

WILLIAM PENN



LIFE

December 2019

*Merry
Christmas*



*Boldog
Karácsonyi
Ünnepet
Kívánunk*



WPFA Scholarship Foundation

Tree of Knowledge

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

Our Newest Leaves

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

**In Memory of
Our Friend
Judy Chakey**
(Gold Level)

**In Honor of All
Branch 352 Members**
(Silver Level)

**In Memory of
Deceased Branch 88
Members
Br. 88 Rural Valley, PA**
(Silver Level)

**In Memory of
My Parents and
Judy Solis
James W. Robertson**
(Silver Level)

**In Memory of
Our Parents
Dennis & Kathy Chobody**
(Silver Level)

**In Memory of
Mary E. Jackson
Steve Charles**
(Silver Level)

**In Loving Memory of
Charlie & Marge Boso
David & Margaret Boso
Rick & Debbie Lewis**
(Silver Level)

**In Memory of
Ernest J. Mozer, Sr.
Ernest J. Mozer, Jr.**
(Bronze Level)

**In Memory of
Ernest J. Mozer, Sr.
Rose M. Mozer**
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**In Loving Memory of
John and Esther Torma
John & Diane Torma**
(Bronze Level)

**In Memory of
Arlene Csoman
Beaver Falls, PA
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(Bronze Level)

**In Loving Memory of
Margaret, Charles &
Brad Boso
Diane & Bob Walker**
(Bronze Level)

**In Loving Memory of
Charlie & Marge Boso**

Jimmy & Kat Lewis
(Bronze Level)

**In Memory of
Ernest J. Mozer, Sr.
Christine Baldyga**
(Bronze Level)

**In Loving Memory of
Sandra Kohut
Rebecca L. Williams**
(Bronze Level)

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

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

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

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William Penn Fraternal Association Scholarship Foundation, Inc.

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ATTENTION ALL MEMBERS

Improvements to cause temporary disruption of services

In order to serve our members more efficiently, William Penn Association will soon be converting to new, state-of-the-art, accounting and policy administration systems. The conversion process will take about two weeks to complete. The conversion is scheduled to begin at 2:00 p.m. on December 20, 2019, and be completed on or about January 6, 2020. During this time, our employees will be unable to process any claims, issue any payments or access information concerning your life insurance or annuity certificates. All claims and inquiries received during the conversion period will be handled as soon as possible once the new systems are operational. We sincerely appreciate your patience and cooperation during this process.

DEC 15	16	17	18	19	DEC 20 Systems close at 2:00 PM	
22	23	24	25	26	27	28
29	30	31	JAN 1	2	3	4
5	JAN 6 Systems reopen		8	9	10	11

Member Spotlight

John Yanish: Honored Veteran

by Eric Obernauer, *The New Jersey Herald*

Three years after calling for the renaming of High Point State Park to honor New Jersey's veterans, the 99-year-old former Hamburg, N.J. mayor who began that effort was recognized this June at an American Legion service commemorating the name change.

The ceremony drew over 100 dignitaries and veterans from throughout the state.

Former American Legion State Commander Roger Gengaro recalled to the gathering how a letter he received in 2016 from former Hamburg Mayor John Yanish, a member of WPA Branch 51 Passaic, N.J., got the ball rolling.

In his letter, Yanish noted that it was the intention of Col. Anthony Kuser, who donated his former summer retreat here for the creation of a state park in 1923, to ensure a permanent place of honor for New Jersey's veterans when he donated \$500,000 for the building of a monument atop the state's highest point.

Kuser never lived to see the monument's dedication, which took place in 1930, one year after he died.

But, said Gengaro, "An important part of the donation of the land of the Kuser family was this beautiful monument, which was dedicated in 'lasting tribute to the glory and eternal memory of New Jersey heroes by land, sea and air in all wars of our country.' However, over the years, the true meaning of the obelisk seemed to slowly get lost, and Mr. Yanish was saddened by that fact."

Gengaro said it was Yanish's letter that first prompted him to contact the 24th District legislators representing Sussex County and to ask for their help in pushing for the renaming.



Photo by Daniel Freed, New Jersey Herald

Branch 51 member John Yanish (left) is recognized by Gerald Sheard, chairman of the High Point Park Memorial Committee

Yanish—who participated in the building of the park after joining the Civilian Conservation Corps when he was 13 years old—finally saw his efforts come to fruition last month when bipartisan legislation enacting the name change was signed into law by Democratic Gov. Phil Murphy.

"I'd like to ask Mr. Yanish to please stand up and be recognized, and now I'd like to welcome you all to High Point State Park and New Jersey Veterans Memorial," said Gengaro, whose introduction of Yanish was acknowledged by the applause of those in attendance. □

Ohio fraternalists seeking applicants for scholarship

AMHERST, OH -- The Ohio Fraternal Alliance is accepting applications for its 2020 scholarship program. 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 of a society 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 2020 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 Committee
c/o Mike Czarney
1208 Meadowbrook Court
Amherst, OH 44001

All applications and required materials must be postmarked by March 27, 2020.

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

Help those in need during the holiday season

During this season of giving, 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 use these funds to buy additional items. 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.



2019 Branch Family Christmas Parties

Branch	City/State	Date	Time	Location & Reservation Information
0001.....	Bridgeport, CT.....	Dec. 8.....	11:30....	United Church of Christ, Puritan Hall, 2180 North Ave., Bridgeport Call 203-929-9425 by Dec. 1 for reservations.
0014.....	Cleveland, OH.....	Dec. 7.....	9:30.....	The First Hungarian Reformed Church, 14530 Alexander Road, Walton Hills Call 216-581-8979 by Dec. 1 for reservations.
0019.....	New Brunswick, NJ....	Dec. 14....	5:30.....	Confectionately Yours, 3391 Route 27, Franklin Park Call Evelyn Bodnar at 732-873-1158 by Dec. 7 for reservations.
0088.....	Rural Valley, PA.....	Dec. 8.....	2:00.....	William Penn Branch 88 Social Hall, 132-134 Main St., Rural Valley
0089.....	Homestead, PA.....	Dec. 14....	12:30....	Brunswick Zone Playmor Bowl, 5840 Buttermilk Hollow Road, Pittsburgh Call Lisa at 412-872-5022 by Dec. 8 for reservations.
0132.....	South Bend, IN.....	Dec. 8.....	3:00.....	Barnaby's Pizza of South Bend, 713 E. Jefferson Blvd., South Bend Call 574-287-0590 by Dec. 1 for reservations.
0159.....	Phoenixville, PA.....	Dec. 14....	1:00.....	Chick-Fil-A, 14 West Lightcap Road, Pottstown Call 484-624-3877 by Dec. 6 for reservations.
0189.....	Alliance, OH.....	Dec. 8.....	1:00.....	William Penn Branch 189 Hall, 1361 S. Webb Ave., Alliance Call 330-823-0072 by Dec. 1 for reservations.
0216.....	Northampton, PA.....	Dec. 14....	1:00.....	Chick-Fil-A, 14 West Lightcap Road, Pottstown Call 484-624-3877 by Dec. 6 for reservations.
8036.....	Scottdale, PA.....	Dec. 7.....	3:30.....	The Darlington Inn, 1473 Darlington Road, Ligonier Call 724-953-8287 for reservations.



Navigating the coming premium changes

EVERY NEW YEAR BRINGS CHANGE in one form or another, and the year 2020 will bring with it one of the most significant changes within the life insurance industry that we have seen in years. On Jan. 1, 2020, all insurance companies doing business in the United States are required to adapt their life insurance premiums to reflect the change in mortality tables, known as the 2017 CSO (Commissioner's Standard Ordinary) mortality tables.

Please note this change affects only NEW certificates issued after Dec. 16, 2019. Premiums for certificates currently in force will NOT change.

The most significant factor contributing to this change in life insurance premiums is the long period of declining interest rates since the last mortality table change in 2001. Interest rates in 2001 were significantly higher than in 2017, and this helped to create a lengthy period of historically low insurance premiums. But, those low insurance premiums couldn't be sustained following a prolonged period of historically low interest rates.

Here at William Penn Association, we have been working with our actuaries to establish our new premium structure. The new premium structure will be applied to all new business received after the close of business on Dec. 16, 2019. Any life insurance plan applied for after that date

will be priced at the new 2017 CSO rates. In the examples below, you can see the impact of the new mortality table. Some premiums have gone down but most will increase.

One very important point to stress here is that the increase in our premiums was not due to any changes in WPA's financial standing, strength or stability. The premium changes were brought about solely by the mandated change to the new mortality tables. It's also important to realize that the change to the new tables will impact every life insurance company doing business in the U.S., not just William Penn Association.

Along with the change to the 2017 CSO rate tables, we are announcing one more important change in the coming year: ***our maximum issue age for both life insurance and annuities will now be age 85.*** The previous maximums were age 95 for life insurance and 90 for annuities.

Our sales force has been made aware of the upcoming changes, and we wanted to make our members aware since there may be members who have been considering making an additional insurance purchase. We want our members to have the facts surrounding the premium changes in order to make a more informed decision regarding your life insurance purchase, that is, whether to do it now, or wait until after Dec. 16 when your premium

CHANGES IN MONTHLY PREMIUMS FOR ORDINARY LIFE PLANS EFFECTIVE 12/17/19

Age	Male/Female	Face Amount	Non-Tobacco User		Tobacco User	
			Current	As of 12/17/19	Current	As of 12/17/19
25	Male	\$25,000	\$17.33	\$18.97	\$21.85	\$23.78
45	Male	\$25,000	\$35.82	\$39.89	\$46.82	\$52.02
65	Male	\$10,000	\$38.70	\$42.56	\$49.63	\$58.64
75	Male	\$10,000	\$59.42	\$80.37	\$75.74	\$103.45
25	Female	\$25,000	\$15.12	\$17.06	\$19.22	\$21.74
45	Female	\$25,000	\$30.22	\$36.20	\$41.04	\$47.95
65	Female	\$10,000	\$29.51	\$38.19	\$40.99	\$52.29
75	Female	\$10,000	\$38.77	\$66.09	\$57.25	\$91.20

CHANGES IN PREMIUMS FOR SINGLE PREMIUM WHOLE LIFE PLANS EFFECTIVE 12/17/2019

Age	Male/Female	Face Amount	Non-Tobacco User		Tobacco User	
			Current	As of 12/17/19	Current	As of 12/17/19
5	Male	\$10,000	\$740.00	\$890.00	N/A	N/A
15	Male	\$10,000	\$1,020.00	\$1,285.00	N/A	N/A
45	Male	\$10,000	\$2,760.00	\$2,890.00	\$3,390.00	\$3,625.00
65	Male	\$10,000	\$5,310.00	\$5,440.00	\$5,920.00	\$6,270.00
75	Male	\$10,000	\$6,790.00	\$7,040.00	\$7,180.00	\$7,880.00
5	Female	\$10,000	\$630.00	\$725.00	N/A	N/A
15	Female	\$10,000	\$880.00	\$1,080.00	N/A	N/A
45	Female	\$10,000	\$2,410.00	\$2,640.00	\$2,750.00	\$3,420.00
65	Female	\$10,000	\$4,720.00	\$5,090.00	\$5,030.00	\$5,875.00
75	Female	\$10,000	\$6,300.00	\$6,720.00	\$6,500.00	\$7,740.00



The value of putting pen to paper

THERE WAS A TIME IN MY LIFE when going to the mail box was something I did with great anticipation. This was especially true when I was in college, and I would receive a letter from my mom, dad or one of my siblings or friends. As I opened the envelope and unfolded the paper, I would imagine the voice of the sender. I would slowly read each letter several times. Even trivial thoughts about the weather or day-to-day life seemed to come alive in vivid color. The letters gave me comfort and made me feel loved and supported.

