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WILLIAM PENN



LIFE

December 2018



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Boldog Karácsonyi Ünnepeket Kívánunk

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Looking for life insurance without having to worry about aspects of your medical history which make you ineligible with other insurance companies? For a limited time, you may qualify to purchase valuable life insurance through WILLIAM PENN ASSOCIATION with **no health questions asked**. It's just one way we are celebrating our upcoming 39th General Convention in 2019. From September 1 through December 14, 2018, we'll be offering our **Guaranteed Issue Pre-Convention Year Special** to all qualified applicants. You can choose from any permanent life insurance plan currently offered by WPA. Please see age and face amount limits, as restrictions apply. **Annual premium must be paid at time of application.** Any individual who applied for life insurance and has been declined or refused a table rating by WPA or any other insurance carrier since January 1, 2016, or who was previously insured by a Guaranteed Issue Certificate issued by WPA which lapsed, is NOT eligible, and signature verification on the Disclaimer below is required. To apply, please complete the form below and return it to Barbara Tew, Sales Coordinator, at the Home Office, or call Mrs. Tew toll-free at 1-800-848-7366, Ext. 120.

For this special promotion, these maximum face amounts of insurance will apply:

<u>Age</u>	<u>Maximum Face Amount</u>
0 - 40	\$5,000.00
41 - 55	\$4,000.00
56 - 65	\$3,000.00
66 - 75	\$2,000.00
76 - 90*	\$2,000.00*

*Those ages 76 - 90 may apply for Single Premium Whole Life Insurance only.

There is a limit of one new insurance policy per person under this special plan. Any individual who applied for life insurance and has been declined or refused a table rating by the WPA or any other insurance carrier since January 1, 2016, is not eligible for this Guaranteed Issue Program. Recommender fees are not offered under this program.

GUARANTEED ISSUE PRE-CONVENTION YEAR SPECIAL

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

Name: _____

Date of Birth: _____

Address: _____

Telephone: _____

Social Security Number: _____

Email Address: _____

Plan of Insurance: _____

Are you an existing member of the WPA? YES / NO (Circle One) • Do you use tobacco? YES / NO (Circle One)

DISCLAIMER: I have not been declined or refused a table rating by William Penn Association or any other insurance carrier since January 1, 2016, nor was I previously insured by a Guaranteed Issue Certificate issued by William Penn Association which lapsed.

Signature Required: _____

Return to:

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Cover: WPA Home Office manger scene, photo by John E. Lovasz • This Page: The harbor of Sibenik, Croatia, photo by Richard E. Sarosi

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Help those in need during the holiday season

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

Fill baskets with non-perishable foods and other items, and the Home Office will reimburse each branch \$50 per basket, up to three baskets per branch. Your branch can then use these funds to buy a turkey, ham or additional items to fill up each basket. Branch volunteers then deliver the baskets either to families in need or to organizations in their community that can locate those who could use help.

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

Ohio fraternalists seeking applicants for scholarship

AMHERST, OH -- The Ohio Fraternal Alliance has announced that it is accepting applications for its 2019 scholarship program. At least one scholarship of up to \$500 will be awarded.

The eligibility requirements for this scholarship are as follows:

1. The applicant must be an Ohio resident. The applicant must be a current youth policy member of a fraternal society, or included in a family member policy that does not have youth policies, belonging to the Ohio Fraternal Alliance. (WPA is a member of the OFA.)
2. The applicant must be a 2019 high school graduate.
3. The applicant must submit an essay of at least 150 words on the topic: "How I'm personally involved in my fraternal society and its future."

4. The applicant must submit a list of their participation in the following types of activities: church-related activities, community and volunteer activities, and school activities.

5. The applicant must submit a letter of recommendation from a local fraternal society officer.

6. The applicant must complete the official application form and submit it, along with the other required items listed above, to:

OFA Scholarship
c/o Mike Czarney
1208 Meadowbrook Court
Amherst, OH 44001

All applications and required materials must be postmarked by March 9, 2019.

For an application form, contact Mr. Czarney at mczarney@hotmail.com or call 440-420-0995.

2018 Branch Family Christmas Parties

Branch	City/State	Date	Time	Location
0001.....	Bridgeport, CT.....	Dec. 9.....	11:30...	United Church of Christ, Puritan Hall, 2180 North Ave., Bridgeport
0008.....	Johnstown, PA.....	Dec. 2.....	2:00.....	Church of the Visitation, 1127 McKinley Ave., Johnstown
0013.....	Trenton, NJ.....	Dec. 2.....	1:00.....	Please call (609) 617-0471 for location.
0014.....	Cleveland, OH.....	Dec. 1.....	10:00...	The First Hungarian Reformed Church, 14530 Alexander Road, Walton Hills
0016.....	Perth Amboy, NJ.....	Dec. 15....	12:00...	Ponte Vecchio Italian Seafood Grille, 3863 Route 516 East, Old Bridge
0019.....	New Brunswick, NJ....	Dec. 15....	5:30.....	Confectionately Yours, 3391 Route 27, Franklin Park
0027.....	Toledo, OH.....	Dec. 8.....	1:00.....	Timbers Bowling Lanes, 1246 Conant St., Maumee
0028.....	Youngstown, OH.....	Dec. 1.....	11:30...	Aut Mori Grotto Hall, 563 N. Belle Vista Ave., Youngstown
0044.....	Akron, OH.....	Dec. 15....	9:00.....	Golden Corral Buffet and Grill, 2819 S. Arlington Road, Akron
0048.....	New York, NY.....	Dec. 8.....	2:00.....	Ruppert Houses Community Room, 222 E. 93rd St., New York
0051.....	Passaic, NJ.....	Dec. 2.....	2:00.....	American Hungarian Citizens League, 21 New Schley St., Garfield
0088.....	Rural Valley, PA.....	Dec. 2.....	2:00.....	William Penn Social Hall, 132-134 Main St., Rural Valley
0089.....	Homestead, PA.....	Dec. 1.....	1:00.....	Brunswick Zone Playmor Bowl, 5840 Buttermilk Hollow Road, Pittsburgh
0129.....	Columbus, OH.....	Dec. 1.....	2:00.....	Columbus-Grove City Elks, 2140 Sonora Dr., Grove City
0132.....	South Bend, IN.....	Dec. 9.....	3:00.....	Barnaby's Pizza of South Bend, 713 E. Jefferson Blvd., South Bend
0159.....	Phoenixville, PA.....	Dec. 8.....	1:00.....	McDonald's Restaurant, 1428 E. High St., Pottstown
0189.....	Alliance, OH.....	Dec. 9.....	1:00.....	William Penn Club, 1361 S. Webb Ave., Alliance
0216.....	Northampton, PA.....	Dec. 8.....	1:00.....	McDonald's Restaurant, 1428 E. High St., Pottstown
0226.....	McKeesport, PA.....	Dec. 2.....	2:00.....	Free Hungarian Reformed Church, 101 University Dr., McKeesport
0249.....	Dayton, OH.....	Dec. 9.....	11:30...	American Czechoslovakian Club, 922 Valley St., Dayton
0336.....	Harrisburg, PA.....	Dec. 9.....	12:00...	Penbrook Boro Hall, 150 S. 28th St., Penbrook - Harrisburg
0349.....	Weirton, WV.....	Dec. 1.....	9:00.....	Murray's Restaurant, 498 Cadiz Road, Wintersville
0525.....	Los Angeles, CA.....	Dec. 2.....	2:00.....	Bloomington Magyar Klub, 992 W. San Bernardino Ave., Rialto
0800.....	Altoona, PA.....	Dec. 2.....	6:00.....	Hampton Inn & Suites, 180 Charlotte Dr., Altoona
8036.....	Scottdale, PA.....	Dec. 1.....	3:30.....	ADULT PARTY: Darlington Inn, 1473 Darlington Road, Ligonier
8036.....	Scottdale, PA.....	Dec. 2.....	1:00.....	CHILDREN'S PARTY: Ligonier Lanes, 209 W. Main St., Ligonier



Holiday Greetings

WILLIAM PENN ASSOCIATION has had another wonderful and event-filled year. Thanks to our National Officers, Home Office employees, Board of Directors, Fraternal Department secretary Judit Ganchuk and you, our wonderful and loyal members, for all you do. Without your support and participation, we would never have had such a successful year. We are already planning next year's events.

Thank you to the many branches who took part in our annual Join Hands Day events. I hope for even greater participation in 2019. There are so many things we can do to help others. Call me if you need suggestions or help.

Our Hungarian Heritage Experience was the most fun we ever had. We had many new participants as well as many returning students. Many came from thousands of miles away. The management and staff at the Sequanota Lutheran Conference Center and Camp continue to be wonderful hosts. This year's weather was again very warm. That means next year will be cool; that seems to be the trend every other year...we hope. Yes, we are taking your reservations now. Mark your calendars for the week of August 4 to 10, 2019.

The WPA Picnic was held again at the Hungarian Cultural Center of Northeastern Ohio. Thank you to their members and all our wonderful volunteers. We hope to see everyone again at our 2019 picnic.

Our annual trip to Europe was the best ever. We visited Slovenia, Croatia and Venice before ending up in our motherland, Hungary. We are already working on our trip for 2020. We will have to work very hard to beat this year's trip. In response to many requests, we will be planning to visit Slovakia and spending more time in Hungary. Please call me with any questions you might have.

During this past year, WPA continued to support many of your churches, tournaments, picnics, dances, dinners, festivals, Easter Baskets and Christmas baskets, as well as your branch Christmas events.

We also continue to support the Bethlen Communities in Ligonier, Pa.

Please tell all your friends about our many events. We need your help to continue all our many happenings.

Now, let's talk about 2019. Grab your WPA calendar and make note of all the following events and programs.

- First and foremost, WPA will be hosting its quadrennial General Convention in 2019. That is why we will not be hosting a trip to Europe next year; there simply is not enough time. Watch *William Penn Life* for info on your district's delegate elections. The conven-

tion will take place on Oct. 12 to 14 in Pittsburgh.

- We will again be sponsoring a Join Hands Against Hunger drive in early 2019. Participating branches will be reimbursed up to \$50.

- WPA Easter Baskets. Again your Branch will be reimbursed up to \$50.

- Join Hands Day is officially the first Saturday in May, but your branch may host an event throughout the year. Participating branches will be reimbursed for their JHD activity-related expenses up to \$500.

- The great annual Hungarian Festival in New Brunswick, N.J., will return in June. This remains the largest festival I have ever been involved with.

- Hungarian Night at the Lake County (Ohio) Captains baseball game is in the planning stages. This is a fun event. Keep an eye on future issues of this magazine for the date.

- The 36th Annual WPA Golf Tournament & Scholarship Days will be held this coming July.

- We will continue to support the Hungarian Reformed Church youth camp, held in July.

- As I mentioned before, our annual Hungarian Heritage Experience is set for Aug. 4 to 10, 2019.

- The wonderful Birmingham Ethnic Festival in Toledo will be held in August in honor of St. Stephen of Hungary.

- We end 2019 with all your wonderful branch family Christmas parties.

I hope something here has caught your interest. We are always receptive to your suggestions. Please call me anytime.

We wish you a wonderful Christmas season and a very happy 2019. We ask God to continue to bless our beloved William Penn Association and you, our wonderful members.

Very special thanks to the officers of Branch 18 who always pitch in and help me with these many events. I could not do it without you.

We wish you happiness to keep you sweet, just enough trials to keep you strong, enough success to keep you eager, enough faith to give you courage and enough determination to make each of your days special. (Thank you, Father Barnabas.)

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

*(Happy and Blessed Christmas with the blessing
of Jesus of Bethlehem, and a peaceful, successful New Year.)*





A look back at 2018

SOON, WE'LL BE CELEBRATING Christmas and welcoming another new year. This is a time for reflection, and I thought I'd dedicate this month's article to reviewing some of the highlights of our year at William Penn Association, along with a few excerpts from our publication over the past year.

