

WPA convenes 39th General Convention

WILLIAM PENN LIFE



November 2019

Helping members find their path

*Our annual salute to our
scholarship recipients*



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William Penn Fraternal Association Scholarship Foundation, Inc.

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Editor-in-Chief
George S. Charles, Jr.

Associate Editors
Cassandra Holmes
Diane M. Torma
Steven F. Charles

Managing Editor
Graphic Designer
John E. Lovasz

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

Phone: 1-800-848-7366, ext. 135

E-mail: jlovasz@wplife.org

Inside

VOLUME 54 • NUMBER 11 • NOVEMBER 2019



8 Strength in Unity

A review of the WPA's 39th General Convention

10 Helping members find their path

Our annual salute to our scholarship recipients

Columns

4 Moneywise

5 Aging Well

6 Tibor's Take

Departments

3 In the Community

21 Magyar Matters

22 Just 4 Kidz

23 Branch News

**INSIDE
BACK
COVER In Memoriam**

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2019 Branch Family Christmas Parties

<u>Branch</u>	<u>City/State</u>	<u>Date</u>	<u>Time</u>	<u>Location & Reservation Information</u>
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.
0008.....	Johnstown, PA.....	Dec. 1.....	2:00.....	Church of the Visitation Social Hall, 1127 McKinley Ave., Johnstown Call 814-242-1111 by Nov. 23 for reservations.
0013.....	Trenton, NJ.....	Dec. 1.....	1:00.....	Please call Marguerite Beke at 609-617-0471 for details and to make reservations after Nov. 1. Deadline for reservations is Nov. 24.
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.
0015.....	Chicago, IL.....	Dec. 7.....	1:00.....	St. Luke's Christian Community Church, 9233 Shermer Road, Morton Grove Call 847-542-1974 by Nov. 20 for reservations.
0016.....	Perth Amboy, NJ.....	Dec. 7.....	12:30...	Ponte Vecchio Italian Grille, 3863 Route 516 East, Old Bridge Call Frank at 732-318-7990 by Nov. 30 for reservations.
0018.....	Lincoln Park, MI.....	Nov. 24....	1:00.....	Polish Roman Catholic Union (PRCU) Hall, 1430 Oak St., Wyandotte Call Barbara at 734-782-4667 by Nov. 23 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.
0026.....	Sharon, PA.....	Nov. 17....	2:00.....	Rochester Inn & Hardwood Grille, 505 Rochester Road, Pittsburgh Call 412-837-1120 by Nov. 10 for reservations.
0028.....	Youngstown, OH.....	Dec. 7.....	12:00...	Aut Mori Grotto Hall, 563 N. Belle Vista Ave., Youngstown Call 330-746-7704 by Nov. 30 for reservations.
0044.....	Akron, OH.....	Dec. 7.....	8:30.....	Golden Corral Buffet and Grill, 2819 S. Arlington Road, Akron Call 330-677-8026 or 330-670-5367 by Nov. 30 for reservations.
0051.....	Passaic, NJ.....	Dec. 1.....	3:00.....	Cucina 545, 545 Union Blvd., Totowa Call 973-222-4273 by Nov. 15 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.
0129.....	Columbus, OH.....	Dec. 7.....	2:00.....	Columbus-Grove City Elks #37, 2140 Sonora Dr., Grove City Call Margaret Leonardo at 614-444-0035 by Nov. 27 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.
0226.....	McKeesport, PA.....	Dec. 1.....	2:00.....	Free Hungarian Reformed Church, 101 University Dr. McKeesport Call Malvene at 412-751-1898 by Nov. 24 for reservations.
0249.....	Dayton, OH.....	Dec. 8.....	12:00...	American Czechoslovakian Club, 922 Valley St., Dayton Call Mark Schmidt at 937-938-0198 by Nov. 30 for reservations.
0296.....	Springdale, PA.....	Nov. 24....	12:00...	Springdale Veterans Association (VFW), 1151 Pittsburgh St., Springdale Call 724-882-3802 or email dtorma@wpalife.org by Nov. 15 for reservations.
0349.....	Weirton, WV.....	Nov. 30....	9:00.....	Zalenski's Family Eatery & Pub Banquet Room, 547 Cadiz Road, Wintersville Call 740-264-6238 by Nov. 27 for reservations.
0352.....	Coraopolis, PA.....	Nov. 24....	12:00...	Sports Haven Bowl, 143 Carol Ave., Bridgeville Call 412-231-2979, ext. 122 by Nov. 17 for reservations.
0525.....	Los Angeles, CA.....	Dec. 1.....	2:00.....	Bloomington Magyar Klub, 992 W. San Bernardino Ave., Rialto Call 909-350-1670 by Nov. 18 for reservations.
0800.....	Altoona, PA.....	Dec. 8.....	6:00.....	Hampton Inn & Suites, 180 Charlotte Dr., Altoona Call Dan Greiner at 814-943-7471 by Nov. 28 for reservations.



WPA celebrates with our Slavic friends

JOHNSTOWN, PA -- Members of the WPA Official Family and volunteers from Branch 8 Johnstown shared fraternal fellowship, along with a taste of Hungary, with guests at the Fifth Annual Johnstown Slavic Festival, held Sept. 20 and 21.

WPA Chair Andrew W. McNelis and Vice Chair Katherine E. Novak (*pictured top, right*), along with National Director David M. Kozak, his wife Alexis and Chair McNelis' wife Marguerite, welcomed guests to the WPA booth. They handed out informational pamphlets, piggy banks and Trick-or-Treat bags filled with goodies for children (and adults). They also sold quite a few copies of the WPA cookbooks, raising much-needed funds for the WPA Scholarship Foundation.

"Branch 8 somehow managed to participate in the Slavic Fest once again this year," said Alexis Kozak. "We had a lot of help getting this off the ground, with members and good friends that are looking into becoming part of our great Association."

Our thanks go to Barbara Petruska, Dorothy Kedves, Judy Grasa, Charlene Hritz, Allegra Stasko Slick (*preparing lecsó, bottom, right*), Debbie and Joe Oliver, Karen Kohan and Charlotte Sipos. They spent many days preparing for the fest, including preparing and serving Hungarian dishes, such as lecsó and palacsinta.

