nite (\$936), the Chinese auction held Friday evening (\$940), a 50/50 raffle (\$450), the Friday night putting contest (\$94) and the sale of WPA cookbooks and Christmas tree ornaments (\$90).

The success of this tournament was made possible through the hard work and dedication of many people. Our thanks go to the National Officers, the Home Office staff, our hole spotters, and the staff and management of Chestnut Ridge Golf Resort & Conference Center.

We invite everyone back for our 35th Annual Golf Tournament next year.

















10 • August 2017 • WILLIAM PENN **LIFE**



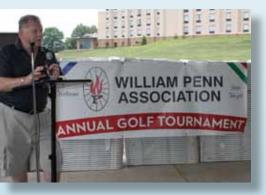
WPFASF conducts annual meeting

The William Penn Fraternal Association Scholarship Foundation held its annual meeting July 7 at the Chestnut Ridge Golf Resort & Conference Center.

Those attending the meeting and golf weekend showed their strong support for the Foundation by pledging a total of \$6,326 during and after the meeting.

Chair of the WPA Board Andrew W. McNelis noted that since 1972, the Foundation has awarded 6,001 scholarships worth a total of more than \$2.6 million. He urged everyone to start collecting "Dollars for Scholars"--encouraging branches to set up collection jars at branch events and asking those attending to take a dollar, or whatever spare money they may be carrying, and placing it in the collection. Every donation, no matter how large or small, helps sustain this worthwhile fraternal effort that benefits our young members.

The Foundation also elected 20 members to serve on its Advisory Board. Elected by unanimous vote to a one-year term were: Dave Chakey, Steve Charles, Dennis Chobody, Catherine Heitman, Barbara House, Tom House, Charles Johns, Alexis Kozak, James "Rick" Lewis, Jimmy Lewis, Ralph Manning, Marguerite McNelis, Harry Nicholson, Zita Prowse, Ernie Sarosi, Violet Sarosi, Mark Schmidt, Sandor Tollas, Carol Truesdell and Gary Vamos.









The Leader Board

SCRAMBLE WINNERS

FIRST PLACE

Tim Klodnick, Terry Bennett, Thomas Morgan & Hani Ghazaleh

SECOND PLACE

Betsy Griffith & C. David Griffith, Cory Ermold & Bryan Dougherty

THIRD PLACE

Janet Peternel, Thomas Peternel, Amanda Rhoads & Ben Rhoads

FOURTH PLACE

Luis Perales, Chris Stricker, Marty Glass & Bryan Mumma

FIFTH PLACE

Ed Houseman III, Tony Dodaro, Robert Harbison & Tom House

SKILL SHOT WINNERS

Longest Putt (Hole #18)
Frank Crivella & Melodie Gunias

Longest Drive Ages 18-59 Tyler Solis & Amanda Rhoads

Longest Drive Ages 60 & Up Bob Schafer & Janet Peternel

Closest To Line (Hole #14) Bill Stasko & Cassie Heitman

Closest To Pin (Hole #2)
Tony Dodaro & Betsy Griffith

Closest To Pin (Hole #11)
Bobby Plata (No Ladies Winner)

Closest To Pin (Hole #16)
Bob Schafer & Amanda Rhoads

HOLE-IN-ONE CONTEST

Holes #2 - #8 - #11 - #16 No Winners

CONSOLATION PRIZES

Closest to Pin - Hole #8 Bob Bisceglia - \$500

Thank you to our golfers









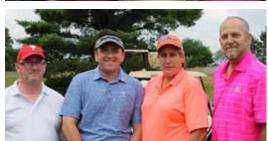
















Thank you to our hole sponsors

We offer our heartfelt thanks to our members, branches and friends who sponsored holes for this year's tournament and donated a total of \$5,300 for the benefit of the William Penn Fraternal Association Scholarship Foundation, Köszönjük Szépen!

Rose P. Antal, Secretary, Br. 18 lames & Ann Ballas Bethlen Communities Bob Bisceglia, National Sales Director Maria Bisceglia, Harrison Everette Corporate Housing Bruce and Bruce Company Dennis A. Chobody Joseph D. Chobody Michael & Jessica Chobody Colasante's Flowers in the Park Computer Specialties Convention Connections, Inc. Linda Enyedy, Vice President, Br. 18 Fintor Family (by Margaret & Antoinette Kosheba) Ronald J. FlorJancic

Noreen Fritz Marcia Gagner Jerry A. Hauser, National Vice President-Secretary Barbara & Tom House H2R CPA Hungarian Arts Club Jack Kelly David M. Kozak, National Director Debra A. Lewis, National Director Ralph Manning, Esq. Andrew W. McNelis, Chair of the Board (2)

& Tucker Arensberg Attorneys Marguerite McNelis In Memory of Ernest J. Mozer, Sr. (by Maria Mozer) Harry & Joyce Nicholson, National Director

Katherine E. Novak, Vice Chair of the Board Alexander Patho Photography Elsie Radvany (by Arlene Gordon) Rhapsody Hungarian Restaurant Steve & Darlene Szatmari lames W. Robertson, National Director Richard E. Sarosi, National Director Anne Marie Schmidt, Vice Chair of the Board Mark Schmidt, Br. 249 Coordinator Streelman Richards & Company (2) TIS Insurance Group Gary & Roseann Vamos John L. Williams Rebecca Williams

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Branch 129 Columbus, OH Branch 159 Phoenixville, PA & Branch 216 Northampton, PA

Branch 296 Springdale, PA Branch 336 Harrisburg, PA Branch 8020 McKees Rocks, PA Branch 8036 Scottdale, PA



Aging Well with Cathy Graham

The other side of retirement planning

SAVING FOR RETIREMENT is something most people do with intent and focus. We diligently check our investments and mutual funds to make sure the nest egg is more than ample for everything from traveling to tinkering. What we don't do is pay the same attention, or even a smidge of it, to our health.

Unless you have been living under a rock, you have heard that health care is going to be different in the years to come. Health insurance companies are dictating how much time and care will be given, not based on the patient, but on statistics. In the very near future, a hip replacement surgery will be an outpatient procedure. The rehabilitation time will not be based on your ability to heal but on a number on a statistical spreadsheet.

I have friends that work in the medical field, and they are all up in arms over the lack of care they are permitted by insurance companies to administer. Physical therapists spend more time on paper work then helping patients. Hospitals are pushed to discharge patients before they're ready.