In January, we welcomed the new year with articles and photos from many of our great branch Christmas parties. It sure looked as if all of our members had a great holiday. In *Moneywise*, we reviewed different ways to save for college and compared the life insurance option to 529 plans. We discussed the pros and cons of funding an education via both vehicles and shared a couple scenarios showing how a properly designed and funded life insurance program is a great option for funding your child's education. Coincidentally, the WPFA Scholarship Foundation announced it was accepting applications for that year's grants in that issue, as well.

We also highlighted our Recommender program on the back. Did you know that you could earn \$10, \$12 or \$20 for each member you recommend to WPA who purchases a life insurance certificate? Be sure to review the back of this edition for more information. What a great way to put a little more "jingle" in your pocket next year!

In the February *Moneywise* column, with the income tax filing season in full swing, we discussed IRAs and more specifically, Required Minimum Distributions (or RMDs). There is much confusion regarding this subject and over the timing of when to take your RMD. If you will be turning 70½ this year--the year you become subject to the minimum distribution rules--you may want to go back and review that article for more information.

In our *Agents' Corner*, we featured Minnie Minor from the Chicago area. The youngest of 17 children, Minnie has dedicated her life to helping others and has been representing WPA for over seven years. If you're in the Chicago area and need to talk to a professional agent, review Minnie's bio from the February issue and give her a call.

In March, we welcomed spring (well, not quite yet) and announced the dates of our 2018 golf outing along with other popular fraternal events: the WPA Tour and the Hungarian Heritage Experience. Those events fill up fast, so be on the lookout for information on next year's events; you don't want to miss out!



That issue's *Moneywise* column reviewed the Tax Cuts and Jobs Act (or TCJA). Now is the time to review how the changes in the new law will impact your tax filing this year. Some of the most prominent changes are the new tax brackets, increases to the standard deduction and elimination of the personal exemptions for dependents. Many other popular deductions are either reduced or eliminated and, as a result, the IRS estimates that there will be a substantial increase in the number of taxpayers who will use the standard deduction instead of itemizing their deductions. Review the March issue if you need help making sense of the changes.

In April, we published WPA's financial report from 2017 indicating that our Association continued its long history of consistent growth and safety. Review that article and share it with family and friends to show just how financially strong and stable WPA is.

And, speaking of security, the *Moneywise* column debunked a few myths regarding young families and their thoughts about insurance. WPA has a needs-analysis calculator on our website to help you determine your needs. Use that to help calculate your insurance needs, then call your WPA agent to get the coverage you need.

With baseball season beginning, Tibor Check Jr. offered his *Take* on Hungarians in baseball in his column. I thoroughly enjoyed reading about the history of Hungarians in American baseball and the impact they have made on our various sports. Thank you, Tibor, for continuing to find ways to keep the Hungarian culture alive with your excellent articles.

In May, we celebrated both Join Hands Day and our many branches' participation in this year's Join Hands Against Hunger campaign. This year, 17 branches participated in our food drive and really helped make a difference in their communities.

May was also time for our agents' reward trip to San Diego (which we recapped in the July issue).

The May *Moneywise* column focused on retirement planning and discussed some of the most common concerns for today's retirees. Healthcare and financial security continue to be among the top concerns for retirees.

June began the busy season of fraternal activities, starting with the annual New Brunswick (N.J.) Hungarian Festival. This year, Fraternal Director Barbara House, Vice Chair of the Board Kathy Novak and I handed out hun-

dreds of WPA backpacks filled with goodies. It sure was great to see the streets filled with all those backpacks!

The June *Moneywise* column discussed the special needs of women who are either retired or nearing retirement. If you're one of our retiring (or retired) female members, review that month's column to see some of the trends you may be facing.

Early last year, I had the good fortune to meet Lincoln LaFayette from Medina, Ohio. Lincoln was featured in the June *Agents' Corner* article. If you live in Ohio and are in need of advice or service, you can count on Lincoln and his team at Quick Insured Brokerage to respond quickly and professionally to your needs. Check his bio and contact information in the June issue.

In July, we not only celebrated our great country's independence, we also enjoyed our company's annual golf outing and scholarship days in Youngstown, Ohio. Despite the heat, a good time was had by all. Congratulations to all our winners!

Tibor Check had an excellent (and timely) article about another famous Hungarian in sports; golfing legend Julius Boros. I really enjoyed reading about his book and the impact he had on the game.

The July *Moneywise* column took some time to recognize our top sales leaders from 2017 who were rewarded with an all-expense-paid trip to sunny San Diego. What a fantastic trip that was! I'd like to thank all of our qualifiers one more time for a job well done.

August was a busy fraternal month with our annual trek to the Birmingham Ethnic Festival in Toledo, as well as the annual WPA Picnic in Hiram, Ohio. Both were outstanding events, and we hope to see everyone back at both events next year!

August also saw our annual Hungarian Heritage Experience at the Sequanota Lutheran Conference Center and Camp in Boswell, Pa. According to Fraternal Director Barbara House, this was one of the best classes ever. Don't miss the next Experience; get your application in early!

There is so much confusion surrounding inherited IRAs, and we tried to bring some clarity and understanding to that topic in our August *Moneywise*. If you anticipate inheriting (or passing) an IRA in the future, go back and read this article to see what you'll need to do. And remember: call on your WPA agent or our Home Office *before* you make any decisions regarding your inherited IRA.

September was Life Insurance Awareness Month (LIAM), and the *Moneywise* column featured a brief history of the month as well as the real life stories of a few of the people who have been spokespersons for Life Happens and LIAM. There were some pretty eye-opening stories. These are always good to review and share.

Late September also brought the WPA Tour. You can read all about this year's tour and see some photos from the tour elsewhere in this issue.

In the October issue, we introduced our Guaranteed Issue Pre-convention Year Special campaign. This special offer is only available until Dec. 14, so don't miss out on the chance to purchase some additional life insurance for you or a loved one *with no medical questions asked!* Call your agent or our Home Office for more information, but hurry!

With Life Insurance Awareness Month still fresh in my mind, I dedicated another column to life insurance in the October *Moneywise* column. This was a very interesting read for me, and I hope it was for you as well. At the end of my article, I asked for "real life" stories from our members, and you'll get to see some of the responses in an upcoming *Moneywise*. There is still room for yours. If you have an interesting story (good or bad) regarding how life insurance (or lack thereof) has impacted your family, please drop me a line.

October was also when we profiled one of our senior agents from Connecticut, Matt Longobardi, in our *Agents' Corner*. If you're looking for an agent in Connecticut, be sure to give Matt a call!

Finally, last month, WPA recognized its annual scholarship winners. Congratulations to all award recipients! Remember to get your applications in for next year!

The November *Moneywise* column discussed the differences between wills and trusts--something that we all should consider. We also featured Warren Winnick from Wellesley, Mass., in our *Agents' Corner*. Warren has been in the insurance business in the Boston area for more than 45 years and has the expertise to handle your needs. If you're in the Greater Boston area and in need of service, give Warren and his team a call.

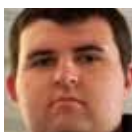
November not only means Thanksgiving, it also means that the busy holiday season is just around the corner. We hope you took some time to relax and enjoy this time of peace with your family and friends and remembered to give thanks for all that we have in this great country. And, of course, we paused to remember those who

fought and continue to fight, for our freedom every day!

So, here we are in December, closing on another great year at William Penn Association. I'd like to say thank you to all our members for your continued support and confidence in WPA as your life insurance and annuity provider; we couldn't have become the great organization that we are without our loyal members!

We hope you have enjoyed this annual recap, and we'd like to wish all of our members, agents, coworkers, family and friends a very Merry Christmas and Happy New Year from Bob and Barbi in the Sales Department! □





A Tree for all ages

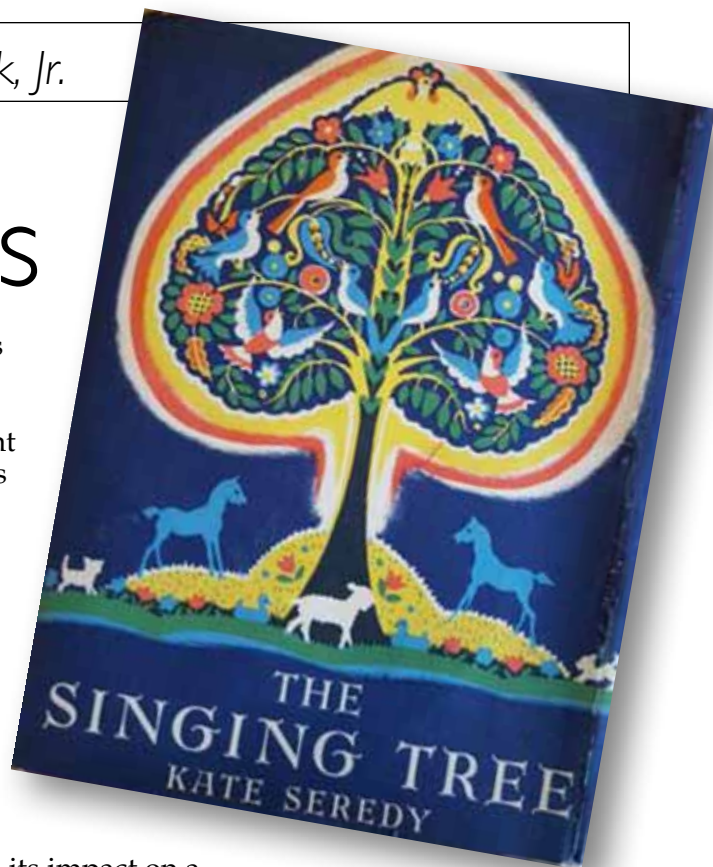
OUR HOUSE is decorated thematically, and each room has its own special subject. The master bedroom has Arabic motifs: travel posters from Palestine, paintings of palm trees and reflecting pools, and metal lanterns from Morocco. The basement library/office is a map room; the walls are adorned with maps of places, near and far. The centerpiece consists of large maps of the U.S. and the world which are stuck through with pins showing the places we've been and the places we want to go. The guest bedroom is the Hungary room, featuring Unicorn posters, candles from Csót, prints of Budapest's most famous buildings...and a stack of books that sits on top of a dresser in a dusty corner.

November was a transition period at our house. The remaining orange and yellow leaves in our neighborhood fell, and the morning air had a hint of the frosty chills of the winter yet to come. Inside the walls of our townhouse, my wife slowly phased out the Halloween decorations and phased in the Christmas ones. The guest bedroom closet serves as an overflow storage area, and as my wife was rustling through the boxes there, I found myself in that dusty corner, paging through a book.

I grew up on the books of Kate Seredy, the famous Hungarian-American children's author and illustrator. Much like the Harry Potter movies, I subconsciously associate Kate Seredy's books with Christmas. Each of her books are delightful, but *The Singing Tree* is my favorite by far. It is the sequel to *The Good Master*, which tells the story of an extended family of Hungarian farmers and ranchers on the Eastern Hungarian plains. My father gifted his three children their own copies of these books, in the hope that we would read these stories to our own children as he did for us. Now and again, I skim through the book and look at the finely rendered pencil and crayon drawings. Each time, I spot something that I had not noticed before--a new phrase or hidden subtext that had gone undiscovered in my childhood but, upon revisiting, is as clear as day.

For those who have not read *The Singing Tree*, there are mild spoilers ahead.

The Singing Tree tracks the course of World War



I and its impact on a small Hungarian village and its inhabitants. Its principal characters are the Nagy family, a prestigious family of landed gentry known for their generosity, industry and chivalry. Along the way, their family grows as the war brings new crises and fresh horrors, but the farm remains a bastion of safety and security. Eventually, Russian POWs, German children and elderly Jews all take refuge in the Nagy household. Even though each family suffers tremendous loss, the book remains cautiously optimistic: as long as humanity learns to live and let live and celebrate our common goodness, there's no storm that cannot be weathered.