Several months ago, my cousin sent me letters written years ago by my grandfather that were addressed to his parents and my grandmother. Our grandfather died very young. We knew so little about him. The letters he wrote gave us an unmistakable account of his character. We were able to know him in a very personal way. He was a gentle, kind and wise man. He was a doctor serving in the army. His letters were candid about the conditions, his love for his country and his devotion to his family. What a gift to finally be able to meet him long after he and his family had passed on. I am so thankful that the letters



Photo © Can Stock Photo/Leaf

had been saved through the years. Dr. Charles Franklin Graham now lives on in our hearts.

Thus encouraged, I am writing letters to my grandchildren, even though they have yet to be born. I share with them what my life is like now. I want them to know how proud I am of their mother and how amazing she is.

I realize that letter writing is passé. It would be easier to just type and save. But, it wouldn't be the same as the paper and the pen, the thought and the love, that only a letter can bring.

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

Moneywise (cont.)

may be higher. Plus, we may have members who are currently over the age of 85 and won't qualify for life insurance coverage or a new annuity as of Jan. 1, 2020.

Also impacted by the changes to the 2017 CSO will be our Ordinary Life Senior Special. Although the premium will stay the same per unit (\$200 or \$400 annually), the face amount for all applications submitted after Dec. 16, 2019 will decrease. (See the charts below.)

These are just a few examples of our new premium structure that will take effect with all new business dated and received after Dec. 16, 2019. Some premiums, however, such as those for our Juvenile Term Plan, will not be impacted by the change in rates.

If you are considering the purchase of additional insur-

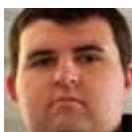
ance coverage for yourself or a loved one, or considering the purchase (or transfer) of an annuity and are (or will soon be) over the age of 85, then now is the time to act! Once the calendar turns Dec. 17, 2019, our current premiums and higher issue ages will be a thing of the past. Time is of the essence. You have precious little time until our current rates and issue ages are going, going gone!

For a complete comparison of the premiums for your particular situation, please contact your WPA agent, broker or the Home Office and we'll be happy to help.

On behalf of the Sales Department, Barbi and I would like to wish all of our agents, brokers, members and friends a very Merry Christmas and a safe, happy and peaceful New Year! □

Ordinary Life Senior Special Current Face Amounts	Issue Age	Face Amount for \$200 Annual Premium		Face Amount for \$400 Annual Premium	
		Male	Female	Male	Female
	56-60	\$6,000	\$8,000	\$12,000	\$16,000
	61-65	\$4,900	\$6,800	\$9,800	\$13,600
	66-70	\$4,100	\$5,600	\$8,200	\$11,200
	71-75	\$3,300	\$4,700	\$6,600	\$9,400
	76-80	\$2,500	\$3,800	\$5,000	\$7,600
	81-85	\$1,700	\$2,900	\$3,400	\$5,800
	86-90	\$1,200	\$2,000	\$2,400	\$4,000

Ordinary Life Senior Special Face Amounts as of 12/17/2019	Issue Age	Face Amount for \$200 Annual Premium		Face Amount for \$400 Annual Premium	
		Male	Female	Male	Female
	56-60	\$5,000	\$5,500	\$10,000	\$11,000
	61-65	\$3,900	\$4,500	\$7,800	\$9,000
	66-70	\$3,200	\$3,600	\$6,400	\$7,200
	71-75	\$2,200	\$2,700	\$4,400	\$5,400
	76-80	\$1,500	\$1,900	\$3,000	\$3,800
	81-85	\$1,100	\$1,200	\$2,200	\$2,400
	86-90	N/A	N/A	N/A	N/A



Thoughts on a decade of *Takes*

MY BROTHER ANDRAS II and I have established a summer tradition of visiting different Major League Baseball parks, with the ultimate goal of visiting them all. This year, we had the opportunity to visit two distinctly different ballparks.

In celebration of my brother's July 27th birthday, we flew out to Kansas City to see the Royals host our beloved Cleveland Indians. We purchased front row seats right behind the Tribe's dugout for two games of the four-game weekend series and witnessed two victories. During the time between games, our visit consisted of travels throughout the area, stopping at various museums and several of the barbecue joints for which Kansas City is well known.

The Royals' Kauffman Stadium has several unique features, most notably a waterfall located behind the centerfield fence. This is the second most beautiful stadium I have visited (after Camden Yards) and is the sixth oldest in MLB.

During our second game, I wandered through an area of this majestic facility dedicated to the great ball players of this franchise. Although the Royals are a relative newcomer in terms of age (founded 1969), there is plenty of really cool history about the ballclub.

The most heralded of Royal players is George Brett. He spent his entire 21-year career, from 1973 to 1993, as a Royal and is in the Baseball Hall of Fame. Brett won three batting titles and is the only player to have won three such titles in three different decades. Other players have won more titles, but no one could share in Brett's achievement.

Long after our trip to the midwest concluded, I began to think more about that three-decade accomplishment of George Brett's and realized it was a bit deceiving. A decade is considered to be a 10-year period commencing

with years ending in zero. In the case of Brett, his batting titles did not span 30 years, but rather only about 15 years, as Brett won batting championships in 1976, 1980 and 1990.

This made me reflect on the end of another decade, as the promise of the 2020s is on the horizon and my own accomplishments with this column.

This past September marked the 10th year I have been writing for *William Penn Life*. My first *Take* appeared in the September 2009 issue. Next month, January 2020, *Tibor's Take* will have been published in three decades--the '00s, '10s and '20s--even though I have written for only 10 years and a few months.

I also recalled that my family's Hungarian-American radio show ("Souvenirs of Hungary" heard Saturdays from noon to 1:30 p.m. on WKTL-FM 90.7 and at www.wktl.caster.fm) celebrated 40 years of broadcasting on Mother's Day weekend 2019, but how it has touched SIX different decades.

My mother was born in 1959. (Sorry, mom). This year, she celebrated her 60th *születésnapot* (birthday) with an early trip to Hungary which included visits to Budapest, Tokaji, Hollóko, Szt. Endre, Lake Balaton and Veszprém, along with a week with the cousins in Csót. With the dawn of the 2020s, she will have seen eight different decades.

So, with another decade come and gone, let's all think of the wonderful events and happenings in the Hungarian-American community, and how much more there is to look forward to!

I mentioned in the beginning of the *Take* that my brother and I visited two ballparks this year. The other visit occurred only a stone's throw away from the WPA Home Office on Brighton Road.

Following the great WPA Picnic (where I had a lot of



Point to Ponder....

As we turn the page to a new year and decade, I look forward to bringing the readers of *William Penn Life* more personal insights, little-known histories and poignant observations in 2020. In upcoming *Takes*, I will be discussing the influence Hungarians had on the Great Lakes Exposition, remembering the fabulous Gabor sisters (including the little known heroics of the least-known of the sibling trio), and telling the previously untold stories of Hungarians who are now American citizens.

Over the past decade of *Tibor's Take*, you, the readers, have offered many ideas for topics I could write about. Several of your ideas were used, a few were altered or adapted and some never made it to the composition stage for want of more room and time. I hope to get around to expounding on those some day.

In the meantime, please continue to send me your suggestions for topics. You can reach me either through the U.S. postal service in care of the WPA Home Office, or by personal contact or by emailing me at SilverKing1937@yahoo.com. - Tibor

fun meeting fellow Hungarians, like the two pictured with me at right), my entire family drove straight from the picnic to the Pittsburgh Pirates versus Cincinnati Reds game. Our seats were not as good as our KC seats; we sat in a right field seating area that had a cyclone fence covering our viewing box. However, the seats were very private and it felt almost like sitting in a loge. The food selection was different from other ballparks, including pierogies, kielbasa and several uniquely Pittsburgh foods!

I was most impressed by our ushers. When each usher learned that we came from Cleveland to attend the WPA Picnic and made a special trip to see the Bucs, they treated us as long lost friends. As he often does, my father struck up an extended conversation with the amiable ushers, discussing the Pirates of the '70s and '80s and mentioning such notables as Stargell, Garner, Clendenon, broadcaster Bob Prince and Manny Sanguillen, the latter of which my dad said was one of the most overlooked catchers for defensive skills.

There was mention of the Steelers fight song and its author, Jimmy Pol. My dad further elaborated that he knows the bands that recorded the instrumentation for the original and next generation recordings of the Steelers fight song, as the bands hailed from his hometown of Youngstown (Joe Fedorchak and Del Sinchak).

When the ushers heard that my dad and mom were both from Y-town, the conversation expanded to notable Hungarians from the Greater Pittsburgh area, such as Joe Namath and Julius Solters and fond memories of Kenny-



wood Park's Hungarian Day.

To our surprise, that tandem of ushers returned about 20 minutes later with two trays filled with Manny Sanguillen's BBQ, which included several signature Pierogi Stacker Sandwiches! As the wonderful ushers handed us this delectable ensemble of Steeltown favorites, they proclaimed in unison: "These treats are compliments of Manny Sanguillen!" (For the uninitiated, Manny Sanguillen has a BBQ stand located in the right field concourse and was just 35 yards from where we sat for the game. The "Manny's BBQ Pierogi Stacker" consists of two pierogies, butter fried onion and pulled pork on a pretzel bun.) What a surprise and grand finale to a perfect Saturday!