"Every year this event gets bigger," Alexis said. "Hungarian food is always a must. We always sell out. We heard a hundred times, 'my grandmother made this.' When you hear that, it is worth all the effort to be able to bring back memories of those cherished times." (*Pictured right, l-r: Alexis Kozak, Barbara Petruska, Karen Kohan and Lynn Dudish.*)



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End-of-the-year tax planning

AS WE PREPARE TO CELEBRATE Thanksgiving this month, we realize that the end of another year is just around the corner. This is the time to start thinking about end-of-the-year tax strategies and looking for ways to minimize your tax bill come April.

You pay your taxes with hard-earned money. Taxes can be complicated and stressful. Tax stress can even affect everyday activities, such as driving. In fact, according to 30 years of accumulated statistics by the National Highway Safety Administration, fatal car crashes increase a whopping 6% on April 15. Coincidence? I think not.

Unfortunately, when people are stressed, they may be capable of making mistakes on their tax returns. Employing some end-of-the-year tax-saving and planning strategies might not only help lower that stress, but also help you rest easier come tax filing time.

First, here are some strategies to employ between now and the end of the year:

1) Defer your income.

Income is taxed in the year it's received, so why pay tax today if you can pay it tomorrow (or next year) instead? Although it can be hard for some employees to postpone wage and salary income, you may be able to defer a year-end bonus into next year, if your company allows it.

If you are self-employed, you have more flexibility when it comes to timing of your income. You can defer billing until late December, for example, to ensure that payment won't be received until January.

Whether you are an employee or self-employed, you can also defer income by taking capital gains in 2020 instead of 2019. Of course, it only makes sense to defer income if you think you will be in the same or lower tax bracket next year.

2) Determine if you will have enough deductions to itemize or claim the standard deduction. With the increase in the standard deduction starting in 2018, the number of taxpayers that can itemize has dropped significantly, but itemizing remains a valuable option for a large number of taxpayers.

Generally speaking, all deductions need to occur within the taxable year to qualify for a current-year deduction. The exception to this rule can be contributions to your Traditional IRA or health plan, which can be made during a time frame in the following tax year, but usually not

beyond the tax return due date, including extensions.

If you are able to itemize your deductions, then point number 3 will apply to you.

3) Take some last minute tax deductions. Similar to deferring income to next year, you can also lower your tax bill by accelerating deductions into this year. For example, contributing to a charity (such as the WPFA Scholarship Foundation) is a great way to get a deduction--and you control the timing of the deduction.

- You can supercharge the tax benefits of your generosity by donating appreciated stock or property to your favorite charity rather than cash.

- Better yet, as long as you've owned the asset for more than one year, you get a double tax benefit from the donation: you can deduct the property's fair market value on the date of the gift and avoid paying capital gains tax on the built-up appreciation.

- If you are making estimated payments for your state or local income taxes, consider making your fourth quarter estimated tax payment by Dec. 31.

- Pay a property tax bill that is due early next year.
- Perhaps do the same with a doctor, dentist or hospital bill.

4) Look for all home office expenses. If you are self-employed or work from home as an independent contractor, accelerate as many expenses as you can afford to pay this year to bring down your taxable self-employment income.

5) Sell "loser" investments to offset any gains. A key year-end strategy is called "loss harvesting"--that is, selling investments such as stocks and mutual funds to realize a loss. You can then use those losses to offset any taxable gains you have realized during the year. Losses offset gains dollar-for-dollar. And, if your losses are more than your gains, you can use up to \$3,000 of excess losses to reduce other taxable income. If you have more than \$3,000 in excess losses, the loss can be carried over to next year to offset any gains or any other taxable income, and the loss can be carried forward year after year until it is used up for as long as you live!

6) Contribute the maximum to retirement accounts. Remember that bonus we were talking about deferring into next year? If it can't be deferred, maybe it can be used as a contribution to your 401(k) or Individual Retirement





Get a flu shot, but get the right one

IF YOU ARE 65 OR OLDER, the flu can be more dangerous for you than ever before. As you age, your immune system can become weaker, so just by aging you are at a higher risk. Even if you are in reasonably good health, you are at risk for catching the flu and developing related complications. In fact, an older person dies from flu-related illness every 12 minutes of every single day. Sixty percent of all hospitalized flu patients are over 65.

This is alarming information. If you are living with a chronic illness—like heart disease, diabetes, or COPD/asthma—you have an even higher chance of developing a serious complication that can result in death.

Your best defense, the experts say, is to get a flu shot annually and get it early in the season. I recently learned that there are options for senior flu shots. Make sure you have a conversation with your doctor or pharmacist so you receive the best flu shot option for you. Higher strength flu shots have been developed for people 65 and older.

If you are a caregiver, you should also ask for the strongest protection. Influenza is highly contagious for all age groups.

Be informed, ask questions and don't assume that every flu shot is the same. You are your own best advocate for healthy living.

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



Photo © Can Stock Photo/gajdamak

Moneywise (cont.)

Account. You have until the end of the year to make contributions to your 401(K), and until the tax filing deadline to fund your IRA account.

7) Check your IRA distributions. You *must* start taking minimum required distributions from your Traditional IRA by April 1 of the year following the year in which you turn age 70 ½. *But*, if you wait to take your first distribution in the year following the year in which you turn 70 ½, you will then be required to take *two* distributions that year, since the first one (by April 1) is deemed to be the prior years' distribution. Depending on your situation, this could be a good strategy. Consult your personal tax advisor for more information.

Failure to take the required minimum distribution triggers one of the largest IRS penalties: a 50% excise tax on the amount you should have withdrawn, but didn't. Your required minimum distribution is always based on the total value of your IRA at the beginning of the year, but can be withdrawn at any time during the year.

8) Review all tax credits. Be sure you are taking advantage of any and all tax credits for which you qualify, such as the Child Tax Credit, Child and Dependent Care Tax Credit, the Earned Income Tax Credit, Education Credits, and the Saver's Credit. The Saver's Credit (formerly known as the Retirement Savings Contribution Credit) is one of the most overlooked/underutilized tax credits and can help middle-income families reduce their tax bill dollar-for-dollar up to \$1,000 (\$2,000 if married filing jointly) if they are saving for retirement.