One subplot of the books follows the travails of the Mandelbaum family, in particular an elderly Jewish merchant and his wife who tend their country store. The war costs them two of their three sons and brings out discrimination and loathing, but they never lose faith in their fellow countrymen or in humanity, more broadly.

Seredy does a good job of ensuring that characters espousing anti-Semitic canards eventually see reason or earn their comeuppance. Seredy writes that issues of religious faith matter little in determining who is and who is not a "good Hungarian."

During this season of giving, please consider the plight of those less fortunate this holiday. In the light of recent events in Pittsburgh, I have directed some of my own Christmas charity to the Hebrew Immigrant Aid Society. For those looking to do some charitable giving of their own to support those killed, wounded or otherwise impacted in the shooting at the Tree of Life Synagogue in the Squirrel Hill neighborhood of Pittsburgh, you can contact the Pittsburgh Foundation at www.pittsburghgives.org. - Tibor

As the news of armistice reaches the little Hungarian village, Moses Mandelbaum--the avuncular shop owner--rejoices as the newspaper brings reports of President Woodrow Wilson's Fourteen Points. Heartbreakingly, Moses tearfully says that his sons had not died in vain, that "a new day is coming...no more wars...no more persecution, no more intolerance ever."

As I sat in the dusty corner of our guest room, I realized for the first time *The Singing Tree* was published in 1939, on the eve of World War II. With that historical context, the words of this fictional Hungarian Jewish merchant leap off the page in gut-wrenching irony. I wonder what Kate Seredy thought about the horrors that followed in Hungary a few short years later.

All is not lost, however. I like to think of another vignette in *The Singing Tree* that is especially relevant around the holidays. As the large, extended family is huddled around Christmas dinner, a soldier tells a story about a tree he saw on the Eastern Front. For miles and miles, all the trees, if there were any, were skeletal wooden forms stripped of leaves and bark by artillery and flame. But, the soldier came upon an apple tree which had remained miraculously untouched. To his ears, the soldier thought that the tree was singing. Upon further inspection, he realized

that the singing was coming not from the tree, but from the hundreds of birds that had taken refuge in its solitary branches and leaves. He saw all sorts of birds, birds that were natural rivals in the wild, each one sharing in the safety of this remaining tree.

In this day and age, I cannot help but feel that the fable of this singing tree has special relevance. We are all birds, and the singing tree is the world: it's the only one we have, so we might as well get along. Any other course leads to perdition.

So, whether you are a cardinal or a bluejay, try to share the boughs of our own singing tree this holiday season.

Sometimes, I think we too readily ignore children's books as simplistic or silly. Once in a while, however, I stumble upon a half-forgotten story that, on re-reading it, I am convinced was meant for adults. Kate Seredy's *The Singing Tree* is one of those books.

Merry Christmas, Happy Hannukah, and Happy Holidays.

Tibor II

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

Enjoy even more tastes of Hungary

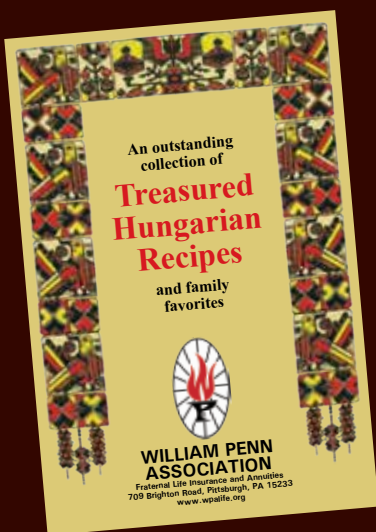
The Official WPA Cookbooks

Buy one or both - Different recipes in each book

A Taste of Hungarian Heaven - \$20 per copy
A spiral-bound book with 500-plus delicious recipes

Treasured Hungarian Recipes - \$7 per copy
A collection of 160 classic Magyar recipes

Prices include shipping and handling.



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



Reports from our National Directors on the people and activities they encounter during WPA's fraternal and charitable outreach.

WPA joins Ohio fraternalists for annual meeting

by Joyce Nicholson

INDEPENDENCE, OH -- On Oct. 19 and 20, Vice Chair of the Board Kathy Novak and I attended the Ohio Fraternal Alliance annual meeting in Independence, Ohio.

The Ohio Fraternal Alliance is comprised of 26 fraternal benefit societies in Ohio and provides meaningful education, information, knowledge-sharing and networking opportunities to member fraternalists. All the societies work together to further the common interests of their members.

This year's program featured an in-depth presentation by Kelly Shedlock, Chaplain of OFA, on the "Millennials' Impact on Fraternalists Today." This was followed by a discussion led by Leo Hannah, CPA MBA, partner in H2R of Pittsburgh, on the topic of "The Importance of an Audit for Fraternalists."

The afternoon speaker was Joseph Annotti, President and CEO of the American Fraternal Alliance, who talked about what is new and changing in fraternal benefit societies and on the various legislative fronts.

All three speakers had relevant in-



WPA Vice Chair of the Board Kathy Novak (far right) installs the newly-elected members of the Ohio Fraternal Alliance Board of Directors during the OFA's annual meeting in October.

formation to impart and were a valuable resource for the board, delegates and members present.

The afternoon session was followed by a Catholic Mass, celebrated by the Rev. Anthony Suco of St. Columbkille Church of Cleveland.

On Saturday evening, we attended a semi-formal dinner which, of course, would not be complete without a Chinese auction to raise money for the OFA scholarship fund. In 2018, OFA awarded scholarships to four students. Because classes were in session at the time of the meeting, the recipients could not attend this

dinner.

Anyone interested in participating in the 2019 Ohio Fraternal Alliance Scholarship Program can find more information on page 2 of this issue of *William Penn Life*.

After the dinner, Vice Chair Novak was requested to do the honor of installing the OFA Board for the 2018-2019 term.

Despite a horrible storm that blew through the area on Saturday afternoon and the snow (yes, snow!) on Sunday morning, it was a very educational, informative, beneficial and entertaining weekend.

WPA joins Ohio fraternalists for annual meeting



by Richard E. Sarosi

BEACHWOOD, OH -- The Cleveland Hungarian Heritage Society held its 22nd Vintner Dinner Oct. 20 at the Canterbury Golf Club in Beachwood to raise funds for the Cleveland Hungarian Museum. Music for this formal affair was provided by Harmonia.

I had the pleasure of representing William Penn Association at the dinner. I extended greetings from the Association and presented a check to Alex Kezdi, President of the Cleveland Hungarian Heritage Society (pictured left), who graciously accepted it and thanked WPA for its continued support over the years.

The Society also took this occasion to honor the Hungarian Cultural Center of Northeastern Ohio, represented by its president, Mary Jane Molnar.

AHF to host annual Festival of Trees, Christmas Craft Fair in December

NEW BRUNSWICK, NJ -- A holiday tradition with an international flavor will return to the Museum of the American Hungarian Foundation in New Brunswick with the opening of the 30th Annual Festival of Trees on Sunday, Dec. 2.

The museum will also host its second annual *Karácsonyi Kézműves Vásár* (Christmas Craft Fair) on Saturday, Dec. 8, from 11:00 a.m. to 7:00 p.m., featuring handmade gifts, walnut and poppyseed rolls and outdoor activities.

During the Festival of Trees, which runs through Jan. 11, Christmas trees decorated by volunteers from a number of ethnic groups will be on view. Cultures represented include America, Belarus, Denmark, Estonia, Greece, Hungary, Italy, Japan and Latin America. The trees are trimmed with handmade ornaments, cookies and treats.

The public is invited to the opening reception on Dec. 2 from 2:00 to 5:00 p.m. Individuals representing the decorating groups will be present in



folk dress, entertaining with holiday music and verse. Many will also be serving their special holiday treats.

Museum hours are Tuesday through Friday 10:00 a.m. to 3:00 p.m. and Saturday 9:30 a.m. to 1:00 p.m. The museum is located at 300 Somerset Street in New Brunswick, NJ. For more details, call 732-846-5777 or see the museum's website: www.ahfoundation.org.

Museum welcomes children to share in Christmas traditions

CLEVELAND -- The Cleveland Hungarian Heritage Museum will help you give the gift of culture to the youngsters in your life when it hosts its "Celebrating Hungarian Christmas Traditions: Children's Christmas Program" on Saturday, Dec. 8, at 2:00 p.m. Mikulás Bácsi (St. Nicholas) will visit the Museum to the delight of children young and old. This event will include seasonal arts and crafts as well as opportunities to learn more about Hungarian culture and history through folk tales and legends. The program will have age appropriate activities for children 3 to 9 years old and 10 to 13 years old, and will be in English. Suggested donation for the program is \$5 per child. Call Andrea Meszaros at 440-247-5144 for reservations. The Hungarian Heritage Museum is located in The Galleria, Downtown Cleveland. There will be coffee and refreshments for the adults and treats for the children. The Museum will also be selling *szaloncukor* (Christmas candy) in six flavors.

Rediscover your Hungarian self.

ReConnect Hungary is a unique cultural, educational and social immersion program in Hungary for young adults aged 18-28 of Hungarian heritage, who are citizens of either the U.S. or Canada. Every summer, a group of individually selected young people experience a two-week journey of rediscovery to learn about their Hungarian roots in a totally different and new way. Gain a deeper understanding of your Hungarian heritage while enjoying a living culture!

June 14-30, 2019

The cost to participants is only \$1,800, which includes a \$300 deposit, refundable upon successfully completing the entire program. Remaining expenses are funded by the organizers and individual and corporate sponsors.

Parents and grandparents: This is the perfect graduation gift for a young adult wishing to discover their roots and heritage in Hungary.



Learn more:
www.ReConnectHungary.org

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

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

ReConnect Hungary – Hungarian Birthright Program • 120 East 90th Street #5D • New York, NY 10128
www.facebook.com/ReConnectHungary • twitter.com/ReConnectHU

JUST 4 KIDZ

Christmas is celebrated all around the world, from America to Hungary and back. Whether you celebrate the holidays with traditional Christmas items (like chocolate and shiny Christmas ornaments) or with not-so-traditional things (a pink Christmas tree, anyone?), any way you and your friends celebrate this year is the right way, as long as it's with family and friends.

Another common tradition of the holiday season worldwide is the giving of gifts, and we all know that the most meaningful gifts are homemade (sorry, Macy's!). Here is a gift you can make for your friends and family called **Snowflake Mix**. You can make it extra-tasty by adding dark chocolate drizzle or by covering it with red and green sprinkles. Put this "gift from the heart" in small boxes or zip-closed bags you have decorated with holiday stickers. **Happy Holidays!**

What You Need

- 3 cups bite-size rice square cereal
- 3 cups bite-size corn square cereal
- 1 cup small pretzel twists or pretzel sticks
- 1 cup honey-roasted peanuts
- 2 (12 ounce) packages white baking chocolate pieces or wafers
- 1 (12 ounce) package mint-flavored candy-coated milk chocolate pieces or red and green candy-coated milk chocolate pieces

What You Do

- In a very large bowl, combine cereals, pretzels and peanuts, then set them aside.
- Have an adult help you melt baking pieces according to package directions.
- Pour melted chocolate over cereal mixture. Stir gently until everything has a nice chocolate coat.
- Spread the chocolate-coated mixture onto a large piece of waxed paper or parchment paper, then sprinkle with chocolate pieces.
- Let cool for one hour, then break into pieces. Store in an airtight container for up to 1 week or in the freezer for 1 month. Makes 16 cups.



Courtesy of <http://www.midwestliving.com/recipe/appetizers-snacks/snowflake-mix>

Whose present is whose?

Can you figure out which present belongs to each child?