Following the game, we tried to thank Manny for his graciousness, unfortunately he was swamped with dozens of autograph seekers and well wishers.

I've been writing the *Take* for 10 years now, and when I think about all the pleasant memories at fraternal fests and radio shows and Hungarian events of the past, I can't help but eagerly anticipate the events of the future!

The 2020 WPA Picnic is Aug. 22 . . . I do think the Pirates will be playing at home!

Boldog Karácsonyt! Merry Christmas!

Cseh Tibor, Jr.

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



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In the Community *with our National Directors*

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

Ohio fraternalists meet, discuss issues affecting members

by Joyce E. Nicholson

The Ohio Fraternal Alliance (OFA) is an organization that unites the fraternal benefit societies operating in the state of Ohio. There are currently 24 societies belonging to the OFA, whose mission is to strengthen and support its members and the fraternal benefit system through advocacy, information, learning and educational resources and providing opportunities for a broader understanding of fraternal benefit societies as financial providers and community service activists. It is so important to keep informed of what is new and changing in the world of fraternal benefit societies and legislative fronts.

On Saturday, Oct. 26, I attended the Ohio Fraternal Alliance annual meeting in Independence, Ohio, as a National Director representing William Penn Association and as an OFA Board member. On the agenda was to elect a board for the 2020 term. The current OFA board was selected to serve for another year.

Additionally, the OFA offers college scholarships. If you know of a high school student residing in Ohio who is graduating in 2020, and who would like to apply for an OFA scholarship, please turn to page 3 of this issue for more information.



National Director Richard E. Sarosi (left) receives greetings from Alex Kezdi, president of the Cleveland Hungarian Heritage Society, as the dinner's MC George Kozmon looks on.

WPA supports museum's efforts to preserve heritage

by Richard E. Sarosi

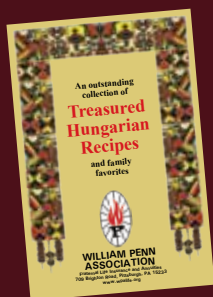
On Oct. 19, the Cleveland Hungarian Museum held its 23rd Annual Vintner Dinner at the Canterbury Golf Club in Beachwood, Ohio. Harmonia provided the musical entertainment for the evening. The menu selections were accompanied by a wonderful array of Hungarian wines that were specifically selected to enhance the dining experience.

Dr. Theodore J. Horvath and István and Zsuzsa Szappanos were guests of honor and recognized for their work in the Hungarian community and the Hungarian museum.

The program was followed by a raffle and silent auction, the proceeds of which support the museum.

William Penn Association is a longtime supporter of the Cleveland Hungarian Heritage Society and Museum.

I had the honor of presenting a gift from WPA to Alex Kezdi, President of the Society. Mr. Kezdi graciously accepted our gift and indicated that it will be used to support the programs that the museum conducts.



Enjoy even more tastes of Hungary

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.

Gala shines spotlight on Bethlen Communities

by Richard E. Sarosi

LIGONIER, PA -- On Oct. 23, the Bethlen Communities hosted the "Illumination Gala" on their campus in Ligonier.

Proceeds from the gala will help Bethlen Communities provide quality services and care for all of its residents and clients.

Many changes are taking place in skilled nursing and rehabilitative care, home health care, hospice care and other areas of Bethlen Communities. The costs for operating such a diverse facility is high, and the gala serves as a catalyst for the Communities' successful fund raising effort. A silent auction and donation cards were utilized to help in this fundraising activity.

The delicious Hungarian dinner served during the gala was prepared by the Darlington Inn, a local Hungarian restaurant.

The evening ended with the "illumination" of Ligonier with a colorful and sometimes loud fireworks display being shot off from the top of

the campus for all of Ligonier to see and hear.

The illumination of new day and new year at Bethlen Communities took center stage, and more events and fundraisers are being planned, including their annual Hungarian Picnic on Sunday, July 26, 2020, and special celebrations to mark the 100th anniversary of Bethlen's founding in 1921.

Bethlen Communities is doing many wonderful things for the residents and for those in need of its many services. Please help the work to continue and offer your support.

More information about the programs being offered by Bethlen Communities can be found on their website: www.bethlen.com.

The Bethlen Communities Museum and Archives, located on the Ligonier campus, proudly display items of historical and cultural significance to the greater American-Hungarian community. Many American Hungarian Reformed Churches have contributed items to the museum.

Hungarian Room seeks applicants for scholarship grants

PITTSBURGH -- The Hungarian Room Committee at the University of Pittsburgh is seeking applicants for its 2020 summer study in Hungary scholarship grants. The purpose of the awards is to give University of Pittsburgh students the opportunity to experience in-depth immersion in the Hungarian culture.

The Hungarian Room Committee is offering two scholarships worth \$4,000 each: one for graduate students in memory of Dr. Steven Bela Vardy; the other for undergraduate students in memory of Arlene Csoman.

For more information about these scholarships, contact M. Cristina Lagnese, Scholarship Coordinator at the Nationality Rooms and Intercultural Exchange Programs at 412-624-6159 or by e-mail at mcl38@pitt.edu. You can also contact the Hungarian Room chair, Jonathan Naser, at jn647@yahoo.com.

Scholarship applications for undergraduates are due on Jan. 6, 2020, and for graduate students on Jan. 13, 2020.

Szt. Mikulás to visit Cleveland museum

CLEVELAND -- The Hungarian Heritage Museum is inviting all children ages 3 to 13 (and their parents) to experience Hungarian holiday traditions during a special program on Saturday, Dec. 14. The highlight of the event will be a visit from Mikulás Bácsi (St. Nicholas) who will pass out treats to all in attendance. The event will also feature Hungarian folk motifs in arts and crafts, inviting children to participate in painting, stenciling, appliqué and much more.

The program will begin at 2:00 p.m. at the museum, located in The Galleria at Erieview, downtown Cleveland, lower level. Suggested donation is \$5 per child. Parking is available for \$5 in the Galleria underground garage.

For more information, visit log onto <https://clevelandhungarianmuseum.org>.

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

Holiday Cookies, Kifli & Rolls

COOKIES \$10.00 / Dozen		KIFLI \$10.00 / Dozen	ROLLS \$15.00 Each
Lady Locks	Pecan Tassies	Apricot	Apricot
Shortbread (Plain)	Peanut Butter Blossoms (w/ Hershey's Kisses)	Raspberry	Nut
Pumpkin		Nut	Poppy Seed
Thumbprints		Cream Cheese	Pumpkin

COOKIE TRAYS: Small (4.5 Dozen) = \$50.00 / Large (7.5 Dozen) = \$70.00

Orders due December 8th
Pick up December 21st from Noon - 2:00 PM

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

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



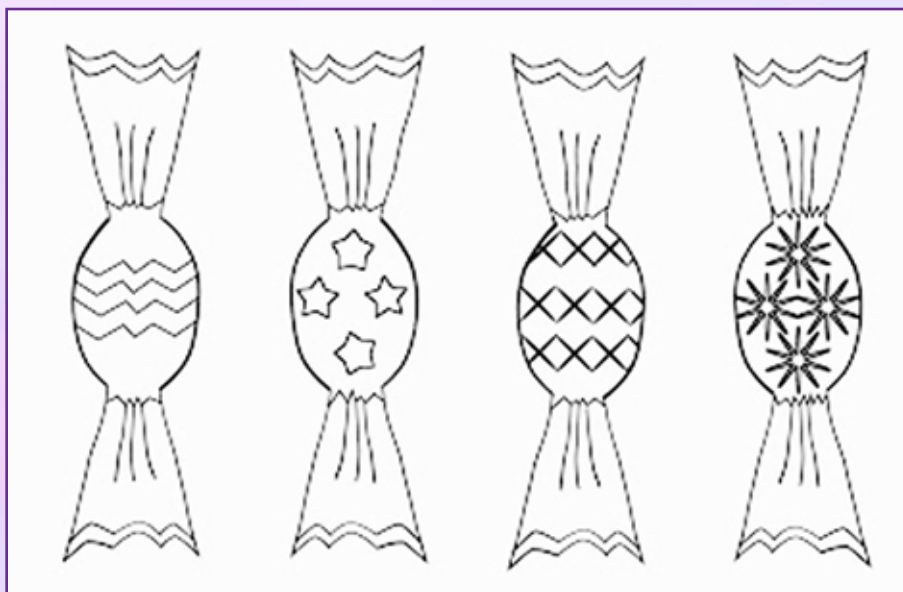
JUST 4 KIDZ

Christmas is almost here. (HOORAY!) That means it's time for Hungarians to engage in one of their favorite obsessions: **szaloncukor**. *Szaloncukor* (pronounced SAH-lön-tsoo-kor) is a chocolate candy with a creamy/chewy filling called "fondant." These candies are traditionally wrapped in brightly-colored shiny paper and used as ornaments on Hungarian Christmas trees. Part of the fun involves hanging them on the tree. But, the real fun comes when you are allowed to grab the candy from the tree! However, once you've taken the candy out of the wrapper, you have to place the shiny wrapper back on the tree and leave it there until the tree is taken down after the holidays.

The filling for *szaloncukor* is based on a French recipe (fondue), and the Hungarians got chocolates from the Germans. But, in the late 19th century, the candy became completely "Hungarianized," thanks to the Stühmer chocolate factory who produced *szaloncukor* for a famous sweet-shop in Budapest called **Gerbeaud**.

If you visit Budapest at Christmastime, you *must* try any of the more than 20 flavors of this Hungarian treat made by either Stühmer or Szamos Marzipan fondants.