Now, here are some strategies that might help reduce your stress come tax time:

1) Start a file in January that contains all of your tax documents. This should include W2's, interest, mortgage, dividends and stock statements, etc. Keeping them all in one place will help you to be more organized when it comes time to prepare your returns or meet with your tax accountant.

2) Adjust your W4. If you are employed, now is the time to review your withholding and adjust your W4, if necessary. With the recent tax law changes, your withholding may not be enough now (meaning that you may have a tax bill due come April 15) or may be withholding too much (meaning that you'll get a larger refund come April).

3) Start reviewing your tax situation early. Don't wait until April 14 to get started on your returns. Even if you anticipate having a tax bill due this year, you're better off knowing the number as soon as possible, rather than waiting until the last minute. You don't want the added stress to impact your life and end up as a statistic like the one I mentioned in my opening paragraph.

As always, be sure to check with your personal tax advisor or CPA before making any changes or applying any of these strategies. While he or she can't give tax advice, your WPA agent can be counted on to help you make decisions regarding your life insurance, beneficiary designations, IRA accounts and minimum required distributions.

This is also the perfect time of the year to review your beneficiary designations and make sure they are up to date and comply with your current wishes. Don't have an agent? Call the Home Office, and we'll be happy to help.

Until next time, Happy Thanksgiving! □



Ez és Az (*This and That*)

AS I WRITE THIS, I'm in California on my third business-related trip in as many weeks. Because of my schedule, I sometimes don't have the time to write a full column with one cohesive theme. When that happens, I will put together a *Take* that touches on several topics that, on their own, don't quite merit a full *Take*. This is one of those times. So, let's begin with...

Fan Mail

Every so often, I receive emails or handwritten letters from readers of *William Penn Life*. Again, due to my work schedule, I can rarely respond with a letter of my own. But, please know that I enjoy reading each and every letter and email you send. I struggle to put into words how much I appreciate receiving your comments; they make my writing better and inspire me to pursue new topics.

A couple of years back, I received a letter from Andy G. What Andy wrote about World War I came in handy this summer when my brother and I visited Kansas City. Remembering Andy's recommendation, we spent some time at the National World War I Museum and Memorial.

Other times, your letters provide me a window into bygone eras and fond memories of the treasured past. One such letter from Maria D. on her recollections of The Shriners is such an example.

Construction Galore?

My parents and brother make biennial pilgrimages to Hungary. On their most recent journey, they were astonished to find that Budapest had become a city of cranes, broadcasting to all that sweeping changes to the city skyline are just around the corner. There's apparently even more construction planned for the city's universities, cultural venues

and parks.

I'm surprised to find (based on a quick search online) that Budapest has a growing number of luxury homes and apartments for the international jet-setter crowd. Looking at such places online, I'm astonished to find that they look nothing like my Hungarian relatives' beautiful farmhouses or the picturesque historic apartments of the city center.

Rather, some villas look like a jumble of angles and slate gray surfaces: a fever dream from modern architects in the thrall of the latest fads. Perhaps not all changes are good?

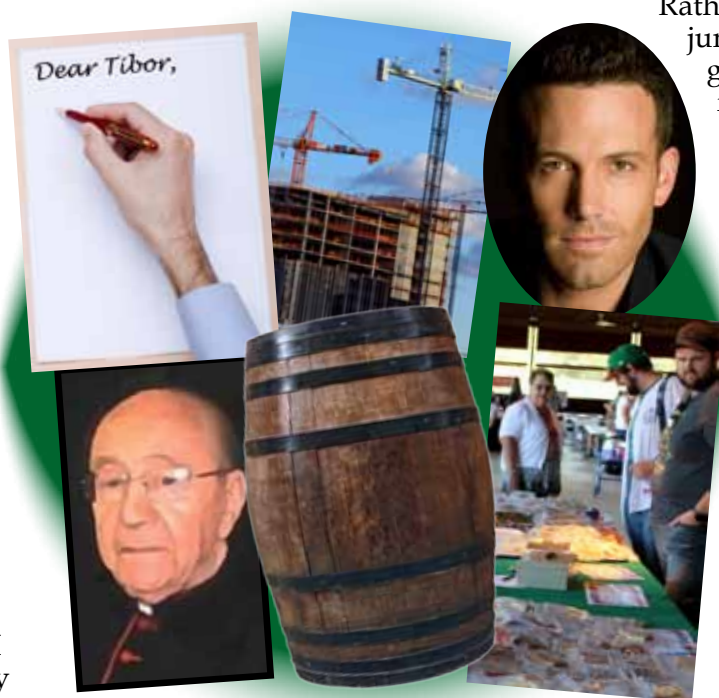
Hungary in Cinema Again

Several months ago, I wrote about how Hungary has become an increasingly popular location for film production and editing. While Hungarians are well known for their cinematography and acting skills, going back to the advent of the craft, I feel as if Hungary itself has been the star in several TV shows.

The most recent example of this I discovered was *The Spy Who Dumped Me*, a 2018 action comedy starring A-listers like Kate McKinnon, Mila Kunis and Justin Theroux. Principal photography took place in Budapest, with its city streets and buildings standing in for Vienna, Prague and Berlin. Watch the end credits and you'll see a long list of Hungarians who worked on the film: quite an undertaking! It seems that Budapest, like my hometown of Cleveland, is a beautiful city that can double as many other cities and is more affordable than New York or Paris.

Did You Know?...

Speaking of Hollywood, did you know that Ben Affleck's middle name is Géza? Apparently, an old family friend is Hungarian, and Affleck's parents named their son after him!



Wanted: Tokaji Barrels

For the past several months, I have been brainstorming ideas for a couple of crafts projects. With winter on the way, I'd like to start making headway on them. One project involves a Tokaji barrel. I had hoped my brother would have been able to locate one while in Hungary, but he got too busy touring Transdanubia with our relatives. So, I'll turn to the savvy readers of *William Penn Life*: where can one find a Tokaji barrel?