A five-star experience

Article and Photos by Richard E. Sarosi

Our journey began Tuesday, Sept. 25, at Detroit Metropolitan Airport. Our flight to Paris was pretty smooth as we arrived in Paris about 10:30 a.m. on Wednesday, Sept. 26. We had a three-hour layover, and I wanted to get a breakfast croissant (this *is* Paris) and a cappuccino and use my Euros to pay for it. Unfortunately, when I got to my seat in the gate area, the coffee lid slipped off the cup and the cup fell right to the carpeted floor, followed by the sandwich (the 5-Second Rule applied since I spent about \$10 for both items). This is how my journey began.

The 2½-hour flight to Zagreb, Croatia, went well. Our guide, Andrea Tordai, met our group at the airport, and off to our motorcoach we went. So began our five-hour drive to Portoroz, Slovenia.

We arrived at the Grand Hotel Portoroz in the late afternoon and took in the beautiful view from the balcony. The welcome dinner was a delicious treat and highlighted by the cuttlefish risotto with gamberi and cuttlefish noodles. To paraphrase a line from the song "Be Our Guest" from the musical *Beauty and the Beast*--"try the black stuff it's delicious." It really was delicious, with pieces of shrimp and it even had octopus in it. Oh, the wonderful gifts from the Adriatic Sea.

We traveled to the salt farms at Salina Nature Park to see how the salt is harvested, followed by a tour of Piran, Slovenia. Piran is a gem of the Adriatic, with its Venetian Gothic architecture, narrow streets, wonderful squares and great sunsets. Dinner for me was the seafood pasta dish followed by a fabulous sunset.

We drove along the Istrian Peninsula to Pula to see the Roman ruins, including the Pula Amphitheatre (the sixth largest remaining Roman amphitheatre in the world) which some would say is the Colosseum. To be precise, the only Colosseum is in Rome, and those that were built throughout the Roman Empire were known as amphitheatres. Now, you are ready for Jeopardy.

This was my second visit to Pula, and we saw many historical sites, including the Gate of Hercules from the 1st Century BC. Roman arches are preserved and remnants of buildings continue to be uncovered.

We then traveled to Rovinj, Croatia, which is referred to as a small Dubrovnik. Narrow streets, ancient frescos and the

church of St. Euphemia from the 9th century were beautiful to see. I have to thank Dolores for using my camera to take my picture on many occasions; you made my family very happy that I was in a few pictures.

Our trip continued to get better each day, and then we boarded the high speed catamaran for the 2½-hour ride to Gilligan's Island...I mean Venice, Italy. Seeing Venice from the boat was a beautiful site. The churches and buildings are seemingly built right on the water. Incredible.

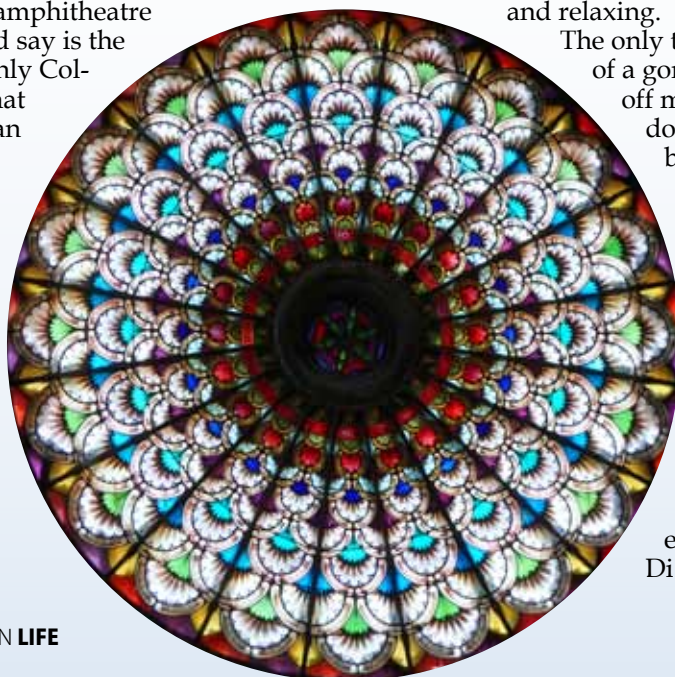
We arrived at the ferry terminal and transferred to the water taxi for the ride to St. Mark's Square. We were docked about six bridges away from the square and had a "10-minute walk." (Note: It's the same everywhere--they always say it's a "10-minute walk," even though it's almost always much longer). Throw in the thousands of tourists crowding Venice and you just flowed with the crowd. We got to the square after 35 minutes.

All of the movies and TV shows that were filmed in Venice came to life before my eyes. Seeing the black gondola boats with striped-shirted gondoliers holding the oars to guide the boats was a sight to behold. We walked through the square to the point of entry for a gondola boat ride. We traveled through the upscale shops of Italy where you find Prada, Versace, Gucci, Bulgari, Giorgio Armani, Missoni, Fendi, Dolce and Gabbana, Cartier and even Tiffany.

We crossed a small bridge and, right below us, were the gondolas waiting for us to enter. It was a challenge to get on the boats and then sit down, since every slight movement would rock the boat. We pushed off and traveled through the smaller canals, passing by homes, hotels, restaurants and offices. The boat ride was very peaceful and relaxing.

The only thing missing was the singing of a gondolier. I had hoped to check off my bucket list a ride on a gondola while hearing an Italian song being sung. Unfortunately, our gondolier said he doesn't sing.

I learned that "O Sole Mio" is not the traditional song to be sung since it comes from Naples, Italy. However, I thought I heard "row, row row, your boat" echoing through the canals. So, I think there must be a another visit to Venice in my future when I can request a singer to perform "Nel Blu, Dipinto Di Blu" (otherwise known as "Volare") or "Al Di La" (you'll know it if you hear





it) and “Quando, Quando, Quando.” Once we got back to the dock, it was time to get out of the boat. Use your imagination to paint that picture.

We had some time before we were scheduled to meet our group and take the water taxi down the Grand Canal. Six of us sat down at the outdoor café in St. Mark’s Square and ordered small bottles of Coke. For the six bottles of Coke, our bill came to \$69—over \$11 per bottle. We enjoyed the refreshing taste of our beverage, but it would have been cheaper to order glasses of wine.

Well, our day in Venice was coming to an end, and one group member decided to start walking back to the point where we were dropped off. The rest of us walked a very short distance this time to a point before the first bridge. By the time we got back to the ferry dock, we were one person short. You can say “someone missed the boat.” Yes, the boat left him behind, but he was found and arrangements were made to drive him from Venice to Portoroz, Slovenia, at a cost of hundreds of dollars.

He may have enjoyed a smoother ride than we did, since our boat battled the waves for three hours (remember what I said about Gilligan’s Island). We had rough seas on the Adriatic, and we hit every wave out there. We got back at 9:00 p.m. and our missing member got to the hotel after midnight. We had quite an adventure for the day. My FitBit showed that I had taken 11,000 steps in Venice, and the ride on the ferry produced 11,000 steps for all of the bumps that I took while staying seated, for a grand total of over 22,000 steps for the day.

The next excursions were in Slovenia. Part of the group went to the Cave of Postojna and the other members visited Predjama Castle. I went to the castle, which was built into the mouth of a cave, made even more impressive when considering it was built with only basic tools.

A visit to the Lipica Stud Farm, which breeds Lipizzaner Horses, was a delight. You had the very young horses still nursing with their mothers, and you had the chance to observe a performance of how the horses are trained.

Moving on to Zadar, Croatia, we took a tour of the old city and saw the Roman ruins. We also heard the Sea Organ, which uses water from the sea to force air through pipes built in the ground, thus producing a variety of

sounds. The Sun Salutation uses the solar system and solar power to illuminate the planets built into the sidewalks.

Boat cruising to the Kornati Islands allowed members of the group to swim in a salt water lake that was cut off from the sea. Next was a trip to Krka National Park where two rivers, the Krka River and the Čikola River, join and you have seven beautiful waterfalls. Then, we paid a visit to Sibenik, Croatia, which is a UNESCO World Culture Heritage Site. This 15th century town is a fine example of the region of Dalmatia.

We ended our visit to Croatia with a stop in Zagreb to see the capital of Croatia. So much restoration and rehabilitation has taken place since our last visit, and the city continues to improve.

The next stop on our WPA adventure was Hungary, where we stayed in Siófok. We traveled to Tihany by bus and ferry and saw the Abbey Church. Coffee and cake was enjoyed in a café overlooking Lake Balaton. The sail boats were testing the winds and were putting on a beautiful show.

The wine festival in Mór had many booths set up where representatives from the local wineries dressed in their robes and colors. We also enjoyed the crowning of a queen of the festival and her court.

The last stop of our journey was Budapest in all her glory. A city tour, evening dinner cruise, Budapest at night, a visit to Szentendre for shopping and a visit to the market were group favorites. Our farewell dinner was held at the Vadaspark Restaurant in the Buda Hills where we enjoyed an authentic folk dance show and gypsy music. The dancers wore traditional folk clothing representing several areas of Hungary. The food was delicious and the music was fast-paced. Remember, you must dance a *csárdás* in Hungary before your leave for home.

Our accommodations were top-notch. The meals reflected the locations and countries we were visiting. The activities and tours were very interesting. There were both water and land excursions and we did a lot of walking.

Thank you to the William Penn Association Board of Directors, National Officers and staff for sponsoring the 2018 trip. A lot of preplanning, organization, arrangements, coordination and patience were required to make this trip a success. A thank you to EuroVIP Tours and our guide, Andrea Tordai, for putting together a wonderful program for us to enjoy. Our next trip is in 2020, and I can hardly wait to see what will be offered. □

THIS PAGE: The WPA Tour 2018 group.

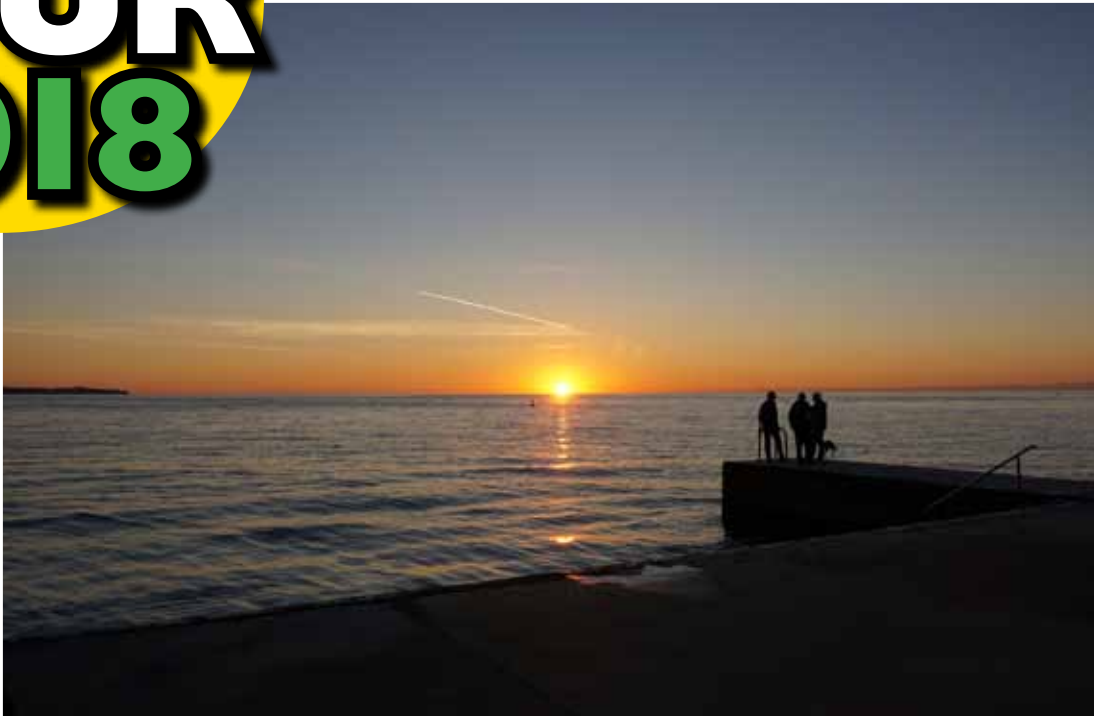
OPPOSITE: Church window in Sibenik, Croatia



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Eligibility Rules for Year 2019 Scholarship Grants

The Board of Directors has established the following rules governing eligibility for scholarship recipients:

- a) The student applying for a scholarship grant must be an individual life benefit member of William Penn Association in good standing for four (4) years as of January 1, 2019.
- b) For both new and renewal applicants, the student must be the child or grandchild of a life benefit member of William Penn Association in good standing. For the 2019 school year, the parent/grandparent must be a life benefit member for at least four (4) years as of January 1, 2019.
- c) Scholarship grants are awarded to full-time undergraduate students only if they have been accepted by or are currently attending an accredited college, university or school of nursing.
- d) Grants are awarded for a two- or four-year period.

e) **NEW applicants** must submit the following:

1. WPFA Scholarship Foundation, Inc., Application for Scholarship Grant, which can be found in this issue of *William Penn Life*. An application also may be obtained by writing to: President, William Penn Fraternal Association Scholarship Foundation, Inc., 709 Brighton Road, Pittsburgh, PA 15233, or may be downloaded from the Association's website at www.wpalife.org.