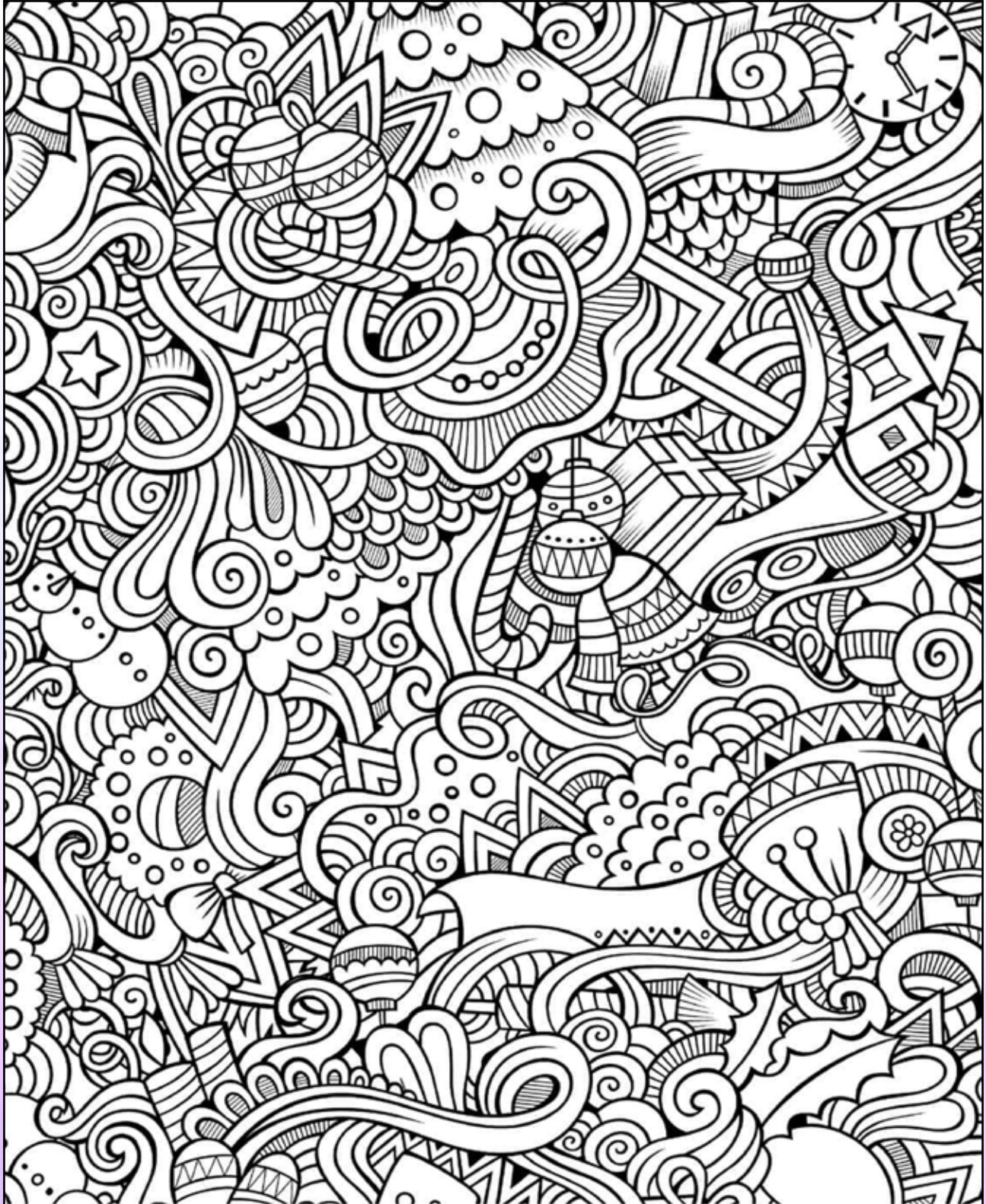
In the meantime, you can create your own *szaloncukor* wrappers by coloring the images below. Once you're done, make sure you take a photo of your *szaloncukor* and tag #holiday #traditions #WPALife and share us with family and friends.



Boldog Karácsonyt! Merry Christmas!

The colors of Christmas!

Coloring the szaloncukor was fun, but let the artist in you shine by coloring this special holiday design!



Kidz Illustrations © Can Stock Photo Inc./lenm • Szaloncukor illustration courtesy of ötletbuborék.blogspot.com • This page illustration courtesy of nerdymamma.com

Eligibility Rules for Year 2020 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, 2020.
- b) For both new and renewal applicants, the student applicant must be the child or grandchild of a life benefit member of William Penn Association in good standing. For the 2020 school year, the parent/grandparent must be a life benefit member for at least four (4) years as of January 1, 2020.
- 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 annually for a maximum of four years.
- e) All new and renewal applicants must complete and submit the 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.

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

1. An Essay of 100 words or fewer answering the question: **"If you were an inventor, what would you invent?"** If the essay exceeds 100 words or is on the incorrect topic, the application will not be accepted.

The Scholarship Application and Essay must be mailed and postmarked by Friday, May 29, 2020. We recommend the student applicant submit these materials via Certified Mail to ascertain proof of mailing date.

2. A transcript of the student applicant's latest scholastic record.

3. Proof of enrollment for the Fall 2020 school term.

Items 2 and 3 must be mailed and postmarked by **Monday, August 31, 2020.**

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

1. An Essay of 100 words or fewer answering the question: **"How do you define 'success'?"** If the essay exceeds 100 words or is on the incorrect topic, the application will not be accepted.

The Scholarship Application and Essay must be mailed and postmarked by Friday, May 29, 2020. We recommend the student applicant submit these materials via Certified Mail to ascertain proof of mailing date.

2. A copy of the student applicant'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.**

3. Proof of enrollment for the Fall 2020 school term.

Items 2 and 3 must be mailed and postmarked by **Monday, August 31, 2020.**

h) All applications and essays must be submitted and signed by the student applicant 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 applicant will not be considered. **E-mailed and faxed submissions will NOT be accepted.** Any applications and essays postmarked after **Friday, May 29, 2020** will not be considered.

i) 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 student applicant provided the student applicant 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.**

j) 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.

k) In compliance with current privacy laws, all information regarding scholarship status will be divulged only to the student applicant 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 2020-2021



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. E-MAIL ADDRESS: _____

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

Name of College/High School	Location	Dates Attended (Month/Year) <i>Ex: 08/2016 - 06/2020</i>
_____	_____	_____
_____	_____	_____
_____	_____	_____
_____	_____	_____

8. 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:** _____

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

Completed application & essay must be mailed and postmarked by May 29, 2020

10. WILLIAM PENN ASSOCIATION LIFE INSURANCE CERTIFICATE INFORMATION VERIFICATION:
INFORMATION ON BOTH THE STUDENT APPLICANT AND EITHER A PARENT OR GRANDPARENT IS REQUIRED.

STUDENT APPLICANT Name: _____

Life Insurance Certificate Number: _____

Branch Number: _____

☐ **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 29, 2020.

NEW APPLICANTS must also submit: (1) a transcript of the student's latest scholastic record; and (2) proof of enrollment for the Fall 2020 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 2020 school term.

Failure to submit these items by the date specified in the Eligibility Rules will result in the forfeiture of your grant.

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. I also hereby authorize and approve the Scholarship Foundation or its representatives to share or discuss this application with my parents and/or legal guardians.

Signature of Student Applicant

Date

Completed application & essay must be mailed and postmarked by May 29, 2020

Branch 1 Bridgeport, CT

by Jim Ballas

On Nov. 3, the United Church of Christ of Bridgeport celebrated its 115th anniversary at a special worship service followed by a short program and chicken *paprikás* luncheon. Many members of Branch 1 attended the event.

During the luncheon, Mayor of Bridgeport Joseph P. Ganim proclaimed Nov. 3 "United Church of Christ of Bridgeport Day" throughout the city and presented the proclamation to Chief Elder and Branch 1 Coordinator James Ballas and licensed lay minister Eric Gramse, who accepted on behalf of the congregation.

It was a wonderful day of celebration. Thanks to WPA for its generous donation.

We 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 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. 8, at 11:30 a.m. at Puritan Hall in the church basement, 2180 North Ave., Bridgeport. Similar to last year, there will be refreshments and lunch served and singing of Christmas carols. Of course, we may get a surprise visit from Santa Claus for the children, all of whom will receive a gift.

Please bring a non-perishable food item for our Holiday Basket program when you come to the party. Invitations 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 at jamesballas@att.net. Looking forward to seeing you all at the party.



Chief Elder and Branch 1 Coordinator Jim Ballas (far left) and licensed lay minister Eric Gramse (far right) accept the "United Church of Christ of Bridgeport Day" proclamation from Mayor Joseph Ganim and local City Council members.

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

Branch 14 Cleveland, OH

by Richard E. Sarosi

We wish all of our members and friends a very Merry Christmas and a Happy New Year filled with health, happiness, prosperity and love. Have a safe and blessed holiday.

The 39th WPA General Convention is now history. Congratulations Chair of the Board Katherine E. Novak, Vice Chair Anne Marie Schmidt, Vice Chair Andrew W. McNelis, and Board members Michael J. Chobody, David M. Kozak, Debra A. Lewis, Joyce E. Nicholson, James W. Robertson and Richard E. Sarosi.

Congratulations to National President George S. Charles Jr., National V.P.-Secretary Cassandra Holmes, National V.P.-Treasurer Diane M. Torma and National V.P.-Internal Operations Steven F. Charles.

A BIG thank you to all of the Convention delegates. It was so nice to see friends, new friends, former Hungarian Heritage Experience classmates and WPA travelers to Hungary, golfers and bowlers in attendance. Thank you for the donations made to the WPA Scholarship Foundation for the benefit of our students.

A special "thank you" to Branch

14 Vice President and delegate JoAnne Sedensky for failing to silence her phone during the Convention session, as was requested of all in attendance. She received two calls during the session, thus generously made two \$20 donations to the Scholarship Foundation.

On Oct. 19, the Cleveland Hungarian Museum held its 23rd Annual Vintner Dinner at the Canterbury Golf Club in Beachwood, Ohio. I had the honor of presenting a gift from WPA to Museum President Alex Kezdi. For more on this event, see "In the Community" on page 8.

Several days later on Oct. 23, I attended the Bethlen Communities' Illumination Gala in Ligonier, Pa. You can read more about the gala and the important work being done at Bethlen Communities in "Magyar Matters" on page 9.

In addition to the gala, Bethlen commemorated the Hungarian Revolution of 1956 with historical information, a poem reading and music. This historical event in the life of Hungary changed the world in a way that no one saw coming. The very proud citizens fought a hard fight, gave their lives and persevered for many years to live under communism and the Russian occupation.

Branch 14 meetings are held in the Bethlen Hall of The First Hungarian Reformed Church, 14530 Alexander Road, Walton Hills. Branch 14 adult members and adult guests are welcome to attend.

Our next meeting will be held

Wednesday, Dec. 4, at 7:00 p.m. We'll take a short break for the winter months, then meet again on both March 4 and April 1, both beginning at 7:00 p.m. at Bethlen Hall.