Kudos to WPA and The Shriners!

Have I mentioned how awesome this year's WPA Picnic was? Great music and food was enjoyed by all, and I spent far too much on the merchandise on sale at the vendor tables. The star of the show--along with the WPA staff and volunteers--was the outstanding venue at the Shrine Center. The huge pavilion could have accommodated everybody under its roof in the event of rain and the location was superb! It's only a 20-minute ride from downtown Pittsburgh and 30 minutes from the airport. I am happy to hear that next year's picnic will be held there. I'm already looking forward to returning!

Remembering a Hungarian Giant

This *Tibor's Take* is dedicated in memory of the Rev. Msgr. Dezső Török who recently passed away at age 96. Msgr. Török was a true American-Hungarian. He was born in Moson, Hungary, and ordained in Germany. In 1950, he arrived in Youngstown, Ohio, helping hundreds of Magyars settle in the area following World War II and assisting an influx

of refugees following the 1956 Revolution. He was the spiritual leader for not only the members of St. Stephen of Hungary Church but also many other Hungarians in the Tri-State area. Msgr. Török's accomplishments were numerous. He was a strong voice against Communism and authored several religious prayer books and a memoir.

I have mentioned Msgr. Török many times over the years in various editions of *Tibor's Take*, both by name and anonymously. "Dezi," as he was often called by those who knew him best, was an inspiration to many and quietly supported many Hungarian groups and activities. Back in 1979, he urged my father and grandfather Cseh to continue to help broadcast the "Souvenirs of Hungary" radio program on WKTL. For 40-plus years, he silently supported and advised our endeavors as the radio show evolved. Using the name "Joska," he oftentimes sent greetings out to listeners with the intent of not revealing who the real person sending those dedications was. Msgr. Török suggested that our radio program should end each Saturday afternoon with the playing of the Magyar *Himnusz*. This is a tradition we continue every broadcast.

*Éljen Amerikai-Magyar,
Long live the American-Hungarians,*

Cseh Tibor, Jr.

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

Enjoy even more tastes of Hungary

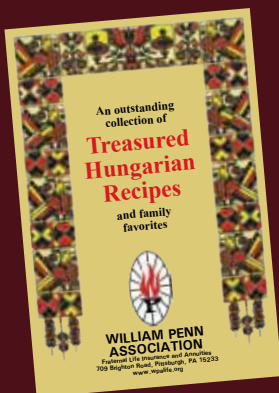
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All proceeds benefit the William Penn Fraternal Association Scholarship Foundation, Inc.

Strength in unity

A review of the Association's 39th General Convention

PITTSBURGH -- William Penn Association, the nation's only Hungarian fraternal benefit society, held its 39th General Convention Oct. 12 to 14 at the DoubleTree by Hilton Hotel Pittsburgh - Green Tree.

During the three-day meeting, the 80 elected and ex-officio delegates attending the Convention adopted revisions to the Association's By-Laws, elected nine members to the Board of Directors, welcomed a new Chair of the Board and two new National Officers, and raised thousands of dollars for WPA's scholarship foundation.

The Convention's schedule of events began Saturday, Oct. 12, with delegate registration and the opening of the delegate hospitality suite. After receiving their credentials and welcoming gifts at registration, many delegates and their guests visited the hospitality suite, where they could enjoy hors d'oeuvres, Hungarian pastries and soft drinks while meeting their fellow delegates, renewing old friendships and making new friends.

Later that evening, members of the Credentials, Resolutions and Nominating Committees met separately to lay the groundwork for the remainder of the Convention.

The Convention was officially called to order Sunday, Oct. 13, by Andrew W. McNelis, Chair of the WPA Board of Directors and Chair of the Convention. He introduced members of the Marine Corps League-South Hills Detachment #726 Pittsburgh, who presented the flags of the United States of America and Hungary. In a united display of patriotism, all in attendance joined in reciting the Pledge of Allegiance, then singing "The Star-Spangled Banner," led by Home Office employee Brittany Kellar.

Chair McNelis then welcomed the Rev. John P. McKinsey Jr., a delegate from Branch 352 Coraopolis, Pa., to the podium to offer the invocation.

The meeting's opening session featured greetings

from National President George S. (Pete) Charles Jr.

He praised the members of the WPA for their hard work, loyalty and dedication which have helped the WPA to not only survive but also thrive during its 133 year history. He noted many challenges lay ahead for the Association, but concluded those challenges could be met successfully with the continued loyalty and support of our members.


National Vice President-Treasurer Diane M. Torma extended greetings to the delegates and offered a brief review of the financial strength of the WPA.

In yet another show of unity, the Convention elected by unanimous ballot both the Board of Directors and Alternate Directors.

Reelected to the Board were: Michael J. Chobody of Branch 88 Rural Valley, Pa.; David M. Kozak of Branch 8 Johnstown, Pa.; Debra A. Lewis of Branch 129 Columbus, Ohio; Andrew W. McNelis of Branch 34 Pittsburgh, Pa.; Joyce E. Nicholson of Branch 349 Weirton, W.Va.; Katherine E. Novak of Branch 28 Youngstown, Ohio; James W. Robertson of Branch 336 Harrisburg, Pa.; Richard E. Sarosi of Branch 14 Cleveland, Ohio; and Anne Marie Schmidt of Branch 249 Dayton, Ohio.

The new Board was sworn into office by the WPA's General Counsel, Ralph F. Manning.

The new Board later met in a special session during which it elected Katherine E. Novak as Chair of the Board, and Andrew W. McNelis and Anne Marie Schmidt as Vice Chairs. The Board also reelected Mr. Charles as National President and Mrs. Torma as National Vice President-Treasurer. It also elected two longtime Home Office employees as National Officers: Cassandra Holmes as National Vice President-Secretary and Steven F. Charles as National Vice President-Internal Operations.



Delegates are sworn in at the beginning of the Convention's opening session.



Ralph F. Manning, Esq., the Association's General Counsel, (rear, center) prepares to swear in the newly-elected WPA Board of Directors (l-r): Vice Chair Andrew W. McNelis, Michael J. Chobody, Vice Chair Anne Marie Schmidt, David M. Kozak, Joyce E. Nicholson, James W. Robertson, Debra A. Lewis, Richard E. Sarosi and Chair Katherine E. Novak.