We have only a few options to help ourselves. We can storm the health insurance companies and demand they emphasize patient-centered care instead of profit-centered care. Or, we can take care of ourselves.

Choosing to be willfully blind about being overweight, inactive or underfit, doesn't fix the problem. Aging alone doesn't put you at a higher risk for deterioration or disease. Laziness does. Lying to yourself that aging is the culprit only masks the reality.

Think you are too old or too anything to invest in self-



care? Explain that to the 95-year-old woman who exercises three days a week because she likes living in the home she has had for 60 years. She looks forward to her weekly dinner date with friends and volunteers.

You may be financially strong for retirement, but can you also say you're ready for retirement healthwise? Will you be able to complete that bucket list, or will your money be sucked into the vacuum of avoidable bills?

If something does happen and you already have a strong body, you will recoup faster, easier and better than someone who is sedentary. It's your choice today and for the future.

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



Show your WPA pride!

We have a shipment of our popular Lands' End® brand, 100% cotton, short-sleeved polo shirts featuring an embroidered William Penn Association logo. These are the same comfortable shirts worn by volunteers at various WPA events. The men's shirt features a two-button placket, and the women's shirt features a four-button placket. Available in charcoal heather grey only, while supplies last.

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Email:								
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(Womens							

Make check payable to "William Penn Association." Mail form & check to: Shirt Offer, William Penn Association, 709 Brighton Road, Pittsburgh, PA 15233



One of the winners in our Just 4 Kidz contest earlier this year wanted us to share more recipes that are healthy and easy for kids to make. Other winners wanted to read more about Hungarian activities. We cover both "healthy" and "Hungarian" in this month's activity: a recipe for **cucumber salad**, or as the Hungarians call it, **uborkasaláta**. Yes, you will need a grown-up to help you and to make sure you're doing things safely.

Cucumber salad is a part of many Hungarian meals. It is especially delicious and healthy if you are using cucumbers grown in your own garden this summer! Here is a basic recipe for you to try:

What You Need

- 2 cucumbers
- 1 teaspoon salt
- 1 teaspoon sugar
- 1/4 cup white vinegar
- 1/4 tsp garlic powder
- ½ cup water

What You Do

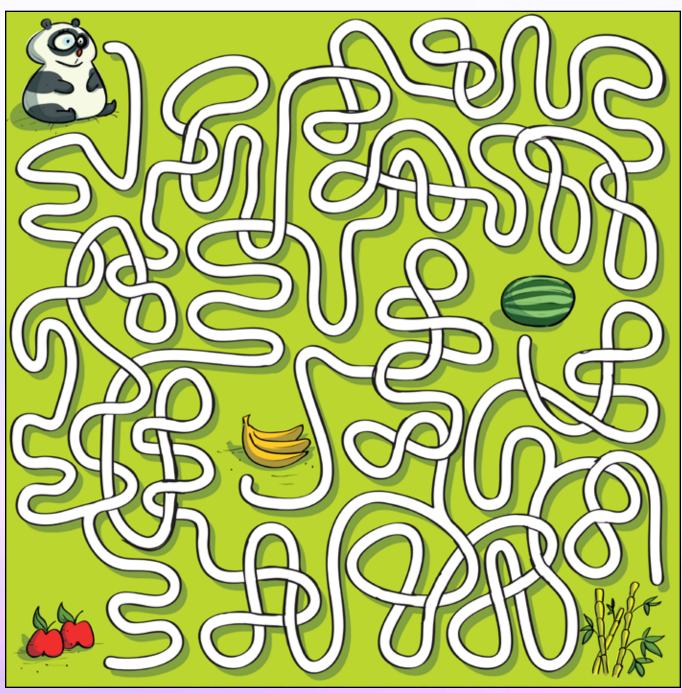
- With the help or supervision of a grown-up, peel the cucumbers.
- Slice the cucumbers very thin, using a knife or a mandolin slicer.
- Place cucumbers in a large bowl.
- Sprinkle salt onto the cucumbers then cover the bowl with plastic wrap. Let stand for 30 minutes to an hour.
- Drain the cucumbers in a colander.
- In a separate small bowl, combine the sugar, vinegar, garlic powder and water, making what is called a "marinade."
- Add this marinade to the cucumbers and let sit (or "marinate") for two to three hours. Depending on your family's taste, this salad can marinate on the counter or in the fridge.
- · Enjoy with your favorite meal!

Not every Hungarian uses the same exact recipe...and that's a good thing! The next time you make it, try adding slices of red onion or a little fresh dill, or top your salad with some paprika or a dollop of sour cream. Show us your salads by tagging us on your social media – use #WPALife to share this delicious concoction!



Where's my bamboo?

You probably already know that pandas love to eat bamboo, but did you know that's almost the only thing they eat? The stems, leaves and shoots of bamboo plants make up about 99% of a panda's diet, so they have to eat a LOT of it -- from 26 to 83 pounds EVERY DAY! Can you help the panda find the bamboo plant?



Kidz illustrations © Can Stock Photo Inc./lenm • Maze © Can Stock Photo Inc./vook Photo of cucumber © Can Stock Photo Inc./aaronamat • Photo of cucumber salad © Can Stock Photo Inc./rainbow33

Branch 14 Cleveland, OH

by Richard E. Sarosi

We hope you are enjoying the Hungarian activities taking place in your area this summer, and that the rain falls gently at night to keep your gardens and flower beds growing.

Several branch members joined me at the 34th WPA Golf Tournament & Scholarship Days held July 7 and 8 at the Chestnut Ridge Golf Resort & Conference Center in Blairsville, Pa. We did have a few raindrops for the shotgun start, but that did not dampen the spirits of our golfers. The spirit of fraternalism was everywhere. Our thanks go to the Board of Directors, National Officers and Home Office staff for all their hard work and efforts to make the golf outing a huge success.

Thank you also to all the Branch 14 members and friends who participated in the Hungarian Heritage Night held July 1 at Classic Park with the Lake Erie Captains. You can read my full report of the evening in this issue's "Magyar Matters."

Among those attending the game were National Director Joyce E. Nicholson and her husband Harry who came from Wintersville, Ohio and enjoyed a weekend in Cleveland. They saw the Captains' game, the Westside Market, the *Christmas Story* house, the former Higbee's Department store (featured in the movie *A Christmas Story*) which is now the Jack Casino and other area attractions. Come and visit again; there is plenty to do in Cleveland.