Our branch's "Breakfast with Santa" will be held Saturday, Dec. 7, from 9:30 a.m. to 12:30 p.m. in the Bethlen Hall. Invitations have been mailed. We hope to see you there.

Activities in Cleveland's Hungarian community for 2020 are in the planning stages. We will share details with you as they become available. For the latest information on these activities and all WPA programs and events, check William Penn Life or visit WPA's website at www.wpalife.org.

It is very important to support and make donations to the churches, clubs and organizations in your local communities that still continue our Hungarian customs, activities, traditions, music and food. It is equally important to attend with open wallets. If these things go away, if we lose the traditions of our rich Hungarian heritage brought to America by our ancestors, we cannot get them back.

Congratulations to the following 2019 Branch 14 student scholarship recipients: Abigail M. Feldner, Anna K. Fellenstein, Lauren P. Katona, Daniel A. Kishmarton, Natalie H. Sevits and Stephen B. Vinczi II. We wish you a successful year in school. Give it your best. What you put into your education is what you will always hold for yourself. No one can take it away from you.

The WPFA Scholarship Foundation celebrated its 50th Anniversary in 2019. The Convention delegates and guests contributed to the Scholarship Foundation, providing a much needed financial boost for the Foundation. If you or your child was a recipient of a WPA scholarship, please continue to make donations to the Foundation. This is how the Scholarship Foundation will continue to grow for years to come!

We welcome new member Cindy Savitski to the WPA family.

We remember those WPA members who have passed away or may have recently lost a loved one. May they all rest in peace.

Get well wishes are being sent to



Next Deadline

All articles & photographs for the January issue of *William Penn Life* are due in our office by December 6. If you have any questions, please contact John E. Lovasz toll-free at 1-800-848-7366, ext. 135.

all of our members and friends dealing with health issues, including-Branch 14 member Alan Varga who is home and recovering. Please keep all of our WPA members in your prayers and thoughts.

Happy birthday and happy anniversary wishes are being sent out to all branch members, Home Office staff and WPA members celebrating a December/January birthday and/or anniversary. Happy birthday to my mom, Violet, and to my sister, Caroline. May all be blessed with many more celebrations.

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; plan a visit. Also, remember those who are in the hospital, rehabilitation facilities and extended care facilities; they like to have visitors.

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

Merry and Holy Christmas to you and your family. We at Branch 18 wish you a wonderful, healthy and Happy New Year. I have never seen a year go as fast as 2019 has. I for one am thrilled. It sure was not my best year. I know 2020 will be a lot better.

The WPA General Convention of 2019 went as smooth as 2015's. It was wonderful to see some people I have truly missed.

Congratulations to Kathy Novak

on her recent election as Chair of the Board. She is the very best choice ever. Kathy, I know you will do a wonderful job, as you always do. You are truly a good friend.

Congrats also to Cassie Holmes. She is now National Vice President-Secretary. Again, a wonderful choice.

Steve Charles is now National Vice President-Internal Operations. He has worked hard for the position. Another great choice.

Congratulations to the Board of Directors.

Thank you, Violet Sarosi, for the kind words. Thank you, JoAnne, for the special donations.

Special thanks to John Lovasz, Mary Ann Kelly-Lovasz and Judit Ganchuk for all your help.

Thanks to Judit Borsay for the *csiga*. What a nice surprise.

It was great to see John Toth doing so well. He looked great. You truly never know what God has in store for you. Keep working to get well soon.

Branch 18 has a Christmas meeting on Dec. 11. Remember our \$10 grab bag. Bring a gift and you will receive one. We will have a wonderful dinner and a ton of togetherness.

We will then break until April when our branch meetings will resume.

Thank you all for supporting the Harvest Dinner at Holy Cross Hungarian Catholic Church. Erzszi Krajcz and her crew did a marvelous job as usual. Branch 18 members are wonderful supporters. The annual Christmas Dinner is Dec. 15. This is always a very festive affair. Tickets are \$25. Thank you to Father Barnabas for working so hard to keep us all together.

Our branch family Christmas



The officers of Branch 34 recently presented a check to the Howard Hanna South Hills Office Event Committee for the Free Care Fund at Children's Hospital of Pittsburgh.

party was Nov. 24. Each child received a gift bag containing 21 items, everything from toys to school supplies and money. Thank you to the Home Office for helping us fill them.

We attended the Szüreti Bál at the Hungarian American Cultural Center. A great time was had by all. Thank you Erzsi for the special meal. We look forward to it every year. Again, Branch 18 members were a great part of the crowd. The dancers were great. Special thanks to Linda Enyedy and Liz Krajczj for the hard work they put in to teach our children.

The Hungarian American Reformed Church had their Szüreti Bál on Nov. 9. As always, the event was wonderful.

We are lucky here in Michigan. We have our Hungarian Club, The Rhapsody restaurant, Holy Cross Church and the Reformed church. We better do all we can to support our ethnic venues. As I have said so many times: if we don't support them, we will lose them.

Remember our deceased members and their families in your prayers, especially Ethel Molnar on the loss of her daughter and recently deceased members Frank Abbate and Rose Tuske. May they rest in peace.

Happy birthday to Debra Lewis and Dave Chakey. We wish you many more. Hang in there, Dave.

I had back surgery on Halloween. I will be out of commission for a while.

Yes, we will be resuming our branch trips. Keep watching this space for details. And, yes, we are considering a trip to Hungary, as we have many Michiganans wanting to go, including Linda Enyedy, Irene Fischer, three nieces, and, yes, even Tom (maybe).

If you have any suggestions for what you would like to do or where you would like to go, please call me any time. I can be reached at 734-783-4667 or 313-418-5572.

The Thought for the Month: "A pessimist sees the difficulty in every opportunity. An optimist sees the opportunity in every difficulty." How true. As always, thanks to Father Barnabas.

We wish you the best Christmas and New Year ever.

Branch 27 Toledo, OH

by Paula Bodnar

Hope everybody had a great Thanksgiving Day with their family and friends. Now, it's time for all the Christmas parties.

Don't forget all those who are less fortunate. Our branch is taking a collection of things to the Family House once again.

Also, remember all the animals left in shelters. They need food, blankets, old towels and toys.

The officers of Branch 27 wish everyone, young and old, a very Merry Christmas and a happy, healthy New Year.

Branch 28 Youngstown, OH

by Kathy Novak

It's hard to believe Santa's going to be visiting everyone soon. Hope we are all on the "nice" list.

The annual commemoration of the 1956 Hungarian Revolution was held Oct. 27 at the Shrine of the Afflicted. A floral wreath was placed on the Freedom Fighters statue. A short program was held in the social hall where several poems and songs were shared. The featured speaker was Maria Schauer, who shared her family's history, which included many years of her childhood during which her parents and brother were imprisoned. Her family reunited prior to the revolution, but because of conditions then in Hungary, they chose to leave and travel to America.

Congratulations to Randy Horvath on his recent induction into the Austintown Fitch High School Hall of Fame.

Details of the annual Branch 28 family Christmas party to be held Dec. 7 will be shared next month.

With the assistance of the Home Office, Branch 28 will again participate in WPA's Holiday Basket program.

The annual Hungarian community Thanksgiving prayer service was held Nov. 26 at Rockview Christian Church.

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

As always, but especially at this time of year, we remember those who have recently lost a loved one.

Get well wishes go out to all those not feeling up to par, especially Marie McBride, Shelley Toth, Christy Toth, Branch President Frank Schauer, Joe Nemeth, Ernie Sarosi, Dora McKinsey, Barbara House, Evelyn Horvath and John Toth.

For answers to your questions about WPA life insurance and annuities, please call Kathy at 330-746-7704 or Alan at 330-482-9994.

May the love and peace of this holy season be shared by all our members, their families and their friends. Best wishes for a very joyous Christmas season.

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 members of the WPA Board who were re-elected at the 39th General Convention in October. Special congratulations to Katherine Novak on being elected as the Chair of the Board. Your dad is very proud.

Welcome to our newest branch member, Yvonne Kelley. Welcome aboard!

I would also like to congratulate my sister-in-law and branch member for being selected to the Howard Hanna Champions Club. Way to go! We are very proud of you.

The Vamos, Healy and McNelis families again attended the annual Children's Hospital Free Care Fund event sponsored by Howard Hanna Real Estate Services, South Hills Office. Roseann Vamos is on the event committee for this worthwhile fundraiser. Special thanks to her and the committee for their hard work in putting this together every year. Branch 34 was a sponsor of this worthwhile fund.

We extend our condolences to the family of Margaret Korintus. May she rest in peace. *Nyugodjon békében.*

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

Please remember to be kind to everyone; you will be amazed what you get in return.

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

Branch 44 Akron, OH

by Marilyn Darago

December is upon us and the Branch 44 elves are busily preparing for the family holiday party on Saturday, Dec. 7. We'll be wrapping gifts for the juvenile members on Dec. 6, if any members want to help. Cheryl



Branch 89 members Vera S. Recktosch, Janet J. Phillips and Michele Wittpenn prepare food for the 150th anniversary of the First Hungarian Reformed Church of Homestead, Pa.

and Gil Stadler are assembling the goodie bags, and the raffle items are being gathered by George and Jean Naswadi. Lots of things to do...and many elves are working for you.

Branch 44 is planning on delivering three Holiday Baskets this year. The food donations you bring to the party will go into these baskets.

Member Sophia Senderak recently returned from Copenhagen, Denmark, where she received a masters degree in music with pedagogy from the Royal Danish Academy of Music. During her time abroad, Sophia performed as a freelance musician and worked at the aptly-named American Pie Shop. She moved back to Barberton, Ohio, in August, living closer to her father Jim and sister Emily. She is active in the Canton arts scene and has become a reporter with *The Barberton Herald* newspaper. Welcome back, Sophia! Way to go!

Members are asked to drive carefully this holiday season, as the cold weather is upon us.

Congratulations to all members and their families celebrating happy times. Welcome to all new babies. Support goes out to all uniformed personnel; we wish you a safe holiday season. May you be with your family as soon as possible.

To all members who are ill or who have lost a loved one, we send our prayers.

Need insurance? Contact Alan Szabo or any of the fantastic WPA representatives in the area.

Happy holidays!

Branch 89 Homestead, PA

by Lisa S. Toth-Maskarinec

Branch 89 is very proud of one of its own members and staunch supporters, Irene "Rene" Fry, on her recent run for a seat on Munhall Council. We at Branch 89 believe in helping others and giving back whenever possible. We know, Rene, that you would have been a valuable member of the council and were sorry your write-in campaign didn't get you the necessary votes. Next time!