While welcoming its new leaders, the Convention also took time to honor and thank outgoing Mr. McNelis for his service as Chair over the past four years. National Director James W. Robertson presented on behalf of the entire Board and Ralph F. Manning, Esq., a gold plaque in the shape of an eagle honoring Mr. McNelis, which will be mounted next to the WPA's Tree of Knowledge at the



Vice Chair Andrew W. McNelis and his wife Marguerite, pictured with the items presented to him by the Board and National Officers, honoring his service as Chair of the Board.

Home Office. Then, President Charles and the National Officers unveiled a portrait of Mr. McNelis which will hang with other past leaders of the Association in the Home Office.

The delegates also took time to remember the distinguished members and friends of the WPA who had passed away since the last Convention in 2015. The Rev. Joseph G. Bodnar, a delegate from Branch 19 New Brunswick, N.J., led the service.

Throughout the Convention, delegates were unified in their support of the William Penn Fraternal Association Scholarship Foundation, which provides grants to young members seeking a higher education. Over the three days of the Convention, a total of \$23,735 was raised for the Scholarship Foundation. More than half of that total (\$12,040) came in the form of donations and pledges. The remainder was raised through the sale of ads for the Convention souvenir program book (\$9,825) and proceeds from the Convention raffle (\$1,870).

Delegates also heard from several speakers who shared important information with the Convention delegates, including:

- Leo A. Hannah, CPA, partner with H2R CPA, who offered highlights of the WPA's financial standing; and
- WPA General Counsel Ralph F. Manning, who led the delegates in a review of the Association's proposed by-laws. After reviewing the by-laws, the Convention unanimously adopted them.

By Monday afternoon the Convention had adjourned with all eager to resume the work necessary to help WPA not only survive but thrive in the years ahead. □

Special Edition

William Penn Life will be publishing a special "General Convention edition." This special edition will contain expanded coverage of the Convention, the complete revised By-Laws of the Association and many photographs from the Convention. Watch for this special edition in late December or early January.



Helping members find their path

Our annual salute to our scholarship recipients

Scholarship Essay Awards - Page 11
This Year's New Recipients - Pages 12-13
Renewal Recipient Updates - Pages 14-16
Eligibility Rules for 2020 Grants - Page 18
Application for 2020 Grants - Pages 19-20

2019-2020 Scholarship Essay Awards

Students applying for grants through the William Penn Fraternal Association Scholarship Foundation were asked to submit an essay discussing a specific topic. All essays were read and judged by members of the WPFA Scholarship Foundation Executive Committee, and the best essays were selected for special recognition. Prizes in the form of additional cash grants were awarded to the top three essays among both new and renewal applicants. We proudly publish those six winning essays here.

NEW STUDENTS

Question: *What are you doing to improve your world?*

First Prize - \$500

Anna K. Clement, Br. 28 Youngstown, OH

I believe one of the best ways to improve the world is through kindness and acceptance of others. Our world often seems in conflict due to perceived differences, whether religion, nationality, economics or skin color; yet, we are all humans, made the same way and deep down our similarities are more than our differences. Though I'm still young, I've helped in small ways, volunteering at youth camps, delivering meals on wheels and raising money for charities. Volunteering, combined with a daily choice to act with kindness, have an open mind and open heart, is my way of helping improve the world.

Second Prize - \$300

Shelby M. C. Harris, Br. 226 McKeesport, PA

My focus in life is to help others through many activities. I donate my time by coaching special needs athletes at a local gym. I volunteer at my church in many capacities, including Sunday school and baking, just to name a few. I get this from my parents; they are very active as well.

My career goal is nursing. I believe this is a true calling for me. It will allow me to help and support others in time of need as well as joy. I'm truly excited to start this journey.

Third Prize - \$200

Brianna M. Dean, Br. 26 Sharon, PA

Serving others is an important component in my life. For my community service, I collected and loaded 13,669 pairs of shoes for "SOLES4SOULS" and participated in "Layups4Lucy" to raise \$100,000 for UPMC Children's Hospital of Pittsburgh. As a Rotarian, I supported the YMCA, City Rescue Mission and United Way. I helped to raise money for St. Camillus Church through food sales. NTEF fundraising allowed the school to purchase Chromebooks for multiple grade levels. Lastly, family service includes transporting my brother, cooking and caring for our dog.

RENEWAL STUDENTS

Question: *How has your family's history influenced you?*

First Prize - \$500

Amanda L. Breisinger, Br. 34 Pittsburgh, PA

My family history influenced me by teaching me different life lessons. I learned different life lessons by several family members but, most importantly, from my grandparents. My grandmother taught me the value of being a patient and passionate person. My grandfather taught me what it means to work hard and learn how to fix problems. My grandfather also taught me that work is a labor of love, and you work hard every day for your family. My grandparents and family members have influenced me to focus on the essential parts of a fulfilling life through our family history.

Second Prize - \$300

Donovan A. McNelis, Br. 34 Pittsburgh, PA

My family history has helped make me the strong, hard-working, dedicated, honest and loving man I am today. I come from a proud line of hardworking immigrants who had to overcome numerous challenges to achieve success in this country. My family's struggles when they came to America, like other immigrant families, included language barriers, stigmatism, stereotyping and economic woes. Being strong enough to overcome these took not only personal strength, but love and support from family. I am proud of my family and the foundation they set to help me be the man I have become.

Third Prize - \$200

Samantha D. Jackson, Br. 189 Alliance, OH

Music is my life. For as long as I can remember, I have been singing, playing piano and writing songs. My love of music can be traced to my family, starting with my mother and going back generations. My great-grandmother's parents were immigrants, and she told me stories of all of the immigrants in their neighborhood gathering to sing songs accompanied by her dad and his fiddle. Throughout succeeding generations, music remained important, and I cannot imagine life without it. I am thankful to my family for giving me the gift and the love of music.