The Cleveland Hungarian Cultural Garden's "Liszt Concert in the Garden" took place June 25. For more on the concert, turn to the "Magyar Matters" section. The Garden is preparing for its 80th Anniversary in 2018. Watch for additional information in the months ahead.

Also of note, the Cleveland Hungarian Development Panel will hold its 2018 Paprika! Bál on March 10, 2018, at the Ritz Carlton Hotel, Cleveland. Mark your calendars now. More information to follow.

Remember, Branch 14 meetings are held at the Bethlen Hall of The First Hungarian Reformed Church, 14530 Alexander Road, Walton Hills.



Members of Branch 15 enjoy the annual picnic hosted by St. Stephen's Hungarian Church.

Please Note: The date for our next branch meeting has been changed to Wednesday, Oct. 4, at 7:00 p.m. We will *not* be meeting in September.

Other dates to note:

- Wednesday, Nov, 1 Branch meeting at 7:00 p.m.
- Saturday, Dec. 2 Branch 14 Christmas party and "Breakfast with Santa" from 10:00 a.m. to 12:30 p.m.
- Wednesday, Dec. 6 Branch meeting at 7:00 p.m.

WPA Branch 14 adult members and guests are welcome to attend the branch meeting.

Please support the Hungarian events and activities found in your local community and those events within a short drive. As we get older, we risk losing the language, music, dance, costumes and traditions brought to America by our ancestors.

We also request your continued support of the WPFA Scholarship Foundation. Your donations help eligible WPA student scholar members. If you or your child was a recipient of a WPA scholarship, please donate to the fund so that other WPA student members can enjoy the same benefits you or your child did.

The Officers of Branch 14 extend our sympathy to those Branch 14 and WPA members who have recently lost a loved one. May they rest in peace.

Get well wishes are being sent to all Branch 14 and WPA members and friends who might be feeling under the weather. We send out get well wishes to Branch 14 member Jenny Varga recovering from a recent fall, Michelle Day and Albert Frate. Please keep them and all of our members in your prayers.

Happy birthday and happy anniversary wishes are being sent to all our branch members and Home Office staff celebrating an August/ September birthday and/or anniversary. May you be blessed with many more.

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

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

Branch 15 Chicago, IL

by Sunny Corba

Summer is here! While many are busy with their summer schedules, we always make time for picnics and get-togethers. The members and officers of Branch 15 gather for picnic fun and delicious foods of the season and to savor the good times.

Several members and officers attended the recent annual picnic hosted by St. Stephen's Hungarian Church. We greatly appreciate all of the volunteers who worked hard to coordinate and prepare the food enjoyed at this festive event.



Branch 18 member Irene Korpak, who turns 95 in November, was recently visited by her daughter Barbara House (WPA's Fraternal Director) and Barbara's niece Stephanie Chatam.

Everyone enjoyed the perfect temperature and the breeze, catching Frisbees and tossing a football to make the most of the outdoors and build an appetite.

There were a lot of fun activities, but everyone looked forward to the highlight of our picnic: the food, including székelykáposzta (pork and sauerkraut stew) and yummy lángos (deep fried flatbread). Some prefer savory lángos with garlic salt while others prefer a sweet taste with various fruit jams. Whatever the preference, it's a tradition many love to bite into!

Our branch members and officers are eager to attend our next summer tradition--the Goulash Festival--to spend more time with families and friends.

Until then, good health and happiness to all!

Branch 18 Lincoln Park, MI

by Barbara A. House

August: what a month this will be.

We begin with WPA's Hungarian Heritage Experience Aug. 6 to 12 at the Sequanota Lutheran Conference Center & Camp in Boswell, Pa. Then, it's off to Toledo for the annual Birmingham Ethnic Festival on Aug. 19 and 20. Right after that, we go to Hiram, Ohio, to prepare for the WPA Picnic on Aug. 26 at the Hungarian Cultural Center of Northeastern Ohio. Then, it's time to pack for the WPA Tour to Hungary in September.

When we return from the tour, all the Szüreti Báls (grape harvest dances) will begin. We are lucky to have two of the best in our area: those hosted by the Hungarian American Cultural Center and the Hungarian Reformed Church in Allen Park. Try to attend at least one of them. They are both done "very Hungarian." You will have a great time.

Happy August birthday to all our wonderful members.

Get well wishes to all, especially Eleanor Kender, Beata Csaszar, Doug Truesdell, Joe Csereklye and Albert Frate. Everyone on this list has had a long fight with illness. Give them a call. I know that would cheer them up. Hope you are all better soon.

Our condolences and prayers to the families of our deceased members, especially Mary Tirpak, Michael Vasas, Mary Helen Hastedt and James Kiacz. May they rest in peace.

Special prayers to Rose Marie Bartha and her children on the death of her husband Zsiga. We have many good memories. He will be missed. Special thank you to Fathers Barnabas and Angelus for the beautiful Mass.

We visited my mom in Tupelo, Miss. She sends her love to all her Michigan friends. She will turn 95 on Nov. 3. She is going strong and still looks great. Thank you to my Mississippi family for all their Southern hospitality. We miss you all the time. Have a happy vacation. Wish we could go with you.

Our next branch meeting will be Aug. 23 at 6:00 p.m. at the Hungarian American Cultural Center.

"I pray happiness and good health knock at your door. May it knock early and stay late and leave God's gift of peace, love and joy." Thank you, Denise Funti.

You can always reach me at the following numbers: 313-418-5572 (mobile), 734-782-4667 (home) or 1-800-848-7366, ext. 107 (WPA Home Office). Please call me anytime.

Enjoy the rest of the summer. Fall is right around the corner.

Branch 28 Youngstown, OH

by Kathy Novak

What a wonderful two days the Annual WPA Golf Tournament & Scholarship Days were. Everyone had a great time enjoying the company of friends, the chance to win very nice items in the Chinese auction, a round of golf on a beautiful course (after dodging a few rain drops), and the delicious barbeque dinner. Once again, the Home Office staff, National Officers, Board of Directors and Fraternal Director did an outstanding job of preparing such a great scholarship fundraising event.