Get well wishes continue to go out to Branch Vice President Mark Maskarinec who continues to battle back after his bout with Graves Disease. We look forward to the time when your vision will be back to 100%. Special get well wishes go to branch members and friends Jim Findley, Irene Gyongyosi, Colleen Wroblewski, Rudy and Janet Phillips and Dianne and Bob Schneider. Get better! We need to see all of you up and around.

Now for an update on Branch President John Toth. He is home and continues to recuperate after suffering three strokes in September. He is recovering slowly but surely. It was great to see Johnnie holding court at the recent Convention banquet. Johnnie, be patient. I know that's easy for us to say, but we all know your fighting spirit and know that you may be down a bit now but you'll be back stronger than ever.



Branch 89 Vice President Mark Maskarinec (right) welcomes Scott Green to the First Hungarian Reformed Church of Homestead's anniversary dinner.

In his honor, the branch decided to go through with its *kolbász* fundraiser in October. We still have *kolbász* and hot sausage for sale, and yes, we will ship. To order yours, call Mark or me at 412-872-5022 or leave a message on the church voice mail 412-461-1184. We do get your messages. If you don't want to leave a phone message, email me at toth-maskarinec@gmail.com.

We will also be doing holiday baking for Christmas. Deadline for orders is Sunday, Dec. 8. We had a slight rise in prices from last year, but ingredients have a way of increasing in price. See the ad in the "Magyar Matters" section on page 9 for more information.

Speaking of the holiday season, plans are underway for our annual Christmas party on Saturday, Dec. 14. Cosmic bowling will be the special feature for all the children in attendance. To further enhance our party, we have arranged for Mike the Balloon Guy to pay us a visit. So, branch members, get your reservations in as soon as possible. Each year, we get more and more people. Come early to reserve your lane and practice before the bowling starts.

Plans are under way for another chef's tasting. This one will transport us to Mardi Gras in New Orleans. Price will be \$30 per person and will include wine and a complete meal. We are debating whether to have the chef's tasting on a Friday or Saturday evening or after church

on Sunday. Any opinions? If any of you have been to any of the previous chef tastings at Butler's, you know you won't be disappointed. Call me for further details.

Belated birthday greetings go out to branch members Janet and Matthew Phillips and our very own branch photographer, "Uncle Fred" Gabocy. May all of you have many more happy, healthy and wonderful birthdays.

Let's not forget, we get together for Hungarian Night at Dorothy 6 Blast Furnace Café in Homestead, the last Friday of the month. Come enjoy a wonderful meal and bask in the relaxing atmosphere, with music provided by George Batyi and his orchestra.

Branch 89 sends its wishes to everyone for a very safe, happy and healthy holiday season. May Santa be good to everyone, and may the new year bring good health, happiness and wealth to all.

Take care and do something nice for someone out there. Remember, it takes less energy to smile and have a positive attitude than to be negative...and you will feel better doing so.

Branch 129 Columbus, OH

by Debbie Lewis

Hope everyone has a very Merry Christmas and a wonderful New Year. As 2019 comes to a close, we wish all of our members and their families love, peace and happiness. May all of you be blessed with good health as we start the beginning of 2020.

Please reach out to important people in your lives that you haven't been in contact with, especially during the holiday season. You never know the positive impact that a visit, phone call, text or card will have on someone's spirits during the holidays and after. Don't forget to reach out to the elderly and shut-ins, too.

Important dates this month: Branch 129 Christmas party and Pearl Harbor Day (Dec. 7); first Day of winter (Dec. 21); Christmas (Dec. 25); and New Year's Eve (Dec. 31).

The WPA General Convention was another great experience.

Thank you to the Home Office staff for all their hard work that made the Convention another great event. Congratulations to the National Officers: George S. Charles Jr., National President; Cassie Holmes, National Vice President-Secretary; Diane M. Torma, National Vice President-Treasurer; and Steve Charles, National Vice President-Internal Operations. All are very knowledgeable and are great assets to WPA.

Congratulations also go out to:

- new Chair of the Board, Kathy Novak, who will do an exceptional job;

- Vice Chairs Andy McNelis and Anne Marie Schmidt, who both will bring great experience; and

- National Directors Mike Chobody, Dave Kozak, Joyce Nicholson, Jim Robertson and Richard Sarosi.

Also, I thank you for letting me serve as a National Director for another four years with this wonderful Board of Directors.

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. 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 annuities, 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

Well, winter is early this year as the children all saw snow on Halloween! Now, with the second weekend in November upon us, we hear talk about a polar vortex and lake effect snow for the South Bend area. The high will be 25 degrees! Hope you all stay warm until we thaw out! Happy holidays.

The next Branch 132 meeting will be held on Tuesday, Dec. 3, at the Martin's Supermarket Deli Erskine

Plaza (first floor) on Ireland Road, South Bend at 5:00 p.m.

The branch family Christmas party will be held on Sunday, Dec. 8, at the South Bend Barnaby's Pizza Pub, 713 E. Jefferson Blvd., South Bend, from 3:00 to 5:00 p.m. It is open to all members and reservations are required. Please call Janos Burus at 574-287-0590 no later than Dec. 1. We hope to see you all at the Christmas party!

Branch 189 Alliance, OH

by Rhonda Mobley

Holiday greetings from Branch 189 in Alliance, Ohio! Isn't it amazing that this is not only the last month of this year but also the last of this decade? Where does the time go? When you're young, time never seems to go fast enough, but when you're older, it never seems to slow down. Am I right?

Our branch held our annual "Monster Mash Bash" Halloween party on Oct. 26. What a blast! We started with a buffet of sloppy joes, baked beans, potato salad, taco dip, cookies and cupcakes. We had a DJ with special lights and a fog machine to create that special spooky ambiance which led up to our costume contest.

The creativity and time that members put into their costumes each year is astounding. Our first place winner, Donnie Stanley, even shaved his head. Now, that's serious dedication. Winners were as follows: first place winner of \$100 was skeleton Donnie Stanley; second place winner of \$50 was pirate Mel Gunias; and third place winner of \$25 was Scott Stahl as "The Budweiser man." We had over 75 people in attendance. If you missed it, you certainly missed a great time.

Mark your calendars now for our upcoming events this month.

On Sunday, Dec. 8, we will host our annual children's Christmas party. There will be food, music, activities, presents and everyone's favorite, Santa. It's always a great time for the little ones and a great opportunity to make family memories as well.

Next, it's time for the adults to



Members and friends of Branch 189 got into the spirit of the Halloween season during the branch's annual Monster Mash Bash held Oct. 26

cut loose. We will host our adult Christmas party on Saturday, Dec. 14, from 8:00 p.m. to midnight. We will have festive food, a DJ for music and dancing, and guaranteed good company.

Then, of course, is New Year's Eve. Our party on Tuesday Dec. 31, will be held from 8:00 p.m. to 1:00 a.m. We'll have a traditional buffet and, of course, music, dancing and drink specials. So, if you have no plans for New Year's Eve, come join us for an amazing time.

December's steak and fish fry will be held on Friday Dec. 20, starting at 6:00 p.m. Steak and fish are still battling for supremacy, as fish sold out in September and steak sold out in October. But, we are seeing an increasing number of folks getting steak with a piece or two of fish on the side. Problem solved: just get both! However you like to enjoy your dinner, join us for good food and fun.

Finally, this holiday season, I would like to personally challenge each and everyone of you to do one act of kindness a day for the month of December. It doesn't have to be monetary. Say hello to a stranger. Hold open a door. Make a call. Send a card. Or, just smile. Sometimes, a little kindness goes a long way.

Until next month, Merry Christmas, Happy New Year and Peace to all!

Branch 226 McKeesport, PA

by Judit Ganchuk

We hope everyone had a good Thanksgiving holiday.

We wish happy birthday and happy anniversary to all who celebrate this month.

Greetings and welcome to new members TJ Holtzman and Scarlett Ernst.

Get well wishes to Branch Vice President Janet Sparico and June Coyne, who is a member of our branch's auditing committee, and to all those under the weather.

We offer condolences to the families and friends of Leo Angelo and Albert Yuhouse, who have passed away. Please keep them and all of our members who have lost a loved one in your prayers.

Our holiday plans are set. By the time you read this, our branch's children's Christmas party will be but a memory. Photos to follow in the next issue.

McKeesport's 34th Festival of Trees is a great opportunity to get the family together and celebrate the



Branch 249 President Mark Schmidt sits next to mums planted at Queen Of Martyrs Church in Dayton, which was damaged by a tornado on Memorial Day this year.

season. It will be held at Renzie's Jacob Woll Pavilion from Dec. 5 to 9, noon to 9:00 p.m. daily.

During that weekend, the Free Hungarian Reformed Church of McKeesport will host its annual chicken *paprikás* dinner--take out only--on Saturday, Dec. 7 from 3:00 to 6:00 p.m. Call ahead to place your order at 412-672-7298.

We are happy to again be participating in the WPA Holiday Basket program, benefitting our neighbors in the McKeesport area.

Have you moved this year? Are your beneficiaries up-to-date? Do you need more coverage? Are members of your close and extended family covered with us? Share WPA with family and friends this holiday.

I want to leave you with this thought this Christmas: make room for your faith, not more plastic in your home.

Merry Christmas and Happy New Year! *Boldog Karácsonyi Ünnepeket Kívánok! Boldog Új Évet Kívánok!*

Branch 249 Dayton, OH

by Mark Schmidt

December? Christmas is almost here? Where did the year go? I'M NOT READY!

Ready or not, it's that time of year for joy, happiness, presents, family,

stress, cooking, stress, parties, stress, shopping and pressure to get it all done. Like most things in life, it's a little ying and yang, good and bad. But, if we all take a few deep breaths, relax and remember to enjoy the simple pleasures of the season, all will be good and the holidays will be enjoyable.

Kids have it all figured out. Be good because Santa's watching, and be sure to do your homework, brush your teeth, make your bed and treat others just like you want to be treated. Simple. We can learn a lot from these simple tasks. I read somewhere that we learn everything we need in life in kindergarten. So true.

The Branch 249 Christmas party is on Dec. 8 at noon at the American-Czech Club, 922 Valley St., Dayton. Reservations are due Dec. 8, so call me now at 937-938-0198. I'm sure that we will have a great time at the party, as we always do. We'll be eating fried chicken, *kolbász*, mac-n-cheese and ramen noodle salad with cookies for desert. Of course, Santa and Mrs. Claus will be there for the festivities, and the kids will have activities and lots of gifts from Santa, Branch 249 and the Home Office.