2019-2020 Scholarship

William Penn Association member students attending accredited colleges and universities as full-time undergraduate students are eligible to apply for grants through the William Penn Fraternal Association Scholarship Foundation, Inc. Grants are awarded to students as determined by the WPFA Scholarship Foundation Executive Committee. To date, our Scholarship Foundation has awarded 6,465 grants totalling \$2,875,200. This year, the Foundation awarded grants to 157 students, including 52 first-time recipients, totalling \$78,500. All of this is made possible by the generosity of our members and friends through direct contributions, through the purchase of “leaves” on our Scholarship Foundation’s Tree of Knowledge, and through support of various fundraising activities conducted at the Association’s national fraternal events and at events conducted by William Penn Association branches. We congratulate all our member scholars, especially this year’s new recipients honored here, and extend our best wishes to them for success this academic year. □



NOAH J. R. ABT
Br. 8020 McKees Rocks, PA



ISABELLA R. ARENDS
Br. 249 Dayton, OH



BRIANNA M. DEAN
Br. 26 Sharon, PA



EMILY C. DEEDS
Br. 129 Columbus, OH



ANNA K. FELLENSTEIN
Br. 14 Cleveland, OH



DANIEL R. GRAY
Br. 336 Harrisburg, PA



JOSHUA J. HORVATH
Br. 28 Youngstown, OH



LAUREN P. KATONA
Br. 14 Cleveland, OH



JASON A. KNIGHT
Br. 8 Johnstown, PA



MIKAYLA E. LAWLESS
Br. 720 Dedham, MA

Recipients



GRACE E. LONGWELL
Br. 296 Springdale, PA



JACOB L. MAJORS
Br. 34 Pittsburgh, PA



KAYLA A. MAYOROS
Br. 18 Lincoln Park, MI



JENNIFER M. MILLS
Br. 129 Columbus, OH



EMILY C. NOBLE
Br. 129 Columbus, OH



BRIANNA M. NOWAKOWSKI
Br. 34 Pittsburgh, PA



JAYNA E. PALUMBO
Br. 352 Coraopolis, PA



AUSTIN J. PETERS
Br. 34 Pittsburgh, PA



OLIVIA M. SCHERRER
Br. 89 Homestead, PA



NATALIE H. SEVITS
Br. 14 Cleveland, OH



ROGER E. VAN VARICK
Br. 19 New Brunswick, NJ



RYAN J. VAN VARICK
Br. 19 New Brunswick, NJ



STEPHEN B. VINCZI II
Br. 14 Cleveland, OH



JENSEN S. WALKER
Br. 352 Coraopolis, PA

New Recipients Not Pictured

JOSHUA S. BALOGH, Br. 226 McKeesport, PA
ZACHARY J. BENEDEK, Br. 226 McKeesport, PA
SETH R. BIRCH, Br. 28 Youngstown, OH
NATHANIEL P. BREISINGER, Br. 34 Pittsburgh, PA
ANNA K. CLEMENT, Br. 28 Youngstown, OH
ELIZABETH A. DeFAZIO, Br. 226 McKeesport, PA
KARLEY R. EMERY, Br. 26 Sharon, PA
ABIGAIL M. FELDNER, Br. 14 Cleveland, OH
ISABELLE R. FRANCIS, Br. 44 Akron, OH
MICHELLE A. GARCIA, Br. 76 Philadelphia, PA
STAR N. GLATZ, Br. 8 Johnstown, PA
PETER N. HAAS III, Br. 28 Youngstown, OH
DEREK J. HALBEDL, Br. 352 Coraopolis, PA
SHELBY M. C. HARRIS, Br. 226 McKeesport, PA
ANASTAZIA V. HORVATH, Br. 129 Columbus, OH
BREANNE R. HURLEY, Br. 296 Springdale, PA
DANIEL A. KISHMARTON, Br. 14 Cleveland, OH
JACOB M. KUPCHELLA, Br. 800 Altoona, PA
JOSHUA C. LEINS, Br. 352, Coraopolis, PA
CLAYTON M. McELRAVY, Br. 8114 Clarion, PA
HANNAH A. NOEL, Br. 8036 Scottsdale, PA
LIAM G. PULFORD, Br. 89 Homestead, PA
BRIANNA M. REMIAS, Br. 28 Youngstown, OH
ASHLEY M. ROSENBLATT, Br. 28 Youngstown, OH
AUSTIN C. SCHAUER, Br. 28 Youngstown, OH
CAITLYN M. URBAN, Br. 8036 Scottsdale, PA
AVA E. WALKER, Br. 8340 Baltimore, MD
JOSEPH M. WILHELMI, Br. 189 Alliance, OH

Scholarship Recipient *Updates*

We asked our renewal recipients to tell us about their experiences in college. Here is what some of them had to say.

HALIE ABT – Branch 8020, McKees Rocks, PA (pictured)

A junior media arts & studies major at Ohio University, Halie appreciates WPA's support in helping her attain her degree. "With the struggles and high cost of college in today's world, William Penn shines a small light once a year to help those struggles seem a bit easier. Thanks, again!"



NOAH ALLEN – Branch 28, Youngstown, OH

A geology / geospatial technology major in his senior year at Youngstown State University, Noah admits to loving college and geology and cannot wait to start his career. He's traveled to the island of San Salvador in the Bahamas this past March to do research on the changing beaches. Noah is president of YSU's student chapter of the American Institute of Professional Geologists.

AMANDA ANTAL – Branch 18, Lincoln Park, MI

A hiking club enthusiast at Northern Michigan University, Amanda is in her junior year, majoring in biology. She also works at the University Center as an events manager, averaging 30 to 32 hours a week.

MATTHEW BENEDEK – Branch 226, McKeesport, PA

A chemistry / pre-med major at Xavier University, Matthew is a resident assistant. Entering his junior year, Matthew is involved with the student pre-med society; Xavier University's theatrical productions; the Knights of Columbus; Students for Life; College Republicans and club golf.

OLEZIA BENEDICT – Branch 28, Youngstown, OH

A sophomore neuroscience major with a minor in psychology at Kent State University, Olesia volunteers in the school's neuroscience laboratory. She's also a member of the biology club. "Thank you so much for funding WPA scholarships," Olesia said. "It helps students to pay for classes and books. I really appreciate it, and I bet others appreciate it, too."