Remember, the annual Magyar Nap (Hungarian Day) will take place Sunday, Aug. 6, at the Aut Mori Grotto Hall. This event is hosted by the Youngstown American Hungarian Federation. They have a wonderful day planned with plenty of good food, pastries, music and fun.

The Diocese of Youngstown's publication, The Catholic Exponent, recently published a wonderful article on dedicated Cleveland Indians fans Shelley and Christina Toth (daughter and granddaughter of Branch 28 member Evelyn Horvath). The Toths have traveled to numerous cities to watch their favorite baseball team play, including World Series games. They collect memorabilia of all sorts, but their most special items include their albums filled with autographed player photos.

Hungarian Night was once again hosted by the Lake County Captains during their game on July 1. Members of our branch and Branch 14 were among those attending what turned out to be a doubleheader. You can read more about this event in the "Magyar Matters" section.

Among those at the game was branch member Andrew Check who did a great job entertaining the people as they walked through the stadium by playing Hungarian melodies on the cimbalom.

I bet Andrew may have been thinking about perhaps one day teaching this difficult skill to the newest member of the Check family, his niece Emerencia. She is the first child of Andrew's sister Lizzy and

her husband Nick Hadzinsky and the first grandchild of fellow members Terry and Betty Check.

The Schauers have been busy hosting visiting family this summer, including son Frank Jr. and grand-daughter Rachel who came in June.

We hope everyone has been enjoying all the events of the summer months. Make sure your calendars are marked for the WPA Picnic to be held Saturday, Aug. 26, in Hiram, Ohio.

Get well wishes go to all those on the road to recovery, especially Nancy Gunyula, Ernie Sarosi, Leslie Polgar Sr., Sandor Tollas, Evelyn Horvath and Chrissy Kobasic.

Happy anniversary wishes to all those couples celebrating another year of love and happiness together.

Hoping all those having a birthday this month enjoy their special day.

Our sincere condolences go out to those who recently lost a loved one. Special thoughts go out to Branch Auditor Leslie Polgar on the loss of his dear wife, Irma.

For anwers to your questions about WPA, please call either Alan at 330-482-9994 or Kathy at 330-746-7704.

Wishing everyone a happy and safe Labor Day.

Branch 34 Pittsburgh, PA

by Marguerite McNelis

Hope everyone's summer is going great. It is hard to believe that the Hungarian Heritage Experience and the WPA Picnic are right around the corner. Time really flies!

Please take a moment and pray for all our service men and women, especially those in harm's way.

Hope everyone who attended enjoyed the golf tournament at Chestnut Ridge. The food served at the barbeque after golf was delicious. The weather was not so agreeable, but the company was. Thank you, officers and staff at the Home Office, for your help.

Our branch donated to the St. Vincent de Paul Society this month. We try to help those in need when we can.

Birthday wishes go out to all

branch members celebrating their birthdays. May you all have many, many more.

If you have any news you would like to share, please contact Marguerite McNelis at 412-421-6031.

Branch 40 Martins Ferry, OH

Branch 349 Weirton, WV

by Joyce Nicholson

On June 20, auxiliary members of Brooke Place held their very first steak fry. The event was held in Brooke Hills Park to benefit Brooke Place, which is a residential facility in Colliers, W.Va., that targets troubled girls ages 12 to 18. The home is dedicated to the care, welfare, and respect of these individuals and their families.

Our branches were able to help by donating a wagon full of prizes for the event's raffle. Bonnie Eltringham of Brooke Place was very happy to have this donation from our William Penn Association branches to raffle at the steak fry.

Save the date of Saturday, Aug. 26, to spend the day in Hiram, Ohio, at the WPA Picnic. The grounds of the Hungarian Cultural Center of Northeastern Ohio are a beautiful place to hold this annual event. The menu is set and more information is located within the pages of this magazine. This year's guitar raffle to benefit the WPFA Scholarship Foundation features a guitar autographed by country superstar Brad Paisley.

The next day, Sunday, Aug. 27, is the date for our next joint branch picnic with the Ohio Valley Hungarian Club at Warren Township Park in Yorkville, Ohio at 1:00 p.m. Bring a dessert or side dish. If you plan to roast bacon around the firepit, bring your own chair and bacon fork. Everything else will be provided. Hope to see you there for good fellowship and food!

My husband Harry and I had the great pleasure of attending the Hungarian Heritage Night at Classic Park in Eastlake, Ohio to watch the Lake County Captains baseball game on July 1. The Captains are a Class



Bonnie Eltringham of Brooke Place accepts a wagon full of prizes for the facility's recent raffle from Harry Nicholson, representing Branches 40 and 349.

A affiliate of the Cleveland Indians. The Saturday game ended up being a doubleheader (due to a rainout the night before) against the Bowling Green Hot Rods. Yep, their team was named Hot Rods after the Chevrolet Corvette that has been manufactured there since 1981!

About 40 of us walked the Hungarian flag onto the field before the Hungarian national anthem and the "Star-Spangled Banner" were played before the game. Fireworks were featured post game. The weather was beautiful, and the Captains won both games!

I want to thank Vice Chair of the Board Kathy Novak and National Director Richard Sarosi for all the hard work, energy and effort they put into organizing and working to represent the William Penn Association at this enjoyable and memorable Hungarian event.

The Annual WPA Golf Tournament and Scholarship Days held at the Chestnut Ridge Golf Resort & Conference Center in Blairsville, Pa.,



ABOVE: Branch 89 President John Toth (left) and Branch Vice President Mark Maskarinec landscape the grounds of The First Hungarian Reformed Church of Homestead during the branch's Join Hands Day project. BELOW: Branch 89 Secretary-Treasurer Ruth Toth (right) and friend of the branch Jackie Dalton participated inside the church's social hall.



on July 7 and 8 was a weekend of good food, fraternalism, golf and a Monte Carlo night! If you missed it this year, make sure you make your reservations for next year whenever the date is set. It's a weekend of fun and entertainment which benefits the William Penn Fraternal Association Scholarship Foundation.

We extend good wishes to those members celebrating birthdays and anniversaries this month. Special August birthday greetings go out to WPA Home Office employees Suzi Robison and Carol Marsh.

For information about branch activities, please call Joyce Nicholson at 740-264-6238.

Branch 89 Homestead, PA

by Lisa S. Toth-Maskarinec

Well, the time for our annual golf outing is almost here. We have done our best to make this golf outing bigger and better than ever. We expect the number of golfers to grow this vear to over 110, and the number of diners should be over 40.