2. An Essay of 100 words or fewer answering the question: **"What are you doing to improve your world (community, church, school, family)?"** If the essay exceeds 100 words or is on the incorrect topic, the student's application will not be accepted.

The Scholarship Application and Essay must be mailed and postmarked by Friday, May 31, 2019. We recommend the student submit these materials via Certified Mail to ascertain proof of mailing date.

3. A transcript of the student's latest high school scholastic record.

4. Proof of enrollment for the Fall 2019 school term.

Items 3 and 4 must be mailed and postmarked by **Friday, August 30, 2019.**

f) **RENEWAL Applicants** must submit the following:

1. WPFA Scholarship Foundation, Inc., Application for Scholarship Grant, which can be found in this issue of *William Penn Life*. An application also may be obtained by writing to: President, William Penn Fraternal Association Scholarship Foundation, Inc., 709 Brighton Road, Pittsburgh, PA 15233, or may be downloaded from the Association's website at www.wpalife.org.

2. An Essay of 100 words or fewer answering the question: **"How has your family history influenced you?"** If the essay exceeds 100 words or is on the incorrect topic, the student's application will not be accepted.

The Scholarship Application and Essay must be mailed and postmarked by Friday, May 31, 2019. We recommend the student submit these materials via Certified Mail to ascertain proof of mailing date.

3. A copy of the student's latest scholastic record. All renewal applicants **must maintain a cumulative Grade Point Average of at least 2.5 on a 4.0 scale to qualify.**

4. Proof of enrollment for the Fall 2019 school term.

Items 3 and 4 must be mailed and postmarked by **Friday, August 30, 2019.**

g) All applications and essays must be submitted and signed by the student requesting the grant and mailed to the attention of the President. Eligibility rules for renewal grants will be in accordance with the eligibility rules in effect for the initial grant. Materials submitted by anyone other than the student will not be considered. **E-mailed and faxed submissions will NOT be accepted.** Any applications and essays postmarked after **Friday, May 31, 2019** will not be considered.

h) Scholarship grants will be awarded by the Executive Committee of the William Penn Fraternal Association Scholarship Foundation, Inc., once each year. Grants will be paid directly to the applicant provided the student is a life benefit member in good standing on the date the check is issued and all of the eligibility requirements stated herein have been met.

i) If for any reason the recipient does not attend college after receiving the grant, it must be returned to the William Penn Fraternal Association Scholarship Foundation, Inc.

j) In compliance with current privacy laws, all information in regards to the scholarship status will be divulged only to the applicant/student and to the parents and/or legal guardians of the applicant.

Students with questions about these eligibility rules may call Mary Ann Kelly-Lovasz at the Home Office at 1-800-848-7366, Ext. 128, or e-mail us at scholarship@wpalife.org.

William Penn Fraternal Association Scholarship Foundation, Inc.

709 Brighton Road, Pittsburgh, PA 15233-1821

Phone: 412-231-2979 • Toll-free: 1-800-848-7366 • Fax: 412-231-8535 • Email: scholarship@wpalife.org



Application for Scholarship Grant Academic Year 2019-2020



1. Check One: ☐ New Applicant ☐ Renewal Applicant

STUDENT APPLICANT INFORMATION

2. NAME: _____ **3. DATE OF BIRTH:** ____/____/____
Last First Middle Initial

4. ADDRESS: _____
No. Street

City State Zip Code

5. STUDENT APPLICANT'S PHONE: () **6. SOCIAL SECURITY NO.:** _____

7. E-MAIL ADDRESS: _____

8. SCHOOLS ATTENDED (LIST IN REVERSE CHRONOLOGICAL ORDER, STARTING WITH MOST RECENT SCHOOL):

Name of College/High School	Location	Dates Attended (Month/Year) <i>Ex: 08/2014 - 06/2018</i>
_____	_____	_____
_____	_____	_____
_____	_____	_____
_____	_____	_____
_____	_____	_____

9. ACCREDITED COLLEGE OR UNIVERSITY WHERE ACCEPTED:

School Name: _____ **Year Will Be Attending in School:** ☐ Freshman ☐ Junior ☐ Sophomore ☐ Senior

Street Address or P. O. Box: _____

City: _____ **State:** _____ **Zip Code:** _____

10. MAJOR COURSE OF STUDY (e.g., ENGINEERING, PRE-MEDICAL, BUSINESS, ETC.):

Completed application & essay must be mailed and postmarked by May 31, 2019

11. LIST YOUR INVOLVEMENT IN WILLIAM PENN ASSOCIATION FRATERNAL ACTIVITIES, COMMUNITY SERVICE PROJECTS AND EXTRACURRICULAR SCHOOL ACTIVITIES (i.e., ATHLETICS, THE ARTS, SCHOOL CLUB, ETC.):

12. WILLIAM PENN ASSOCIATION LIFE INSURANCE CERTIFICATE INFORMATION VERIFICATION:

**INFORMATION ON BOTH STUDENT
AND PARENT (OR GRANDPARENT)
IS REQUIRED.**

Student Applicant

CHECK ONE: ☐ Parent or ☐ Grandparent

Name: _____

Life Insurance Certificate Number: _____

Branch Number: _____

PLEASE NOTE

ALL APPLICANTS must submit an essay not exceeding 100 words, along with this completed application form, to be considered for a grant. The application and essay must be mailed and postmarked by May 31, 2019.

NEW APPLICANTS must also submit: (1) a transcript of the student's high school scholastic record; and (2) proof of enrollment for the Fall 2019 school term.

RENEWAL APPLICANTS must also submit: (1) a copy of the student's latest scholastic record showing that the student has maintained a cumulative Grade Point Average of at least 2.5 on a 4.0 scale; and (2) proof of enrollment for the Fall 2019 school term.

Failure to submit these items by the date specified in the Eligibility Rules will result in the forfeiture of your grant. The undersigned APPLICANT hereby authorizes and approves the Scholarship Foundation or its representatives to share or discuss this Application with my parents and/or legal guardians.

I hereby certify that I have read the eligibility rules prior to completing this application. I further certify that this application contains no misstatements or omissions of material fact and that the statements herein are to the best of my knowledge complete and correct.

Signature of Applicant

Date

Completed application & essay must be mailed and postmarked by May 31, 2019



Take a seat at the kids' table

THIS YEAR AT MY FAMILY'S Christmas celebration, I am saving myself a seat at the kids' table. I will be happy to rub elbows with the grandchildren instead of the grownups. I am excited to sit with the ones who believe in the magic instead of the ones who pay for it.

I imagine that the conversation will be about Santa and all the new toys. I won't make it my job to explain the higher reason for Christmas. Instead, I want to see it as they see it, with exuberance and wonder.

I will offer to read them the story about Rudolph as they eat their strawberry-flavored Santas and sip milk from snowman cups. I will join them as they break out the crayons and color the paper tablecloth once the dishes have been removed. I will ask them if they heard Santa on the roof or coming down the chimney and anticipate the animated answers. Then, I will lead them to the tree in the family room, with its lights, tinsel and ornaments, and ask each child to show me their favorite decoration on the tree.

For a few hours I want to be a lap for the little ones or, better yet, a jungle gym that they can climb on. I will instigate an outburst of song and dance as their favorite carols fill the air. I will help them into their jammies and cuddle each one. I will inhale their embrace and save it under lock and key. I want to trace their faces with my finger and look into their eyes and keep the moment sweet.



Photo © Can Stock Photo/aletia

In the blink of an eye they will be older and having children of their own, and I shall be but a memory on a snowy Christmas day. Perhaps once they are adults, they will recall the magic and take a seat at the children's table. Following in my footsteps, they, too, will catch a glimpse of Christmas through the eyes of a child.

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

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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.

Name: _____

Address: _____

City: _____ State: _____ Zip: _____

Email: _____

Size (Circle One): Mens S M L XL XXL
Womens S M L XL XXL

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

Branch 1 Bridgeport, CT

by Jim Ballas

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

We are once again participating in the WPA Holiday Basket program. We are asking our members to donate non-perishable food items which will fill three food baskets to be given to needy families in our area. Donations may be dropped off at United Church of Christ located at 2180 North Ave. (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. 9, at 11:30 a.m. at Puritan Hall (church basement), 2180 North Ave., Bridgeport. Similar to last year, there will be refreshments and lunch served and the singing of Christmas carols. Of course, we may get a surprise visit from Santa Claus himself for the children, and they will receive a gift.

Please bring a non-perishable food item for our Holiday Basket program when you come to the party. Invitations were mailed to all branch families with children. Others can contact Branch Coordinator Jim Ballas if they would like to come at 203-929-9425 or email jamesballas@att.net. Looking forward to seeing you all at the party.

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

Branch 14 Cleveland, OH

by Richard E. Sarosi

Merry Christmas! And from our 2018 European travels: *Veseli Božič* (Slovenian), *Buon Natale* (Italian), *Sretan Božić* (Croatian) and *Boldog Karácsonyt*. May you, your family and friends have a wonderful Christmas and a very happy, healthy and prosperous New Year.

As I mentioned last month, I have many interesting things to share about our 2018 WPA trip to Slovenia,



Next Deadline

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

Venice, Croatia and Hungary. You can read them beginning on page 10 of this issue.

Back home, the Cleveland Hungarian Heritage Society and Museum held its 22nd Vintner Dinner Oct. 20, 2018 at the Canterbury Golf Club. The Hungarian Cultural Center of Northeastern Ohio, located in Hiram, Ohio, and its president, Mary Jane Molnar, were honored for their continuous work in serving the Hungarian community and promoting Hungarian activities and music.

Branch 14 meetings and activities for the remainder of 2018 include our Breakfast with Santa Claus on Saturday, Dec. 1, at 10:00 a.m. at Bethlen Hall of The First Hungarian Reformed Church, 14530 Alexander Road, Walton Hills.

Our final branch meeting of 2018 will be held Wednesday, Dec. 5, at 7:00 p.m. in Bethlen Hall. Branch 14 adult members and guests are welcome to attend the branch meeting.

Hungarian activities in the Cleveland area for 2019 are being planned and as dates become available, they will be shared with you. Check *William Penn Life* each month for information on events, programs and activities sponsored by WPA as well as those being offered in the Hungarian community. Please support the clubs and organizations in your local communities that continue our Hungarian customs, traditions, music and food.

We want to remember those WPA members who have passed away or may have recently lost a loved one. We are sad to learn of the passing of Doug Truesdell, husband of Carol Truesdell (WPA Branch 18). May Doug rest in peace.