That reminds me, a big "thank you" to the Home Office for the goodie bags, money and help putting on this annual event. It would be tough for some branches to do this with no help.

We planted mums at the entrance to Queen of Martyrs Church last month. If you remember, the church was hit by one of the 15 Memorial Day tornadoes in Dayton this year. We will be working with them this coming spring on the flower beds at the front of the church, once some tree stumps are removed and raised beds are fixed. More major repairs are coming as the church office needs to be rebuilt along with the bell tower. The hall has a new roof and rafters and looks great.

Greetings to new member Deon Martin Jr. Deon is the cutest baby. It's great to see a new generation of the Mobley family continue with WPA. Hope to see you at the Christmas party.

Sincere condolences and prayers to those who have lost a loved one

this year. The holidays are extra hard when remembering the missing loved ones. May their memory bring you some relief and joy.

Happy birthday to you December babies. You were an extra present during the holidays.

And happy anniversary to the December marriages.

Thought for the month courtesy of everybody's favorite, Dr. Seuss: "How did it get so late so soon? It's night before its afternoon. December is here before its June. My goodness how the time has flown. How did it get so late so soon?"

Branch 296 Springdale, PA

by Mary A. Kelly-Lovasz

On Nov. 24, Branch 296 held its annual family Christmas party. I'll fill you in on this event next month.

We extend a warm welcome to all of our new members. We encourage you to attend our meetings and fraternal events.

The updated application and eligibility rules for WPFA Scholarship Foundation grants are in this issue of *William Penn Life* and on our website at www.wpalife.org. Please note that the deadline for applications and essays is May 29, 2020. Don't delay, work on it today!

Happy December birthday greetings to Martha Schuller, Diana Borland and Noreen Fritz and all of our 296ers who will celebrate this month. Sleep in and enjoy your day.

Good thoughts for a speedy and complete recovery go to members battling illnesses and infirmities.

We pray that God grant eternal rest to members and friends who have left their earthly lives this year, most especially Brian Underwood. Our WPA family lost quite a number of those who have been near and dear to us. For those who have experienced loss, may you continue your life's journey comforted by faith, friendship, good memories and traditions to strengthen you.

Branch 296 will be taking a winter break from our meetings until March 2020.

It seems incredible that we are entering a new decade. I can recall way back in the 1970s when the

ABC-TV magazine show *20/20* first came on the air and its title made me think of the year. As we neared our graduation, my college friends and I would occasionally remark, if we happened to be watching the show together, "just think, the year 2020 is way in the future." At the time, it seemed so far off, and now it's upon us, literally just weeks away.

That seemed like yesterday to me, and it's hard to fathom how many years have passed. Let us focus on experiencing 2020 as a year of positives.

Contact me if you have any branch news or personal milestones that you would like to share, by calling me 724-274-5318.

For your life insurance and annuity needs, our amiable WPA agent Noreen Fritz is always happy to provide assistance by calling her at 412-821-1837 or reaching her by email at noreen.fritz@comcast.net.

On behalf of our branch officers, I sincerely wish you and yours the warmth of Christmas blessings and a joyful New Year.

Branch 336 Harrisburg, PA

by Nicole Stamer

What is that you hear? Well, that is the jingle of bells on Santa's sleigh. Can you believe it's already that time of year? 2020 is just around the corner, but we are going to celebrate the rest of 2019 in style with lots of events for our members and their families.

On Saturday Dec. 7, join us at the club where Timeless will play from 7:00 to 10:00 p.m. They always pack the house. Come in early for dinner; there will be a food special as well as the regular menu.

Then, on Sunday Dec. 8, Santa Claus is coming to surprise the kids and grandkids at our annual children's Christmas party. We will have crafts, games, food and gifts for each child who attends. The sign up sheet is posted at the club.

On Thursday Dec. 12, starting at 7:00 p.m., come sing Christmas songs with us. Ryan (the club's multi-talented bartender) will be playing the keyboard as we all sing along to our favorite Christmas

songs. The kitchen will be open with a food special available.

On Sunday Dec. 15, we gather for our annual members Christmas party from noon to 6:00 p.m. with Cornwallace on stage from 1:00 to 5:00 p.m. Price is \$5 per person, which includes food.

Finally, on Tuesday Dec. 31, we will ring in the new year with the Citations on stage. Call the club for ticket prices and event schedule.

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

We extend our 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 Stamer at verhovayhameassn@gmail.com.

Branch 349 Weirton, WV

by Joyce Nicholson

Friendship House in Steubenville was the recipient of one of our Holiday Baskets this year. It's touching to see how much of a difference the food and personal care items in that donation can make to so many in need. Friendship House was very grateful for the donation from our WPA Branch to their free pantry.

The WPA's 39th General Convention was held Oct. 12 to 14, as we celebrated our Association's 133rd anniversary and the 50th anniversary of the WPFA Scholarship Foundation. The members, delegates, National Directors, National Officers and Home Office employees together made a beautiful event! Thank you to all for a very productive Convention.

And, thank you, as I am blessed to be reelected as a National Director. I steadfastly believe in the mission and value of our Association and will diligently work toward the continuation and betterment of this great organization.

Congratulations to this year's Scholarship Foundation recipients. Best wishes for your future success. If you or a member of your family received a WPA scholarship, please consider making a donation to pay it forward so that this wonderful pro-



Members and friends of Branch 336 display some of their work created during the branch's Pourin' Paint party held Oct. 19.

gram can continue in years to come.

We hope everyone had a blessed Thanksgiving holiday with family or friends and lots of delicious leftovers to enjoy while huddled around the TV watching football (or in my case, if it isn't Ohio State or Pittsburgh Steelers, it's Hallmark Holiday movies).

As Christmas approaches and we begin a new year, we thank everyone who helped throughout this past year with our WPA projects, picnics, outings, meetings and parties. Our branch was happily busy all year. We are thankful to WPA that our branch is able to assist many of our local projects, events, fund-raisers and people-in-need while having a great time in fraternalism, too.

As we look toward 2020, we wish everyone a Merry Christmas and a Happy New Year filled with hope, love, joy, peace and good health. Here's wishing you a season of blessings from heaven above.

Celebrate the holidays with the Hungarian Room during the Holiday Open House at the Cathedral of Learning at the University of Pittsburgh on Sunday, Dec. 8 from noon



National Director Joyce Nicholson helps fill the free food pantry at the Friendship House with Holiday Basket donations collected from Branch 349.

to 4:00 p.m. Enjoy this free wonderful holiday tradition featuring over 25 decorated Nationality Rooms as well as traditional dance performances, foods, crafts and more. Dedicated in 1939, the Hungarian Room is proud to continue the legacy of Pittsburgh's Hungarian community.

Continued get well wishes for Ernie Sarosi and John Toth.

We wish a happy December birthday to National Director Debra Lewis, Dave Chakey and branch member Nick A. Toth.

And if you follow Krampusnacht, I hope you've been well-behaved all year long and you get candy, not sticks and coal, in your stocking on Dec. 5.

For more information about Branch activities, please call me at 740-264-6238. If you have any news you would like to share, call me and I'll include it in our branch news. Our next branch meeting has been moved to Sunday, Dec. 29, because of the holidays. We will be enjoying pizza at 6:00 p.m. at 63 Meadow Lane, Winterville. We'll be discussing 2020 plans already.

I also extend an invitation to all branch 349 members to become more active in any of our fraternal events. Come and have a good time.

Call on Alan Szabo for all your insurance needs at 330-482-9994.

Branch 352 Coraopolis, PA

by Dora S. McKinsey

Merry Christmas to all! 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*. Hopefully, 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 only costs \$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 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

Wishing you a joyful and holy Christmas as we honor the Nativity of our Lord. Branch 800 will mark the season by making donations to Catholic Charities, to St. Dismas Parish at SCI Huntingdon and to five families in need in our area. We also will provide in-kind donations to the American Rescue Workers based on their needs list.

Happy Hanukkah to our Jewish friends. Best wishes to individuals celebrating a birthday, anniversary, retirement, engagement or other special occasion.

Congratulations to branch member Jacob M. Kupchella, a new recipient of a WPFA Scholarship Foundation grant, and to renewal recipients Michala Cooney and Paige Hammond. The application for next year's grant can be found in this issue. Let's have more applicants from Altoona.

Take a good look at the Christmas photo collage on this month's WPA calendar. Everyone seems to be having an enjoyable time. I encourage all WPA members to attend your branch's festivities. Make new friends.

There is never a good time to be sick, but it seems being ill around the holidays is worse. Talk to your health care provider and do everything you can to stay well.

We pray for those who have recently lost a loved one. May you be consoled by memories and the Resurrection.

Bob Jones is available for a review of your insurance and annuity needs. He can be reached at 814-942-2661.

Happy and Blessed New Year!