We'd love to see you at Butler's Golf Course on Aug. 13. There is plenty to do and many ways to participate, including donating to our Chinese auction. Some old favorites are back: pre-tee-off wings courtesy of Buffalo Wild Wings served at registration; complimentary soft drinks in all golf carts; and our usual assortment of now classic auction items, including homemade (or in this case, church-made) Hungarian foods (we hear there will even be a Hungarian gourmet basket with some of Chef János' personal creations), an imported beer basket, wine baskets, lottery baskets, golf bags, balls and assorted sports memorabilia, and, of course, the now famous Mystery Basket.

We've once again added some new prizes. We will be auctioning off a drone and a large assortment of items from our friends at Omaha Steaks.

There is still time to get in on the fun. Don't be shy. Give us a call at 412-872-5022. We'll get a brochure to you as quickly as possible. Our motto this year was "Go Big and Go Golfing." We plan to do just that!

The reason why our outings continue to grow is that we give the golfers affordable golfing, good food and terrific prizes. Butler's Golf Course takes excellent care of our group, and we are very pleased with the relationship we continue to have with them.

Branch 89 held its Join Hands Day project on Saturday, June 24, at the First Hungarian Reformed Church of Homestead. As the photographs show, both Branch President John Toth and Branch Vice President Mark Maskarinec were among the first to dig in and help beautify and landscape in front of the church.

They handled much of the outdoor work while branch members Vera Recktosh, Justin Toth and Ruth Toth handled beautifying the church social hall along with Branch Coordinator Lisa Toth-Maskarinec who was splitting her time between both projects.

Jackie Dalton, a friend of Branch 89, provided cold beverages at the social hall. Niesha Duganne and Lisa Whitehead, the church's custodians, came out and cleaned all of the furniture in the social hall and finished landscaping the front yard leading up to the church. It really looks nice, and we are grateful for everyone coming out.

Our "Dining for Dough" luncheon at Uno's Chicago Restaurant at the Waterfront in Homestead on May 21 raised over \$200. Not bad for a first time attempt and with off and on rain showers.

We extend get well wishes and prayers to Mike Parks, son-in-law of branch member Dianne Schneider, who is battling brain cancer in California. We continue to ask God to watch over Mike, Dianne and their family.

Stay cool and happy and support not only our branch events but also the various events sponsored by William Penn Association, including the WPA Picnic Aug. 26 in Hiram, Ohio. It's for a worthy cause and is always fun.

Branch 129 Columbus, OH

by Debbie Lewis

Hello, all members and friends, from Columbus, Ohio.

This summer's weather has been great so far. We hope it will continue to be that way the rest of the summer.

I just returned from the WPA golf tournament. Friday started with the annual meeting of the Scholarship Foundation followed by a reception and Monte Carlo Night. The golfing started at 8:30 on Saturday morning. It rained at the start but cleared up as the golfers continued to play. The golf barbeque followed the tournament and featured great food. Congratulations to all the winners. It was great seeing old friends and making new ones. Hope to see you all next year!

There are many Hungarian activities taking place this month; I hope you plan on attending these functions

- WPA's Hungarian Heritage Experience will be Aug. 6 to 12 in Boswell, Pa.
- On Sunday, Aug. 13, there will be a Soup and Learn Program sponsored by the Hungarian Cultural Association at the Hungarian Reformed Church, 365 Woodrow Ave., Columbus, after the 10:00 a.m. service. Soup will be served at approximately 11:15 with the program beginning at 11:45.
- Toledo will host its Birmingham Ethnic Festival Aug. 19 and 20.
- Our WPA Picnic will be held on Saturday, Aug. 26, at the Hungarian Cultural Center of Northeastern Ohio in Hiram, Ohio.

Our next branch meeting will be held on Tuesday, Sept. 5, at the Hungarian Reformed Church in Columbus at 4:00 p.m. We will begin planning our Christmas party which will be held on Saturday, Dec. 2.

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

Get well wishes to all who have been ill or hospitalized. Hope all have a speedy recovery.

We also extend our sincere sympathy to all who have recently lost a loved one, especially to the family of



Next Deadline

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

our member William Hoy.

If you have any news about yourself or a loved one you would like to share, or for all your life insurance or annuity needs, please contact Debbie Lewis at 614-875-9968 or *DAL9968@aol.com*.

Branch 226 McKeesport, PA

by Judit Ganchuk

Happy birthday wishes to all our members sharing their special day this month.

Happy anniversary to all those celebrating this month.

We extend our sympathies to members and families who have lost a family member or friend; it is never easy to lose a loved one.

We are sending sunny thoughts to Margaret "Manci" Kiraly and our other branch members who are coping with illnesses. Keep them in your thoughts.

Sending a smile to Branch 226 member Sally Petras, former branch auditor.

We're looking forward to this year's picnic at the end of this month out in Hiram, Ohio.

As this issue was going to press, The William Penn Association Magyar Folk Dancers were looking forward to performing at the Bethlen Communities' annual Hungarian picnic at the end of July. The dancers will also be performing at two more shows this year: McKeesport's International Village ethnic food and music fest on Aug. 15 and, of course, the WPA Picnic in Hiram. You can find more info about International Village online at www. internationalvillage.info and visit the

Hungarian food booth.

The Hungarian dance group is looking for more dancers in the Pittsburgh area to join us. We can help the younger generation learn the Hungarian language and culture through dancing and singing. If you or someone you know is interested, please contact us.

Branch members can attend our next meeting in September. Have some good news you'd like to share with us? Please call 412-751-1898 to spread some cheer!

Branch 249 Dayton, OH

by Mark Schmidt

Well, here we are in August, the last month for summer vacations. Last minute trips are being planned, and school clothes and supplies are being bought. The stunned, pained looks on kids' faces (and some of the parents, too!) are priceless.

Vacation is almost over, but life will go on, just maybe not as carefree.

But carefree we were at the WPA golf tournament. The reception and casino night were great fun; and the next day at Chestnut Ridge, I hit a couple of good shots. The barbeque was delicious. All in all, we had a fun, fraternal weekend with friends and family.