Get well wishes are being sent to

all of our Branch 14 and WPA members, as well as our friends, who might be feeling under the weather, dealing with health issues or recovering from a surgery. We send out get well wishes and prayers of healing to Branch 14 members Michelle Day and Ernie Sarosi, Branch 14 President Caroline Lanzara and Betty and Elmer E. "Al" Vargo, former National President and Vice Chair of the Board. Please keep them and all of our WPA members in your prayers and thoughts.

Happy birthday and happy anniversary wishes are being sent out to all of our branch members, Home Office staff and WPA members who are celebrating a December/January birthday and/or anniversary. Happy December birthdays to Violet Sarosi and Caroline Lanzara. Happy January birthdays to Ernie Sarosi and Gillian Benns who share the same day. Belated 90th happy birthday wishes to John L. Lovasz. May everyone be blessed with many more birthdays and anniversaries.

Lastly, your continued support throughout the year of the William Penn Fraternal Association Scholarship Foundation is very important and needed, as it provides the funds that are distributed to our student members for their college studies. Please support education and our students. We congratulate Connor B. Olson on winning third place in this year's student essay contest. Best wishes to you with your studies and career goals.

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. Also remember those



Members of Branch 28 were among the "1956ers" who attended this year's commemoration of the 1956 Hungarian Revolution held Oct. 21 in Youngstown, Ohio.

who are in the hospital, rehabilitation facilities and extended care facilities; they like to have visitors.

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

Branch 18 Lincoln Park, MI

by Barbara A. House

Happy New Year 2019! As always, it will be a very busy year, and I hope to see you all at our many events. Please read my fraternal column on page 3 to learn about all the opportunities to join us and have fun.

We send our prayers and love to Carol Truesdell on the death of her husband, our friend, our branch auditor and all-around good man, Douglas Truesdell. He put up a good fight for six long years. I know he is in a much better place. We are always here for you, Carol.

Our wonderful trip to Europe is just a great memory. We had a wonderful time. Our group was the best ever. We visited four countries, and you know how difficult traveling can be. You were all great travelers, helping one another and always being thoughtful of the needs of others.

I still look for Irene Fischer every morning at breakfast.

We all enjoyed the singing and dancing but no one more than The-

resa Girhiny.

I hope the Hungarian Heritage Experience participants found Hungary to be a little more familiar.

We celebrated three birthdays: Wanda Gall, my wonderful roommate; Agnes DeRolf, my new best friend (I am buying a curling iron on Amazon); and Jessica Pokorny, who chose to spend her 30th with us.

We had wonderful meals and many wine and pálinka tastings.

Shopping in Europe is always an eye-opening experience. Every country had their own money. Thank God for credit cards. I highly recommend you use them in Europe. ATM's are not always friendly.

We visited more places and villages than we ever have on previous trips. The Lipizzaner Stallions show was a highlight.

We have many wonderful memories. Now, start saving your money for 2020. Andrea, our guide in Europe, is already checking out any upcoming events. I know we all agree our guide was the best. We are very fortunate that Andrea works hard to make our trips so special.

We have started taking reservations for our 2019 Hungarian Heritage Experience. Please mark your calendars for the week of Aug. 4 to 10. I look forward to seeing you all.

Our branch Christmas party and meeting will be on Dec. 12. You will receive a full dinner. Please bring a dessert or a side dish to pass if you can. We will have our \$10 grab bag,

as always; if you wish to participate, just bring a \$10 gift. This will be our last meeting until March or April next year. We have not decided yet when we will start the new year. Please come and join in the fraternalism with your branch members.

Happy birthday to our December members, especially retired National Director Dennis Chobody, National Director Debra Lewis and Home Office employees Dave Chakey and Dawn Mizak. May you all have many more.

Get well wishes to Carol Truesdell as she recuperates from major back surgery, Ursula Markovits, Irene Gall, Doris and George Schwarckopf, Beata Csaszar and Joe Csereklye. Please get well soon.

Please remember our deceased members in your prayers, especially Doug Truesdell, David Zsigo and Helen Sryniawski. Special prayers to the Squirrel Hill section of Pittsburgh and those who were killed, injured or otherwise affected by that terrible synagogue shooting. We wish the survivors speedy recovery.

Thank you to Ann Sorovetz and Judy Schonek for your kindness. You are always appreciated.

Please call me with questions or suggestions, or even if you just want to talk. I am available to you, our wonderful members, anytime.

We wish you a very Merry Christmas and a much better 2019.

May your days be happy, designed with love and delight, and wrapped in warm wishes to start your year right.

Branch 27 Toledo, OH

by Paula Bodnar

Sure hope everyone had a great Thanksgiving celebration with your family and friends. Christmas will be here before we know it. Wishing everyone a very Merry Christmas.

We will be having election of officers at our branch Christmas party. I do know that we are looking for some new officers. Being an officer doesn't take a lot of time. We have our meetings once a month. If you're interested, please come to the party at Timbers Bowling on Dec. 8 at 1:00 p.m. Sure hope to see you there.

We will also be collecting food items and personal hygiene items at our party. Please be generous.

If anyone has any questions, feel free to contact me at 419-460-7214. Merry Christmas!

Branch 28 Youngstown, OH

by Kathy Novak

Merry Christmas! May this blessed holiday bring everyone much love and happiness as families gather to celebrate. Wishing a happy and healthy 2019 to all our readers.

The annual family Christmas party will be held Dec. 1. I will have details about Santa and Mrs. Claus' visit, along with other details of the party, in the January branch article. Our branch holiday raffle was held that day as well, and the lucky winners will be listed next month.

A big "thank you" goes to the Home Office staff, National Officers and Board of Directors for supplying support and gift items for the branch parties.

With support from the Home Office, our branches were also able to take part in the annual Holiday Basket program. Branch 28 made contributions to several charitable organizations to help make Christmas a little nicer for those in need.

As tradition has it, the Youngstown Hungarian community gathered to commemorate the 1956 Hungarian Revolution. This year, the weather was rainy and cold, so the services were held indoors on Oct. 21 at the Franciscan Friary. All those attending participated in reciting prayers and singing. A special poem was recited by Irene Surovy, and Alyssa Schauer read a brief selection from a diary kept during the revolution, entitled "The Russians Are Coming." Flowers were given in remembrance of fallen heroes. A social was held afterwards.

The Ohio Fraternal Alliance held its annual meeting in October in Independence, Ohio. Representing WPA at the meeting were Vice Chair of the Board Kathy Novak, National Director Joyce Nicholson and Harry Nicholson. Much to our surprise, one of WPA's consultants, Leo Hannah, was a featured speaker.



Members of the organizing committee for the Children's Hospital of Pittsburgh Free Care Fund accept a donation from the members of Branch 34.

With all the preparations and festivities taking place this month, let's not forget to send best wishes to all those celebrating either a birthday or anniversary.

We send get well wishes to Margie Sams, Steve Breznai Sr., Ernie Sarosi, Irene Devlin and Pat Purton.

Special thoughts and prayers go to those who have recently lost a loved one. This time of the year, we remember in a special way all those who have left us.

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

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

Branch 34 Pittsburgh, PA

by Marguerite McNelis

We wish everyone a blessed Christmas and a happy, healthy New Year.

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

Congratulations to the new scholarship recipients! Allison King, Meah Watson and Brooke Worrall from Branch 34 were recipients. Good luck in all your future endeavors!

Branch 34 members of the Vamos, Healy and McNelis families again attended the annual Children's Hospital of Pittsburgh Free Care Fund event sponsored by Howard Hanna Real Estate Services, South Hills office. Roseann Vamos is a real

estate agent in the South Hills office and is on the event committee for this worthwhile fundraiser. A special thanks to her and the committee for the hard work in putting this together every year. Branch 34 made a donation to this worthwhile fund.

Our branch and everyone across our nation were horrified, stunned and saddened to hear, see and read about the senseless shooting at the Tree of Life Synagogue in Squirrel Hill on Oct. 27. Our heartfelt condolences go out to the families of those killed and the members of the synagogue. Remember, *we are stronger than hate*. Shalom. Our branch also made a donation to the Jewish Federation of Greater Pittsburgh.

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

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

Branch 44 Akron, OH

by Elizabeth Darago

Once again, it's that time of the year for the WPA Branch 44 family holiday party! Also, once again, we held the line on prices with no price increase.

In response to popular demand, we will hold this year's party at the same location as last year's: the Golden Corral, 2819 S. Arlington Road, Akron. Join us there on Saturday, Dec. 15 from 9:00 to 11:30 a.m. for a breakfast/brunch buffet, beverage



Branch 89 President John Toth (center), branch member Fred Gabocy and guest Emily Elizabeth enjoy a recent Steelers party hosted by the branch at Wolf's Pub.

ages, raffles, door prizes, goodie bags and a visit from Santa and one or two of his elves. There will be smiles and laughter for all!

We will also hold a brief meeting to elect officers for our branch. If you're interested in being a candidate or know someone who is, please call 330-670-5367.

Please reserve your seats for our party by calling either 330-677-8026 or 330-670-5367 by Dec. 10. Admission is free for all WPA members ages 16 and under; adult WPA members pay only \$10. Admission for all non-members is \$12.

We also ask each guest to bring a non-perishable food item to the party which will be donated to those in need this holiday season.

Each WPA member ages 16 and under will receive a free gift. If you wish to have a gift for a non-member child, bring a wrapped gift with the child's name written in large letters on the gift, or call one of the numbers above and a gift will be provided for you at an additional charge of \$10 per gift.

We look forward to seeing you at our party. Happy Holidays!

Branch 89 Homestead, PA

by Lisa S. Toth-Maskarinec

Plans have been finalized for our annual Christmas party to be held Saturday, Dec. 1, at Brunswick Playmoor Bowl. We thank the National

Officers and Board of Directors for their generous donation to our party. It's not just the children who look forward to our Cosmic Bowling Christmas party; their parents and grandparents do, too. It's always a fun time.

And speaking of a fun time, our Steelers party at Wolf's Pub was a huge success. Bethany and Will Wolf couldn't have been better hosts. They even let their bartender, the infamous Boo Schneider, have the day off so she could go to Baltimore for the game.

We have several activities lined up for the upcoming months.

Our Thanksgiving baking was another success, so much so that we will be baking again for Christmas. Orders are due by Dec. 9 and can be picked up on Saturday, Dec. 21 between 11:00 a.m. and 2:00 p.m. An order form is included on the next page.

We'll also be making sausage this month, under the tutelage of Endre Csoman and John Toth Jr. Price is \$7 per pound for either Hungarian kolbász or Hungarian hot sausage. To order, please call Mark Maskarinec at 412-872-5022 or 412-398-2078.

There will also be another Hungarian Night at Dorothy 6 Blast Furnace Café on Friday, Dec. 28. Come listen to George Batyi and his orchestra and enjoy the good cuisine at Dorothy 6.

For those who miss it, hurka will be back in January or February.



A representative from the Steel Valley (Pa.) Rotary Club presents proceeds from this year's golf outing hosted in conjunction with Branch 89 to Branch Coordinator Lisa Toth-Maskarinec for the benefit of The First Hungarian Reformed Church of Homestead.

ary. Check back in the next issue for further information.

As we reported last month, The First Hungarian Reformed Church of Homestead (where we hold our branch meetings) suffered major damage after heavy rain storms. What we thought was a minor ceiling repair turned out to be a possible collapse of the front steps and porch through the ladies room. Repairs will cost an estimated \$35,000, and there's a good chance that none of this will be covered by insurance.

If anyone would like to make a donation, checks may be sent to Branch Vice-President Mark Maskarinec, 1836 Timothy Drive, West Mifflin, PA 15122. All donations are tax deductible and will be greatly appreciated and acknowledged. Another example of fraternalism at its best with everyone working together for one joint cause. Our forefathers would be truly proud.

We send get well wishes to branch members Jim Findlay, Mark Maskarinec, Janet Phillips and Rudy Phillips (who is doing marvelously).