AMBER BITTOURNA – Branch 15, Chicago, IL

Currently a junior at the University of Alabama, Amber studies pre-law. As a marketing major, with a minor in sales, she's had the opportunity to participate in promotional model and brand ambassador events. Amber values these experiences and feels that they have enabled her to learn more about her major. She has also participated in Tuscaloosa animal shelter Adopt-a-Dog and Rent-a-Dog events.

ALLISON BREISINGER – Branch 34, Pittsburgh, PA

A senior marketing / studio arts major at the University of Pittsburgh, Allison performs with Pitt's Women's Choral Ensemble, where she wants to become a leader for other women in the group. She enjoys performing with the ensemble and is grateful to be a part of this talented group. Allison studied abroad in London during the spring 2018 semester.

AMANDA BREISINGER – Branch 34, Pittsburgh, PA

A University of Pittsburgh junior with a major in psychology and a minor in sociology, Amanda has begun using her education while working as a rehab aide at Pittsburgh's Mercy Hospital. This past summer, Amanda worked at the Pittsburgh Film Camp through the Arts for Autism Foundation of Pittsburgh and at the Joey Travolta Film Camp.

JAROD BRONSTRUP – Branch 14, Cleveland, OH

A University of Akron senior, Jarod aspires to become a physical therapist. He is involved with the university's exercise science club and is president of the Sigma Alpha Epsilon fraternity.

JASON BRONSTRUP – Branch 14, Cleveland, OH

Jason is a junior, majoring in business marketing and sales at the University of Akron, where he is a member of the Sigma Alpha Epsilon fraternity.

BRYCE CHEKAN – Branch 28, Youngstown, OH

Entering his senior year as a public relations / marketing major at the University of Akron, Bryce has used his interests to participate in a number of activities. Not only has Bryce given over 200 hours of his time volunteering for the Akron-Canton Regional Foodbank, he's also the treasurer of the campus PRSSA, president of the Zips Programming Network and a committee member of the National Association of Campus Activities.

MICHALA COONEY – Branch 800, Altoona, PA

Michala is a senior at Penn State University main campus, majoring in communication sciences and disorders and minoring in psychology. She is heavily involved in many on-campus activities. She is vice president of The Lion's Pantry, whose goal is to provide food for PSU students; and raises funds for the Children's Hospital in Hershey, Pa. Michala participates in several organizations that involve her speech pathology field of study. "I would like to thank everyone at WPA," Michala said, "for their continuous support throughout my education. God bless." Michala wants to pursue a master's degree in speech-language pathology. She will keep her William Penn family updated.

LEAH CONWAY – Branch 129, Columbus, OH

A junior photography major at the Columbus College of Art and Design, Leah has been interning for *614 Magazine* in Columbus. From this valuable experience, Leah has been learning the photography business, how it works and what she may encounter after she completes her degree.

MARY DEFAZIO – Branch 226, McKeesport, PA

Mary is entering her sophomore year at Indiana University of Pennsylvania and is a political science major. She's a member of IUP's LGBTQ club and math club.

COURTNEY FORTIN – Branch 18, Lincoln Park, MI

"[My] first year of college was so rewarding," Courtney said. "I met people from all over the country and grew so much. I learned so much, not only academically, but about myself, personally. Learning is my passion and I'm excited to go back." Courtney dove into numerous activities, serving as a volunteer with the Fallen & Wounded Soldiers Fund and as fundraising chair for Prevent Child Abuse America. This proud Wolverine is in her second year at the University of Michigan in Ann Arbor, where she majors in information technology and business.

SOPHIA FRANCIS – Branch 44, Akron, OH

Now a junior at The University of Akron where she is a business / accounting major, Sophia has been named to the dean's list and been nominated for The National Society of Leadership and Success. Sophia also minors in supply chain management and has joined the Student Accounting Association. Hired as a student assistant in the Student Accounts / Bursar's Office, Sophia views this as an opportunity for experience that will help her toward her accounting degree.

CLAUDIA GUERRIERI – Branch 296, Springdale, PA

Entering her sophomore year at The Ohio State University, Claudia is a business-accounting major. A member of the undergraduate organization Women in Business, Claudia participates in networking and philanthropy events, ranging from career fairs to lectures on social events. She is a member of the Pi Beta Phi sorority, where she and her sisters participate in philanthropic events.

PAIGE HAMMOND – Branch 800, Altoona, PA

A senior at St. John Fisher College, Paige majors in nursing, with a minor in Spanish in the health professions. As a hospice home volunteer, Paige explains she helps residents stay comfortable and provides them with what they need in the last months of their lives. She also volunteers with the Humane Society, socializing with cats to prepare them to go to their forever homes. Paige is a committee member for the college Student Activities Board, helping to plan events for undergrad students.

AUTUMN HEBERT – Branch 34, Pittsburgh, PA

As a senior nursing student at Tennessee Tech University, Autumn is very involved as a leader in her sorority and campus ministry. She and her sorority sisters conducted a fundraiser for a special needs camp. Autumn has spent several summers working at Dollywood in Pigeon Forge, Tenn, and sharing the Gospel in Gatlinburg, Tenn., with international students. "I am thankful and honored to be considered for this (WPA) scholarship," Autumn said.

REBECCA HORVATH – Branch 28, Youngstown, OH

Rebecca is in her senior year as an early childhood education major at Kent State University. Her student teaching experiences have been in a 5th grade classroom, as well as in the Childhood Development Center on the Kent State campus. Rebecca is also learning sign language for a possible minor in American Sign Language.

JOSH KABEL – Branch 249, Dayton, OH (pictured)

As a health and wellness major at Mount St. Joseph University with minors in business for both sales and marketing, Josh is quite active on and off campus. He coaches high school boys and girls volleyball, volunteers with community organizations, such as Dayton Raiders Wheelchair Basketball, and donates blood throughout the year. Josh also assists his grandmother, who is deaf. He has also been employed as a meter reader for DP & L to help with his college expenses.