In Memoriam

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

OCTOBER 2019

0001 BRIDGEPORT, CT
Robert T. Beddome
Sandra D. Cyr
Clara Watkis
0008 JOHNSTOWN, PA
Kathryn Hugar
Verna M. Lapinsky
0009 HAZLETON, PA
Bernard Nonnenmacher
0013 TRENTON, NJ
Robert A. Marozsan
William Sokol
0014 CLEVELAND, OH
Su T. Nguyen
0015 CHICAGO, IL
Cindy M. Markos

Margaret McClellan
0018 LINCOLN PARK, MI
Frank A. Abbate
Rose Tuske
0019 NEW BRUNSWICK, NJ
Denise Stubbs
0034 PITTSBURGH, PA
Erich Hegenbart
0048 NEW YORK, NY
Maxime Kernizant
Isaiah Thomas
Joseph Richard Vigotty
Tyrone Wallace
0088 RURAL VALLEY, PA
Mary Begenyi
0089 HOMESTEAD, PA
George A. Czakoczi
0132 SOUTH BEND, IN
Paul V. Alex
Donna K. Curtis

Vivian Tekler
0189 ALLIANCE, OH
Margaret E. Korosy
0209 ST. LOUIS, MO
Sherie L. Fournier
0216 NORTHAMPTON, PA
John S. Filipovits
0226 McKEESPORT, PA
Leo P. Angle
Albert M. Yuhouse
0278 OMAHA, NE
Duane A. Lewandowski
0296 SPRINGDALE, PA
Ronald Herstek
Elizabeth J. Huffman
Mike Mrenko
0349 WEIRTON, WV
Julia Ann Saus
0352 CORAOPOLIS, PA
Gerry Friend

0383 BUFFALO, NY
Wesley H. Moultrie
Charles E. Palmer
Peter D. Pavia
Beverly J. Ruggiero
Helen Williams
0590 CAPE CORAL, FL
Ilona Ivkovich
0705 MAYVILLE, WI
Bernice Yakel
0720 DEDHAM, MA
Eleanor B. Powell
0800 ALTOONA, PA
William J. Boslet
John F. Kenawell
Sarah B. Payne
8036 SCOTTDAL, PA
Robert M. Nudo

WPFA Scholarship Foundation Donations

Donations Through Premium Payments OCTOBER 2019

Branch - Donor - Amount
8 - Stephen J. Gall - \$4.15
14 - Jane A. Hedrick - \$25.00
19 - Attila Kun-Szabo - \$5.00
19 - Buda Kun-Szabo - \$5.00
28 - Chris S. Paul - \$9.60
28 - Michael A. Kroner - \$8.92
28 - Michael J. Janovick - \$18.00
89 - Jarrett V. Deluca - \$20.00
89 - Michelle A. Pillar - \$20.00
129 - L. Michael Stange - \$25.00
132 - Clara A. Kovacs - \$16.20
189 - Kim A. Vanderkar - \$10.00
216 - Barbara Lang Yates - \$100.00
226 - Timothy R. Holtzman - \$1.40
226 - Joan E. Bickey - \$5.00
720 - Colin P. Kavanaugh - \$15.00
8036 - Zachary J. Kaider - \$4.00
TOTAL for Month = \$292.27

Additional Donations OCTOBER 2019

Donor - Amount
B. Murphy - \$50.00
John & Olga Kwasney - \$100.00
Samantha L. Tarcy - \$50.00
WPA Cookbook Sales - \$135.00
TOTAL for Month = \$335.00

Donations In Memoriam OCTOBER 2019

Donor - Amount
(In Memory of)
Barbara A. House - \$50.00
(John L. Lovasz)
TOTAL for Month = \$50.00

Donations Received From 39th General Convention Received as of October 31, 2019

Donor - Amount
(In Memory of, if applicable)
Christine K. Baldyga - \$250.00
(Ernest J. Mozer Sr.)
Steven F. Beke - \$100.00
Evelyn B. Bodnar - \$100.00
Dianne & George Charles - \$1,000.00
(Our Friend Judy Chakey)
Steve Charles - \$500.00
(Mary E. Jackson)
M/M Dennis A. Chobody - \$500.00
(Our Parents)
Jessica L. Chobody - \$50.00
Michael J. Chobody - \$50.00
Hyesun Corba - \$50.00
(In Honor of Our Family)
Tom Erb - \$300.00
Mary Foor - \$50.00
Leo Hannah - \$100.00
(William L. Hannah)
Malvene C. Heyz - \$75.00
Cassie Holmes - \$100.00
(Donna M. Griffin)
Barbara A. House - \$100.00
(Irene Toth Gall)
Thomas F. House - \$100.00
(The House Family)
Mary Ann Kelly-Lovasz (\$100.00)
(My Dear Brother Robert Patrick Kelly)
Antoinette M. Kosheba - \$100.00
(Mr. & Mrs. Joseph Fintor)
M/M David M. Kozak - \$100.00
(Sandor Yuhas)
Suzanne Krzeminski - \$100.00
(Frances A. Furedy & Elmer Furedy)
Thomas J. Krzeminski - \$100.00
(Clarence & Marianne Evages)
M/M James R. Lewis - \$500.00
James R. Lewis Jr. - \$250.00
John E. Lovasz - \$100.00
(Florence & John L. Lovasz)

Andrew W. McNelis - \$100.00
(Judith Chakey & John L. Lovasz)
Marguerite T. McNelis - \$100.00
(Andrew & Maria Vamos)
Ernest J. Mozer Jr. - \$250.00
(Ernest J. Mozer Sr.)
Rose M. Mozer - \$250.00
(Ernest J. Mozer Sr.)
Emily E. Nicholson - \$100.00
(Nagymama & Nagypapa Toth)
Joyce E. Nicholson - \$100.00
(Nick & Teresa Toth)
W. Harry Nicholson - \$100.00
(Nick & Teresa Toth)
Katherine E. Novak - \$100.00
(Steve & Kay Novak)
Leslie F. Petras - \$100.00
(Sarah C. Petras)
James W. Robertson - \$500.00
(My Parents & Judy Solis)
Marian I. Rubin - \$50.00
(Ernest J. Mozer Sr.)
Richard E. Sarosi - \$100.00
(Kathleen Violet Sarosi)
Violet Sarosi - \$100.00
(Kathleen Violet Sarosi)
Frank Schauer - \$50.00
Anne Marie Schmidt - \$100.00
(Parents Albert & Annie Kertesz)
Mark C. Schmidt - \$100.00
(Brother Brian Schmidt)
JoAnne L. Sedensky - \$100.00
(Julius Sedensky)
JoAnne L. Sedensky - \$40.00
(For cell phone ringing)
Cynthia L. Smith - \$100.00
(Thomas R. Smith, Branch 14)
Alan A. Szabo - \$25.00
(Elizabeth Szabo)
Noah P. G. Szabo - \$25.00
Sandor Tollas Jr. - \$50.00
M/M John J. Torma Jr - \$250.00
(John & Esther Torma)
Gary G. Vamos - \$50.00
(Andrew Vamos, Opa)
Roseann M. Vamos - \$50.00

(Maria Vamos)
David L. Vargo - \$50.00
(Colin Vargo)
M/M Robert Walker - \$250.00
(Charles, Margaret & Brad Boso)
Rebecca L. Williams - \$250.00
(In Loving Memory of Sandra Kohut)
Br. 1 Bridgeport, CT - \$250.00
(Arlene Csoman, Beaver Falls, PA)
Br. 8 Johnstown, PA - \$50.00
(Deceased Members)
Br. 13 Trenton, NJ - \$100.00
Br. 14 Cleveland, OH - \$100.00
(All Br. 14 Deceased Members)
Br. 15 Chicago, IL - \$100.00
(Deceased Members of Br. 15)
Br. 18 Lincoln Park, MI - \$200.00
(Douglas Truesdell, Auditor)
Br. 19 New Brunswick, NJ - \$100.00
Br. 28 Youngstown, OH - \$50.00
(Deceased Br. 28 Members)
Br. 34 Pittsburgh, PA - \$100.00
(Deceased Members of Br. 34)
Br. 51 Passaic, NJ - \$200.00
(Deceased Members of Br. 51)
Br. 88 Rural Valley, PA - \$500.00
(Deceased Br. 88 Members)
B. 129 Columbus, OH - \$100.00
(Our Deceased Members of Br. 129)
Br. 132 South Bend, IN - \$100.00
Br. 249 Dayton, OH - \$100.00
(Deceased Members of Br. 249)
Br. 296 Springdale, PA - \$100.00
(Deceased Br. 296 Members)
Br. 349 Weirton, WV - \$100.00
(Br. 349 Deceased Members)
Br. 352 Coraopolis, PA - \$500.00
(Deceased Branch Members)
Br. 525 Los Angeles, CA - \$50.00
WPA Board of Directors
& Ralph Manning - \$1,000.00
(In Honor of Andrew W. McNelis former Chair of the Board)
TOTAL for Month = \$12,015.00



Kecskemét, Pálinka and Kodály

Drive an hour south of Budapest and you'll discover the immense western portion of the Great Hungarian Plain and the city of Kecskemét. Despite a population of over 100,000, Kecskemét retains a small town atmosphere.

Kecskemét is the birthplace of internationally acclaimed composer Zoltán Kodály, and a music school bearing his name is located in the town. The region is also known for growing many varieties of apricots and is home to several distilling companies. It is often referred to as the apricot palinka capital of the world.

Several world-class horse farms are located just outside of the city. Some offer programs during which horse and rider exhibit extraordinary feats of skill and precision.

The town square has many distinct buildings, including churches, museums and government offices.

A bit further south lies the famous Kiskunság National Park and the charming village of Bugac where Magyar cowboys (csikós) dress in attire that was typical to the region generations ago.

A day visit to Kecskemét and surrounding area offers an exciting addition to your Budapest vacation. It is never too early to start planning a dream trip to Magyarország.

For more information on the topic of this puzzle, I suggest a simple Google search. Begin with: "things to see in Kecskemét," "visiting Bács-Kiskun," "Zwack Kecskemét Pálinka Museum" or "Kiskunsági Nemzeti Park."

This month's puzzle contains 14 clues, each is associated with the places and people in and around Kecskemét, Hungary. Good luck and see you in 2020!

Merry Christmas! Boldog Karácsonyt!

Lizzy Cseh-Hadzinsky, Branch 28

WPA PUZZLE CONTEST #173 OFFICIAL ENTRY

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

"Kecskemét, Pálinka & Kodály" Word List

Apricot	Kiskunság Park	Saint Miklós
Bozsó Gyűjtemény	Kodály	Town Hall
Cathedral	Kossuth Square	Varga Tanya
Cifrapalota	Pálinka	Zwack Museum
Katona Theater	Reformed Church	

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 #173
709 Brighton Road
Pittsburgh, PA 15233
4. Entries must be received at the Home Office by Dec. 30, 2019.
5. Four winners will be drawn from all correct entries on or about Jan. 3, 2020, at the Home Office. Each winner will receive \$50.

Puzzle Contest #170 WINNERS

The winners of our Puzzle Contest #170 were drawn Oct.. 4, 2019, at the Home Office. Congratulations to:

Kathleen A. Czajkowski, Br. 132 South Bend, IN
Evelyn V. Horvath, Br. 28 Youngstown, OH
Ignacz B. Kodman, Br. 1 Bridgeport, CT
Michael L. Vig, Br. 24 Chicago, IL

Each won \$50 for their correct entry.

Inside this issue:

Member Spotlight shines on
John Yanish ...**PAGE 2.**

The value of putting pen
to paper...**PAGE 5.**

Tibor's Take turns 10...**PAGE 6.**

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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.*



Please Print

WPA RECOMMENDER

Your Name: _____ Branch No.: _____

Address: _____

Phone: _____ WPA Representative/Agent: _____

Name of Prospective Applicant: _____

Address: _____

Phone: _____

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