We at Branch 89 continue to be grateful for all our members who come out and support our events. Fraternalism can always be found at our branch.

We are hoping to resume our monthly branch dinners and are looking for input from our members. What nights are good for you to attend one of our dinners? What type of places would you like to dine at?

Also, we are hoping to have a Night to Paint at Paint Monkey, located at the Waterfront in Homestead. It's a time for people to get together, have some fun and paint a picture that they get to keep at the end of the night. How much fun can that be?

Keep in touch and let us know your preferences. We would like to have activities that are liked by young and old.

Take care, stay healthy and try and do something nice for someone. It takes so little effort to smile than it does to have a frown on your face. Life is short and we need to cherish and enjoy every minute we are given.

The officers and members of Branch 89 would like to wish everyone the very merriest of Christmases and a very Blessed and Happy New Year. May it be one of prosperity and good health for all.

Branch 129 Columbus, OH

by Debbie Lewis

As 2018 comes to a close, we wish all of our members and their families love, peace and happiness this holiday season. May all be blessed with good health as we start 2019. Reach out to family and friends that you haven't seen or talked to lately--you never know what a visit or even a call will do to lift someone's spirits during the holidays and after.

Important dates this month:

- Dec. 1 - Branch Christmas party;
- Dec. 7 - Pearl Harbor Day;
- Dec. 21 - First day of Winter;
- Dec. 25 - Christmas; and
- Dec. 31 - New Year's Eve.

We extend congratulations to all those celebrating birthdays and anniversaries this month. Congratulations to all who have new additions to their families.

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

We extend our sympathy to all who have recently lost a loved one,

especially the family of our member Margaret Evans. Please keep them and all members in your thoughts and prayers.

If you have any news about yourself or family that you would like to share or need information on life insurance or an annuity, please contact Branch Coordinator, Debbie Lewis at 614-875-9968 or e-mail DAL9968@aol.com.

Branch 132 South Bend, IN

by John E. Burus

Amazingly, we went straight from summer to winter. As I write this, it's early November, and we are expecting out first snow of the season. I am already ready for spring to arrive. Hope everyone has a happy holiday season.

The branch Christmas party will be held on Dec. 9 at the South Bend Barnaby's Pizza Pub from 3:00 to 5:00 p.m. It is open to all members but reservations are required. Please RSVP to Janos Burus at 574-287-0590. We hope to see you all. An incorrect time for the party was noted in our October report, and the correct time is noted in this month's issue.

The next Branch 132 meeting will

be held on Dec. 4 at the Martin's Supermarket Deli (first floor) on Ireland Road, South Bend at 5:00 p.m.

Branch 226 McKeesport, PA

by Judit Ganchuk

Happy anniversary wishes go out to those special December couples! Happy birthday wishes go out to our branch members celebrating this month, especially our steadfast Branch Treasurer, Les Petras!

On Dec. 6, Hungarian children will celebrate St. Nicholas Day by putting their shoes out the night before, hoping to get candy and small toys as a reward for being good all year long.

We are thinking of our branch members and friends who are under the weather or are recovering: Debbie Myers, Margaret Kiraly, Gloria Jordanhazy, June Coyne and Wayne Nelson!

We send our deepest sympathies to family and friends of Sarah "Sally" Petras who passed away recently. She was such a kind and caring person who helped at branch functions for many years. She will truly be missed by all who knew her. We also pray for the friends and family

The First Hungarian Reformed Church of Homestead
and William Penn Association Branch 89 invite you to enjoy their

Holiday Cookies, Kifli & Rolls

COOKIES \$8.00 / Dozen		KIFLI \$8.00 / Dozen	ROLLS \$15.00 Each
Lady Locks	Pecan Tassie	Apricot	Apricot
Shortbread (Plain)	Lemon	Raspberry	Nut
Pumpkin	Peanut Butter	Nut	Poppy Seed
(w/chocolate chips)	Blossoms (w/	Cream Cheese	Pumpkin
Thumbprints	Hershey's Kisses)		

COOKIE TRAYS: Small (4.5 Dozen) = \$40.00 / Large (7.5 Dozen) = \$60.00

Orders due 12/9

Pick up 12/21 • 11 AM - 2 PM

Pick up at the church, 416 E. 10th Ave., Munhall, PA

To place your order,
call Lisa at 412-872-5022 or 412-352-7077 or email tothmaskarinec@gmail.com



Members of Branch 249 and the Dayton Hungarian community proudly wore their Hungarian colors when attending the recent Magyar Club of Dayton's Gulyás Dinner.

of Bette Hoffman, aged 93, who was a branch officer and was a member for decades. May God grant them each eternal peace and bless their memory.

December is a busy month! The Free Hungarian Reformed Church in McKeesport will hold its annual chicken paprikás dinner (take out only) on Saturday, Dec. 8. Please call the church at 412-672-7298 for info.

Students attending the Hungarian embroidery class at the Free Hungarian Reformed Church in McKeesport, many of whom are branch members, have created a Christmas tree for the Festival of Christmas Trees contest to be held in McKeesport's Renzie Park, Main Pavilion. Come view beautiful Christmas trees and enjoy a visit with Santa from Dec. 6 to 10 from noon until 9:00 p.m. daily. Admission to the event is \$2, and kids 12 and under get in with one donation of a non-perishable food item.

Our branch was able to donate some much-needed Holiday Baskets to members of our community.

Our branch's last meeting of the year will be held at 1:00 p.m. on Sunday, Dec. 2, at the Free Hungarian Reformed Church in McKeesport, right before our Christmas party, to hold officer elections. Please call Branch President Malvene Heyz at 412-751-1898 with questions about our next meeting or news you want to share here.

Please make sure you have RSVP'd to Malvene about attending our Christmas party at the phone number above so we can be prepared!

Branch members, please note that the branch will take a break from January and February's regular branch meetings. We will resume in the spring.

Finally, at this festive time of year, keep up an attitude of gratitude. Make someone else's day happy and don't expect anything in return!

May every day of the coming new year be blessed and glow with happiness and love for your families!

On behalf of Branch 226, I wish you a Happy and Blessed Christmas and Happy New Year, or in Hungarian: *Kellemes karácsonyi ünnepeket és boldog új évet kívánunk!*

Branch 249 Dayton, OH

by Mark Schmidt

It is dreary, damp and looking like snow as I sit here writing this article, but my memories of the WPA trip to Hungary, Croatia and Slovenia are keeping me warm. It is hard to put into words the quality and value of the WPA trip.

The great itinerary included visits to Croatian and Slovene towns and cities that date back to at least Roman times, featuring amphitheaters, forums, castles, rugged coastlines with quaint picturesque red-tiled buildings and delicious restaurants.

And, who could forget the boat cruises to the Kornati Islands and to the breath-taking waterfalls at Krka National Park?

The cruise to Venice got a little rough for some, but the city itself was as beautiful as it was 500 years

ago, even with the thousands of tourists there.

And then, there was Hungary. After a whirlwind of travel, we took some time to relax at Siófok on the shores of Lake Balaton at the Hotel Azúr Spa. I got a great massage. The lake was beautiful as ever as we ferried over to Tihany and spent many forints on the plentiful handmade souvenirs.

As we toured the Mor wine festival, I realized that these local events are a great way to see how the residents live and celebrate local events. You don't get that on the "big name" tours. And the *lángos* was to die for.

Budapest—what superlatives can I use about a city that is considered one of the great cities of the world? Wonderful architecture, beautiful churches, fantastic markets and stores, music and, oh yeah, the food and drink.

The itinerary gave us the time to visit Anne Marie's cousin and family with a delicious home-cooked meal. This may be my favorite memory.

Oh, and how can I not mention my new traveling buddies we made? I hope we get to meet again soon. This group really bonded and thor-



Providing music for the Magyar Club of Dayton's Gulyás Dinner was accordion player Steve Hegedeos, whose appearance was sponsored by WPA Branch 249.

oughly enjoyed itself. Fraternalism at its best.

On to local news...

Branch 249 held its election of officers on Nov. 10. Since this article is due the day before the meeting, I will let you know next month who the elected officers are.

We finalized plans for the Branch Christmas party, which will be held Dec. 9 at the American Czech-Slovak Club, 922 Valley St., Dayton. Please arrive at 11:30 a.m. as lunch will be served with Santa attending. Santa brings his own elf-made wood toys to give to the kids, along with the generous WPA supplied goodies. It will be fun to watch the little ones interact with Santa, and there will be good food!

Condolences and sympathy to those who have lost a loved one. Our thoughts and prayers go to Bill and Caroline Buckey and family for the recent passing of their fathers. Losing a loved one is especially hard this time of year.

Get well wishes to those under the weather or in the hospital. It is especially hard to be ill this busy time of year.

Happy birthday and anniversary to those celebrating now. With the holidays approaching, I hope you don't get short-changed in the joy of your moment.

With Thanksgiving over, we look forward to Christmas and the New Year. "Look forward to"? Noooo, I'm not ready!

Branch 296 Springdale, PA

by Mary A. Kelly-Lovasz

Our branch family Christmas party was held on Nov. 25. I'll report on this event next month.

Meanwhile, on behalf of our branch officers, we hope that you enjoyed a wonderful Thanksgiving, and we wish you and your loved ones an abundance of blessings throughout the Christmas season and into the New Year.

Branch 296 also extends a warm welcome to all of our new members. We invite you to attend our meetings and fraternal events.

A note for students applying for a 2019-2020 WPFA Scholarship Foun-



Former National Treasurer and Branch 296 member John L. Lovasz celebrated his 90th birthday this November with family at The Lot at Edgewater in Oakmont, Pa.

dation, Inc., grant: please review the updated application and eligibility rules found in this issue of *William Penn Life* and on our website at www.wpalife.org. The deadline for your application and essay is May 31, 2019. Why delay? Do it today!

December birthday greetings to Martha Schuller, Diana Borland, Noreen Fritz and all of our 296ers celebrating their special day this month. Enjoy your day and dive into that cake!

Sending get well thoughts to our members who are recovering from illnesses and infirmities. We wish you a speedy and complete recovery. You are in our thoughts, and please know that we want each of you to be at your very best.

God grant eternal rest to family and friends who have left this earthly life in 2018. As I am writing this, I am still disturbed and stunned by the news of the 11 innocent lives senselessly taken at the Tree of Life Synagogue in Pittsburgh. I've driven passed the synagogue countless times, to or from my brother's former residence a short distance away. I feel blessed to have encountered one of the victims, thoughtful and friendly Mel Wax, on many occasions, as he lived in my brother's building. For all who have suffered

a loss of a loved one, may you be comforted by good memories and traditions to help you continue on your life's journey.

Branch 296 will be on its winter break until March 2019. In the meantime, I will keep you posted on our upcoming events.

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

For your life insurance and annuity needs, don't hesitate to contact our terrific WPA agent Noreen Fritz at 412-821-1837 or at noreenbunny.fritz@verizon.net.

Branch 336 Harrisburg, PA

by Nicole Stamer

HO HO HO! Santa is coming to town, and Branch 336 is hoping that we made the nice list!

We are starting off this month by celebrating all our December birthdays at the club on Dec. 1 with an open juke box and desserts to share.

Next on our list is our annual children's Christmas party on Dec. 9. All of the kids always look forward to the balloon animals the clowns make for them, eating lunch and, of course, Santa's arrival!

The following weekend we will celebrate with our adult Christmas party on Dec. 16, with a DJ, an all-you-can-eat buffet, raffles, 50/50 and door prizes. This event will be \$5 at the door.

To keep the holiday going a little bit longer, the club will host a DJ on Dec. 29 as we get together to sing Christmas carols!

We will ring in the new year together with our annual New Year's Eve party. Tickets purchased will include an all-you-can-eat buffet, entertainment and party favors.

On Nov. 11, we held a Veterans Appreciation Open House at the club. We provided light hors d'oeuvres, held raffles and awarded door prizes, with a donation to the Pennsylvania Wounded Warriors.