Locally, on June 27, Branch 249 had a joint activity with the Magyar Club of Dayton. Sixteen members of both groups came together at McAuley Hall at Queen of Martyrs Church to bake Hungarian pastries. These were for the WPA Picnic in Hiram and for Cop's Night out in Old North Dayton, a traditionally



Members of Branch 249 and the Magyar Club of Dayton prepare Hungarian pastries for this month's WPA Picnic in Hiram, Ohio, and for the annual "Cops Night Out" in Dayton.

Hungarian part of Dayton. Over 50 dozen pastries, cookies and nut rolls were baked. Many of these baked goods will be sold at the WPA Picnic to raise money for the WPFA Scholarship Foundation.

The rest will be shared free of charge to those in the neighborhood during Cops Night Out in an effort to help foster community goodwill with the Dayton Police and to spread information about Hungarian culture.

Cops Night Out will be held Aug. 1 from 5:30 to 8:00 p.m. at Stuart Patterson Park. Many people associate National Night Out with leaving a porch light on, but celebrations have grown over the years to include a variety of special events such as block parties, cookouts and community events allowing citizens, law enforcement and local government leaders to interact. Neighbors, law enforcement and city leaders come together to form partnerships and send a message to criminals that they care about the community and are prepared to fight crime. Local ethnic groups will have food and drink.

The pastry baking was a great joint activity for our branch and the club, one which we hope will be the start of cross-organizational cooperation.

Toward that end, a committee has been formed to look into the feasibility of preserving Kossuth Hall here in Dayton, a gem of a building that has the potential to become the center of Hungarian activities it once was.

The next Branch 249 meeting will be held on Aug. 19 at 1:00 p.m. to elect officers in a special election. This will be held at McAuley Hall at Queen of Martyrs Church. Contact me if you would like to be included on the ballot or have any questions about responsibilities.

On Aug. 19 and 20, Toledo will host the 43rd Birmingham Ethnic Festival. This family-friendly event features Hungarian and other ethnic foods, arts and crafts exhibits, cultural displays and continuous globally-influenced music, dance and entertainment.

The WPA Picnic will be held in Hiram, Ohio on Saturday, Aug. 26, from noon to 6:00 p.m. at the Hungarian Cultural Center of Northeastern Ohio. There will be all-youcan-eat Hungarian food specialties plus pastries, *lángos*, bacon bread and *palacsinta* for sale. Admission is \$15 for adults and \$5 for students with ID. Kids 12 and under are free. There will be activities, music and dancing and more fun than should be packed into one afternoon. Don't miss this!

The Magyar Club of Dayton is having a bacon fry at Sinclair Park on Sept. 10 at 1:00 p.m. The park is located at 685 Shoup Mill Road at the north end of Riverside Drive. All are invited, but please call David Boston at 937-602-1240 or Gail at

937-836-2549 to let the club know how many are coming.

The club is also taking reservations for a trip to La Comedia Supper Club for a live production of *Mamma Mia* on Wednesday, Sept. 13. Contact David or Gail for reservations and more information.

Also, on Oct. 21, Branch 249 and the Magyar Club are planning a Gulyás Fest. More info next month.

Where is the year going?

Happy birthday to everyone with an August birthdate, especially sonin-law Greg Heitman.

Get well wishes to those sick or hospitalized, especially Frank Murin, Jesse Stefanics, Don Dugan and Elizabeth Daley-Hewitt. Please remember them in your prayers.

We extend our sympathy and prayers to those who have recently lost a loved one, to Elsie Koos on the passing of her son Rudy, and especially to longtime member Pearl (Pinkie) Murin. May only good memories ease your pain.

For any insurance questions, call Anne Marie Schmidt at 937-667-1211.

That's all for now. Cool crisp, delicious fall is coming!

Branch 296 Springdale, PA

by Mary A. Kelly-Lovasz

BACON ROAST NEWS: The date for our annual bacon roast has been changed. Mark your calendars for Sunday, Sept. 17 (one week earlier than previouisly planned). The starting time and location remain the same: 1:00 p.m. at Riverside Park in Oakmont, located directly behind Riverview High School. For GPS users, the address is 200 Hulton Road, Oakmont.

Parking is available in the parking lot behind the school. From there, it's a short walk to our pavilion (the one closest to the bridge) which will be decorated with red, white and green balloons.

Tell your family and friends that everyone is welcome and that we'll be waiting for you with smiles and great food. Branch 296 will provide the bacon, kolbász, hotdogs, fixings and soft drinks; we ask you to bring a side dish or dessert for sharing. By popular demand, I'll bring a crock of

my homemade baked beans. So that we'll know how many to plan for, please make reservations by contacting me at either 724-274-5318 or at makelly367@verizon.net. Deadline for reservations is Sept. 8.

Located right along the Allegheny River, Riverside Park has an enjoyable playground on the premises for the little ones, plus a cushioned track for you to walk off your meal. You may bring a basketball or tennis balls and rackets, if you'd care to. Riverside Park has lots of shade and an abundance of curious and friendly squirrels. Trust me, you'll have a relaxing couple of hours here.

We've been welcoming members and friends from our own as well as neighboring branches for several years, and we've shared a lot of good food and memories together. We hope to see all of you there!

Also coming up this month for everyone to marvel at is a total solar eclipse on Monday, Aug. 21. During this type of eclipse, the moon directly covers the sun and the result is temporary darkness. Livestock, wild animals and birds are taken by surprise and interpret this darkness as their cue to fall asleep.

The Pittsburgh area will see an 81% eclipse at 11:46 a.m. A swath of the southern states will experience a total eclipse.

Fair warning to those who want to view this unique celestial event: do not look directly at the eclipse without appropriate eye protection, as it could result in blindness. Sunglasses are not considered appropriate and neither are binoculars.



Branch 352 member Lilly Barra (fourth from left) is a pitcher who also plays first and third base for The Xplosion, a team sponsored in part by William Penn Association.

For ways to properly view the eclipse, how to safely capture it on film, and other interesting facts about eclipses, go to: www.timeanddate.com/eclipse/solar/2017.

Happy birthday wishes to Toni Kosheba, our branch treasurer, and all of those who are celebrating birthdays in August.

We also extend a welcome to our newest Branch 296 members and invite you to attend our meetings and events.

Our summer break continues, but mark your calendars for our next regular meeting, on Thursday, Sept. 7 at 6:30 p.m., at the New Kensington King's Family Restaurant.

Noreen Fritz, FIC, LUTCF, is our notable agent with answers to your insurance and annuity questions for WPA products. She can be reached

at 412-821-1837 or by email at noreen bunny.fritz@verizon.net.

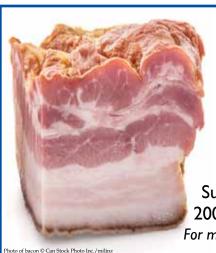
Here's hoping that you'll be able to witness the eclipse (safely!), and stay cool.

Branch 352 Coraopolis, PA

by Dora McKinsey

Summer will soon be over. Where has time gone? It's hard to believe that the kids will soon be going back to school. Shopping for school clothes and supplies keeps families busy this month. Some schools even start classes in August. Remember to watch out for those little ones who will be either walking to school or to their bus stop.

It's also that time of year for college classes to begin. Best of luck to



You're Invited

Branch 296 Springdale, PA

BACON

Sunday, Sept. 17, 1:00 PM • Riverside Park 200 Hulton Road (off 3rd St.), Oakmont, PA

For more information, call Diane Torma at 724-339-2445





Evan Chadboum, the winner of this year's religious studies award presented by Branch 800, receives congratulations from Branch President Dan Greiner (right) and Branch Vice President Dennis Greiner.

all of the recipients of a William Penn Association scholarship for a successful 2017-2018 school year.

The annual WPA Picnic will be held on Aug. 26 at the Hungarian Cultural Center of Northeastern Ohio, located in Hiram, Ohio. Plan on attending this fun, food-filled event. There's something for all ages, including children's activities, music, dancing and, of course, the best Hungarian food around.

My granddaughter, Lilly, has been one of the pitchers for her traveling softball team, The Xplosion. She also plays first and third bases. William Penn Association has been a sponsor of her team for several years. Go Lilly and The Xplosion!

Remember to let me know if you participate in any type of charity event or volunteer anywhere so that we can report it in *William Penn Life* and can all applaud your willingness to give of yourself to help others.

Happy Birthday to all those celebrating a birthday this month! May you have many more, and may all of them be healthy.

For all those experiencing an illness, may you soon recover and be good as new.

Our condolences to those who have lost a loved one. May your memories sustain you through this difficult time.

If you have any questions or need

assistance with any of your insurance needs, please contact me at 412-932-3170 or e-mail at *dmckinsey@hotmail.com*.

Branch 800 Altoona, PA

by Joan B. Ballash

Every year, Branch 800 presents a financial award to the graduating senior attending Bishop Guilfoyle High School in Altoona who has attained the highest grade point average in religion classes over the past four years. This year, the award was presented to Evan Chadbourn of Altoona.

Evan is the second of three sons born to Doug and Amy Chadbourn and a member of St. Therese Catholic Church. He was a proud member of his school's football team which won three straight state championships. During his junior year, Evan was named Pennsylvania Class A Player of the Year as well as the *Altona Mirror* Player of the Year.

Academically, Evan was a high honor roll student. This fall, this talented young man will attend Lehigh University on a full scholarship to play football.

Branch 800 wishes Evan every possible blessing for the future.

Periodically, readers of the *Altoona Mirror* will see articles about Branch 800 published in the "Community News" section of the paper. We hope to educate the public concerning William Penn Association and Branch 800 activities.

Our sincere sympathy to members who have lost a loved one, especially the family of John L. Talbot. Let us also remember those affected by chemical addiction.

Our best wishes to those celebrating a birthday, anniversary, graduation, birth or other joyous occasion.

Are you planning for the future? Does your life insurance provide enough coverage for the needs of your family? Are you saving enough for retirement? Bob Jones can help you answer these and other questions about your personal and family's finances. He can tell you how WPA can help you meet your needs. Call him today at 814-942-2661.



Are your beneficiaries up to date?