Also last month, we served our annual Thanksgiving meal, and it was a great success. Thank you to all of our volunteers that helped make

this possible.

Congratulations to George Schwartz who was awarded a national award from the Public Works Association.

Get well wishes to all who have been or are under the weather. We hope you have a speedy recovery.

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

If you have anything you'd like to share or would like to receive our weekly email updates, please contact Nicole Starnier at verhovayhomeassn@gmail.com.

Branch 349 Weirton, WV

by Joyce Nicholson

Greetings from WPA Branch 349 in the Ohio Valley Tri-State area!

This year, as always, our WPA Holiday Baskets were joyfully received by the various individuals and one organization (Brooke Place Center) to which we donated. They were so grateful to receive the assistance during the holiday season.

Remember, our combined branch Christmas party is scheduled for Saturday, Dec. 1. We are breakfasting from 9:00 to 11:00 a.m. at Murray's Restaurant, 498 Cadiz Road, Wintersville, Ohio. It's located in the Big Lots Plaza, across the street from Indian Creek High School. Visit with Santa and enjoy an open-house style breakfast throughout the morning with your fellow WPA members and children. All of our branch members are welcome to attend this breakfast

with Santa. So, grab a bite to eat with us while you're out Christmas shopping. All branch children will get a treat bag.

On Oct. 19 and 20, Vice Chair of the Board Kathy Novak and I attended the Ohio Fraternal Alliance annual meeting in Independence, Ohio. These OFA opportunities provide learning and educational resources for members. It is so important to keep informed of what is new and changing in the world of fraternal benefit societies and legislative fronts.

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

As Christmas approaches and we begin a new year, we want to thank everyone who helped throughout 2018 with our WPA projects, picnics, outings, meetings and parties. Our branches were happily busy all year. And, we are grateful to be able to assist many of our local community projects, events, fundraisers and people in need while having a great time in fraternalism, too. As we look toward 2019, we wish everyone a blessed Christmas and a Happy New Year filled with love, peace, joy and good health.

Our hearts go out to the families and friends of those in the Pittsburgh area touched by the senseless shooting at the Tree of Life Synagogue. The news tore my heart. We all need to love one another no matter our religion, ethnicity or gender. May God comfort those who have been so violated.

We wish a happy December

birthday to National Director Debra Lewis.

Our next branch meeting has been moved to Sunday, Dec. 30, because of the holidays. It will convene at 6:00 p.m. at 63 Meadow Lane, Wintersville. We'll be discussing plans for 2019...hard to believe, I know.

I also extend an invitation to all Branch 349 members to become more active in our fraternal events. We have many from which to choose. Come to a branch meeting; I promise it won't hurt. For additional information about branch activities, please call Joyce Nicholson at 740-264-6238.

You can call on Alan Szabo for all your insurance needs at 330-482-9994.

Branch 352 Coraopolis, PA

by Dora S. McKinsey

Merry Christmas! What an exciting time of the year, especially for the little ones. May you all have a very Merry and Blessed Christmas. I hope we all remember the real reason for the season--the birth of our Lord, Jesus Christ.

Look for a report of our branch Christmas party in the January issue of *William Penn Life*. I hope YOU were able to attend.

All of our grandchildren have been members of the WPA since birth and are covered by the Special Juvenile to Age 25 plan of insurance. This plan costs only \$25 a year and provides \$20,000 of term life insurance to age 25. One nice feature of this plan is that when the member turns age 25, they will be offered a chance to convert up to \$20,000 of insurance to a permanent plan without any evidence of insurability, and permanent insurance plans build cash value. Consider this plan for your children or grandchildren. Grandparents: this can be used as a Christmas gift for those precious little ones.

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

All articles & photographs
for the January 2019 issue
of William Penn Life
are due in our office
by December 10, 2018.

Branch News

donation to your local food pantry.

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

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

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

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

Don't forget that if you have any news to share or if you need assistance with any insurance question, please do not hesitate to contact me at 412-932-3170 or by email at dmckinsey@hotmail.com.

Branch 800 Altoona, PA

by Joan B. Ballash

A blessed Christmas season to all as we celebrate the nativity of Jesus. Happy Hannukkah to our Jewish friends.

When purchasing gifts for family and friends, remember to donate to organizations collecting cash and goods for those in need. And, don't forget people who may be spending the holidays alone. Is there space at your dinner table?

It's time to give consideration to applying or re-applying for a WPFA Scholarship Foundation grant for the 2019-2020 academic year. You will find the application form in this issue. Congratulations to new recipient Benjamin R. Dumm of Altoona on his 2018 grant. We wish you much success.

Best wishes to those of you who are celebrating birthdays, anniversaries or retirement at year's end.

ries or retirement at year's end.

Sincere condolences to the families and friends of Christina L. Flanagan, Mary J. Lanzendorfer, Joyce L. Steinbauer, Joe Burger and Robert Cobler. May they all rest in God's peace.

Branch officers are preparing to participate in WPA's Holiday Basket program. We will report on that project and the Christmas activity next month.

Monthly branch meetings take place on the second Monday of the month at 7:00 p.m. at Our Lady of Lourdes Education Center in Altoona. The next meeting will be held Dec. 10. All members are welcome.

Branch Coordinator Bob Jones shared some interesting WPA brochures at a recent meeting. There was information on annuities plus insurance for children and a 2018 report on the strength and stability of WPA. Call Bob for all your life insurance needs at 814-942-2661.

In Memoriam

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

OCTOBER 2018

- 0001 BRIDGEPORT, CT
John Holzbauer
Eleanor A. Laska
0008 JOHNSTOWN, PA
Rose C. Pastirko
Patrick Toth
0009 HAZLETON, PA
Walter W. Lisman

- 0013 TRENTON, NJ
John E. Radvany
0018 LINCOLN PARK, MI
Douglas W. Truesdell
David George Zsigo
0026 SHARON, PA
Alexander Jancso
0028 YOUNGSTOWN, OH
Larry M. Csernik
Helen A. Fabrizio
0034 PITTSBURGH, PA
William J. Eichner
Anna V. Liptak

- 0044 AKRON, OH
Julia H. Senderak
0048 NEW YORK, NY
Clara Baumgartner
Wendel Baumgartner
0132 SOUTH BEND, IN
Harold L. Palmer
0336 HARRISBURG, PA
Linda L. Harris
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0352 CORAOPOLIS, PA
Arlene J. Csoman
0383 BUFFALO, NY
Gerald Reginelli

- 0525 LOS ANGELES, CA
Joseph Hamorsky
0590 CAPE CORAL, FL
Janet M. Rodriguez
0705 MAYVILLE, WI
Anna Marie Kasianowicz
0720 DEDHAM, MA
Harold L. Allen
0800 ALTOONA, PA
Irene H. Lawrie
Anna M. Shank
8340 BALTIMORE, MD
Eugene J. Suto

Recent Donations

WPFA Scholarship Foundation

Donations Through Premium Payments OCTOBER 2018

- Branch - Donor - Amount**
8 - Stephen J. Gall Jr. - \$4.15
14 - Elena M. Paparizos - \$25.00
14 - Jane A. Hedrick - \$53.50

- 19 - Attila Kun-Szabo - \$10.00
19 - Buda Kun-Szabo - \$10.00
19 - Mary Jane Nagy - \$2.00
26 - Joan M. Gualtieri - \$1.00
28 - Chris S. Paul - \$9.60
28 - Michael A. Kroner - \$8.92
28 - David L. Stack - \$10.00
34 - Jailah Posey - \$2.50
34 - Jamilah Posey - \$2.50
89 - Michelle A. Pillar - \$20.00
129 - Theresa A. Lawson - \$10.58
129 - Thomas A. Shepard Jr. - \$10.88
159 - Kirstin E. Mayberry - \$1.85
159 - Kelly J. Scherfel - \$3.39

- 226 - Carol S. Burlikowski - \$5.00
8036 - Zachary J. Kaider - \$4.00
TOTAL for Month = 194.87

Additional Donations OCTOBER 2018

- Donor - Amount**
David A. Dobos - \$25.00
M/M John M. Juhasz Jr. - \$2,500.00
John & Olga Kwasney - \$100.00
Br. 18 Lincoln Park, MI - \$100.00
(In Honor of Our Members)
WPA Cookbook Sales - \$90.00
TOTAL for Month = \$2,815.00

Donations In Memoriam OCTOBER 2018

- Donor - Amount
(In Memory of)**
M/M Thomas F. House - \$100.00
(Douglas Truesdell)
Mary A. Kelly-Lovasz
& John E. Lovasz - \$50.00
(Arlene Csoman)
M/M W. Harry Nicholson - \$25.00
(Alice Brindle)
Katherine E. Novak - \$50.00
(Alice Brindle)
TOTAL for Month = \$225.00



Folqa for Christmas

Growing up, I had many dolls and play sets. My favorites were Polly Pocket, Playmobil and Weebles. I loved those little toys as they could easily fit into my hand and be hidden throughout the house or in the car while traveling. Each Christmas, I would receive various gifts from Mikulás and loved ones, and oftentimes, I would receive one of my playtime favorites. Although most of my beloved childhood keepsakes have since been given away, an impressive collection of those toys were put into storage containers by my édesanya and soon will be passed on to my daughter, Emerencia.

Recently, I discovered a Magyar-made collection of toys called Folqa that is similar to my previously-mentioned favorites. These toys are available for purchase on the internet as well as in many stores in Hungary. Each 4-inch tall figure depicts a whimsical folk-type character from the many geographical regions of Magyarország. Currently, there are about a dozen Folqa including: "Betyar-The Just," "Shepherd-The Starry Eyed," "Herdsman-The Persistent," "Vintner-The Cheerful" and "Csiko-The Skillful". Each Folqa comes with a collector's card. Other theme-based accessories can be purchased, such as stationary, jewelry, shirts, mugs and magnets.

Folqa were introduced in 2011 by Budapest native Heni Juhász-Váczi, a marketing specialist, while on maternity leave. In a few short months, her idea became a growing business. The Folqa manufacturing facility is located in Fót and has recently been featured in Forbes Magazine. Several new Folqa characters will be introduced in 2019.

If you are looking for a unique gift for a child or anyone with an interest in Hungarian items, log onto www.Folqa.com to discover a nice array of gift ideas not only for Christmas but also for birthdays and other occasions.

The December 2018 puzzle contains 12 clues. Each clue is the name of one of the Folqa that are currently available for online buying. Good Luck and Boldog Karácsonyt.

Lizzy Cseh-Hadzinsky, Branch 28

Puzzle Contest #159 WINNERS

The winners of our Puzzle Contest #159 were drawn Nov. 5, 2018, at the Home Office. Congratulations to:

Robert H. Chamberlain, Br. 14 Cleveland, OH
Francis Halsey, Br. 48 New York, NY
Joan A. Kafiti, Br. 14 Cleveland, OH
Patricia A. Yacuzzo, Br. 383 Buffalo, NY

Each won \$50 for their correct entry.

WPA PUZZLE CONTEST #162 OFFICIAL ENTRY

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

"Folqa for Christmas" Word List

Betyár	Miner	Splitter
Budapest	Paprikamolnar	Thatcher
Furrier	Potter	Vintner
Herdsman	Shepherd	Wrangler

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 #162
 709 Brighton Road
 Pittsburgh, PA 15233

4. Entries must be received at the Home Office by Jan. 31, 2019.
5. Four winners will be drawn from all correct entries on or about Feb. 4, 2019, at the Home Office. Each winner will receive \$50.

Inside this issue:

A peek at WPA's fraternal events
for 2019 ...**PAGE 3.**

'Moneywise' year in review...**PAGE 4.**

This Christmas, take a seat at the
kids' table ...**PAGE 19.**

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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.*



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WPA RECOMMENDER

Your Name: _____

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Address: _____

Phone: _____

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