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

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

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

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

In Memoriam

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

JUNE 2017

0001 BRIDGEPORT, CT Anne E. Lengyel 0008 JOHNSTOWN, PA Richard Findley Anna C. Miske

0013 TRENTON, NJ Albert W. Basile Alex Louis Soltesz

0014 CLEVELAND, OH Sandy L. Lawrence Anita M. Reho 0015 CHICAGO, IL

Marie Markos

0018 LINCOLN PARK, MI Mary Helen Hastedt James R. Kiacz Mary Tirpak Michael F. Vasas

0024 CHICAGO, IL Joseph Reihel Helen Sobol

0027 TOLEDO, OH Virginia M. Hockenberry

0028 YOUNGSTOWN, OH

0034 PITTSBURGH, PA Barbara P. Benko

0044 AKRON, OH William P. Hobbs 0088 RURAL VALLEY, PA Rosalie M. Rocco

0129 COLUMBUS, OH Arthur A. Bartfay William J. Hoy

0159 PHOENIXVILLE, PA John A. Fronheiser Caroline B. Varner

0216 NORTHAMPTON, PA Frank J. Bendl, Jr.

0249 DAYTON, OH Edward J. Kish Pearl Murin

0296 SPRINGDALE, PA Gretchen Saliba 0352 CORAOPOLIS, PA Helen J. Dewald Helen J. Kullen Helen M. Moretti

0383 BUFFALO, NY Anne Malota

0590 CAPE CORAL, FL Joseph C. Bellas

0720 DEDHAM, MA
Wayne F. Prescott
0723 WORCESTER, MA

0723 WORCESTER, MA George D. Bradford, Jr. Adele R. Russell

8340 BALTIMORE, MD James K. Ames, Jr.

Recent Donations

WPFA Scholarship Foundation

Donations Through Premium Payments
JUNE 2017

Branch - Donor - Amount

I - Andrea R. Onderdonk - \$1.00 I - Barbara M. Onderdonk - \$1.00

14 - Anna Graf - \$2.00

14 - Robert L. Wesolowski - \$10.80

18 - John E. Pasko - \$10.36

18 - Marianne T. Orsargos - \$10.00

19 - Ethel Dudas - \$4.20

19 - Mary Jane Nagy - \$1.00

26 - Melissa M. Zimmerman - \$20.00

26 - Marie S. Logue - \$1.00

28 - Frank Schauer - \$0.60

28 - Christine M. Allison - \$3.10

28 - Mary Vargo - \$20.00

34 - Mary M. Miksic - \$5.00

76 - Kathleen L. Fiordimondo - \$10.00

89 - Melissa S. O'Brien - \$2.10

129 - Virginia Abahazie - \$3.00129 - Julie Westcamp - \$1.53

129 - Renee A. Ash - \$10.00

129 - James R. Lewis Jr. - \$10.00

129 - Lindsay M. Hammond - \$10.00

159 - Kelly J. Scherfel - \$3.39

226 - Timothy R. Holtzman - \$1.40 226 - Carol S. Burlikowski - \$5.00

226 - Antonette J. Grygo - \$10.00

352 - Ryan P. Veith - \$5.00

383 - Erno P. Nagy - \$1.80

383 - Lee O. May - \$1.00

590 - Robert F. Toth - \$3.00

720 - Julie A. Bjork - \$5.00

8020 - Karen M. Dansak - \$2.00

8036 - Zachary J. Kaider - \$8.00 8075 - Diane Fala Klingner - \$3.20

TOTAL for Month = \$185.48

Additional Donations JUNE 2017

Donor - Amount WPA Cookbook Sales - \$250.00

TOTAL for Month = \$250.00

Donations In Memoriam IUNE 2017

Donor - Amount (In Memory of)

Michael Chobody - \$50.00 (Irene B. Charles) Michael Chobody - \$50.00

(Stephen A. Novak)

Barbara A. House - \$25.00 (Mary Tirpak)

Richard E. Sarosi - \$25.00 (Donna Drumm Diamond)

Br. 18 Lincoln Park, MI - \$100.00 (Deceased Members Harvey L. Charboneau, Helen Caroline Szalay & Rita Ann Osmon)

TOTAL for Month = 250.00

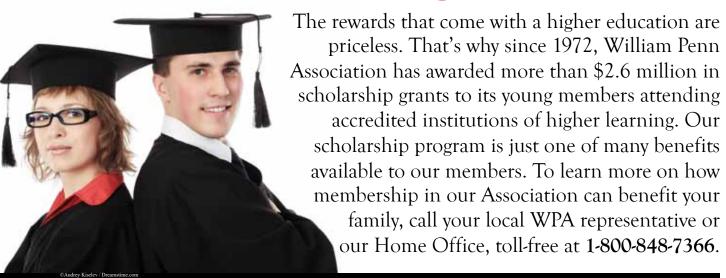
Donations Received From Annual Bowling Tournament Received as of June 30, 2017

Donor - Amount

(In Memory of, if applicable) M/M Andrew W. McNelis - \$100.00 (Andrew & Maria Vamos)

TOTAL for Month = \$100.00

Our awards lead to far greater rewards





Puzzle Contest #146 with Lizzy Cseh-Hadzinsky

What to Do Near Hiram

The Hungarian Cultural Center Of Northeastern Ohio n Hiram, Ohio, will become the epicenter of American-Magyar life Saturday, Aug. 26, when it hosts the annual WPA Picnic. There is a long list of activities in store for each guest, and I recommend that you come early and stay late.

Many attendees will be arriving days before or staying after this big celebration. Within a short 15- to 30-minute drive of the Cultural Center are many cool and neat places to visit, shop or eat. Each has a website to visit for further information.

Whether you like to shop at factory outlets, stroll through an old-styled general store, shop for antiques while enjoying a cup of freshly brewed gourmet coffee, sample freshly made artisan cheeses or enjoy homestyle Amish meals, a quick drive from Hiram can get you to your favorite leisure activity.

If you love the outdoors, you can hike trails leading to glacial rock formations, fish in public lakes or take a canoe trip down a tributary of the Cuyahoga River that is exactly the same as it was hundreds of years ago. The river runs along the edge of the Cultural Center and is just a stones throw away from the Picnic. As a young girl, I would go down to the river's edge and wade in the water with my brothers along with my grandpa Cseh.

The August 2017 Wordsearch is comprised of 10 clues featuring the names of places within a short distance of the WPA Picnic. Each clue will yield information through a simple internet search. Good luck with the contest.

As a side note, my husband Miklus and I became proud parents for the first time. Our beautiful baby girl, Emerencia (Emma, for short), entered the world at 12:24 a.m. on June 16, weighing in at 7 pounds I ounce and 20 inches long. As with most protective parents we have kept her safely at home, and her official public debut will take place at the 2017 WPA Picnic. So, please stop by and say hello to one of the newest WPA members.

Enjoy the remainder of the summer. Remember to celebrate the Feast Day of Hungary's patron, Saint Stephen, Aug. 20. I hope to see you at the great WPA Picnic on Aug. 26.

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

Puzzle Contest #143 **WINNERS**

The winners of our Puzzle Contest #143 were drawn July 5, 2017, at the Home Office. Congratulations to:

Anna L. Babbitt, Br. 18 Lincoln Park, MI Schorlis J. Gotz, Br. 525 Los Angeles, CA Joshua J. Shamonsky, Br. 296 Springdale, PA Alex R. Tomaskovic, Br. 51 Passaic, NJ Each won \$50 for their correct entry. WPA PUZZLE CONTEST #146 OFFICIAL ENTRY

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"What to Do Near Hiram" Word List

Aurora Farms
Camp Hi (Canoe Rentals)
LaDue Reservoir
Mary Yoder's (Amish Kitchen)
Mesopotamia (Historic District)

Middlefield (Cheese)
Nelson Ledges (Quarry Park)
Punderson Lake
Red Maple Inn
Rothenbuhler (Cheese)

Name:
Address:
City:
State: Zip Code:
Phone:
Email:
WPA Cortificate 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 #146 709 Brighton Road Pittsburgh, PA 15233

- 4. Entries must be received at the Home Office by Sept. 29, 2017.
- 5. Four winners will be drawn from all correct entries on or about Oct. 5, 2017, at the Home Office. Each winner will receive \$50.

Inside this issue:

Myths about claiming Social Security benefits early...**PAGE 4**.

Golf tournament recap...PAGE 10.

The latest news and notes from our branches ... PAGE 16.

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William Penn Fraternal Association Scholarship Foundation

Tree of Knowledge

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

Our Newest Leaf

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

In Loving Memory of My Beloved Brother Emery Stephen Horvath Irene Horvath Lawrie (Gold Level)

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

2	to the principal trace of region.			
	O \$1,000 - Gold Level	○ \$500 - Silver Level	O \$250 - Bronze Level	
Name:				
Address:				
Telephone:		Email:		
Leaf Inscrip	otion - 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.