**AMANDA KRAYNAK – Branch 14, Cleveland, OH**

A journalism major at Syracuse University, Amanda is a staff writer for *The Daily Orange*, the independent student newspaper. She's also a member of the Baptist Campus Ministry and is employed at Bird Library's Page's Café, on campus. "I am so grateful to be a part of this organization (WPA). Thank you so much for this scholarship opportunity," Amanda said.

RACHEL KRAYNAK – Branch 14, Cleveland, OH

Majoring in international business with a minor in Spanish, Rachel is a senior at The Ohio State University. Throughout the summer of 2018, Rachel interned abroad in Madrid, Spain, for Brave Soul, a retail company. Rachel mentions that she is "thankful for the opportunity that William Penn Association provides me to celebrate my family's history."

DANA LUCAS – Branch 14, Cleveland, OH

As a mechanical engineering major at the University of Mount Union, Dana joined the Society of Automotive Engineers Baja Team that built and raced an off-road vehicle for a competition. She participated in a mechanical engineering internship at Nordsen Corporation. A sophomore, Dana recently added a double major in physics.

RENEE LUCAS – Branch 14, Cleveland, OH

"Take advantage of every opportunity you are given," is Renee's advice. She is a senior computer science major and minoring in information systems and mathematics at Ashland University. It looks like Renee has taken her own advice as she has interned in FirstEnergy's Networking Department. Also, she's competed with Ashland's student team to solve programming problems, in under five hours, against other universities.

SARAH MALLOY – Branch 8340, Baltimore, MD

A Texas Christian University sophomore majoring in business, Sarah had an eventful first year. Named a TCU Scholar, Sarah is also a member of the school's swim and dive team. She was also selected to represent the TCU Swim and Dive Council. As a volunteer for the Presbyterian Night Shelter, Sarah helps serve dinner to the homeless of Fort Worth, Texas.

CONNOR OLSON – Branch 8340, Baltimore, MD

A junior psychology/neuroscience major at the University of Pittsburgh, Connor is a member of the Delta Chi fraternity. He is also involved in on-campus student mental health awareness. Connor plans on traveling to Cape Town, South Africa, to study during the Spring 2020 semester.

KELSEY OLSON – Branch 8340, Baltimore, MD

Majoring in biobehavioral health at Penn State University's main campus, Kelsey is now in her junior year. She is also an EMT for Centre LifeLink EMS.

**ELENA PAPARIZOS – Branch 14, Cleveland, OH (pictured)**

A senior at Baldwin Wallace University majoring in special education and psychology, Elena is a member of the Dayton C. Miller Honor Society for the top 10% of BWU's student body. She is a Baldwin Wallace Student Ambassador and co-president of the university's Best Buddies chapter. Elena thanks all WPA members and Board of Directors for her past four scholarship grants. "You have no idea how helpful it was each year. I will be forever grateful!"

CORINA PITTMAN – Branch 89, Homestead, PA

Having completed her freshman year at Warren Wilson College, Corina has used her environmental studies major to complete an independent study within Appalachia. She was also a part of a student group that went to Washington, D.C., to lobby Congress for climate action. As part of her studies, Corina will be backpacking throughout Pisgah National Forest in the Appalachian Region.

NICHOLAS ROMANO – Branch 34, Pittsburgh, PA

Nick is a junior studying international relations and business at Walsh University. He recently started a custom T-shirt business, which is now incorporated in Pennsylvania. A member of Walsh's entrepreneurship club and men's soccer team, Nick is spearheading an Italian Club on campus. He spent a semester abroad in Rome, studying and traveling. He's also working on becoming fluent in Italian and would like to someday work in Italy.

TRAVIS SCHAUER – Branch 28, Youngstown, OH

A junior, majoring in math and engineering, Travis has maintained a high GPA at Youngstown State University, while working part-time.

DANIEL TROMBOLA – Branch 226, McKeesport, PA

Studying environmental science and sustainability with a minor in history at Allegheny College, Daniel is involved in many campus activities. He is a general board member for Students for Environmental Action, a member of the Allegheny College Choir and Men's Ensemble and secretary of the Allegheny College Republicans. He is wilderness certified for the campus Outing Club. Daniel is an Eagle Scout and hopes to study abroad.

GARRETT WALKER – Branch 8340, Baltimore, MD

Garrett is a junior accounting and supply chain management major at the University of Maryland. As social chair for Sigma Chi, he helps plan events and handles budgeting. Garrett also serves as vice president of recruitment for the university's Interfraternity Council, where he coordinates the budget for recruitment events and communicates with each fraternity chapter about the guidelines of their recruitment process. Garrett has his sights set on studying in Barcelona, Spain, in the upcoming spring semester.

BAYLEE WALTERS – Branch 296, Springdale, PA

A Cleveland State University senior, Baylee majors in electrical engineering, with a minor in mathematics. Baylee recently interned at Integrated Power Services, working with generators and motors for the power industry. Thoroughly enjoying her intern experience, Baylee chose power-focused technology electives for her senior year of study. Baylee's advice: pay attention to current events affecting your chosen field of interest and reevaluate your interest, if necessary.

MEAH WATSON – Branch 34, Pittsburgh, PA

Meah tells us her first year at Penn State University was a very good one. Majoring in speech therapy and communications disorders, she also minors in French and would like to study abroad in Paris as she becomes more bi-lingual. For recreation, Meah is a competitive baton twirler with Elegance, a campus extracurricular group, which competes throughout the State College, Pa., area. She was inducted into the Delta Gamma sorority and has been involved in their community projects. Meah said her WPA scholarship has assisted with her tuition and activities. She also enjoys attending WPA events with her parents.

BROOKE WORRALL – Branch 34, Pittsburgh, PA

A sophomore anthropology major at Millersville University, Brooke has also declared a minor in German. She is excited about the possibility of turning this into a dual major.

BAILEY VUKOVITS – Branch 132, South Bend, IN

Bailey is a senior at Ball State University, where she's been named to the Dean's List. Bailey majors in elementary education with a concentration in mathematics. Bailey is looking forward to her student teaching experience this coming spring.

We would enjoy hearing from more of our past recipients about how their careers and lives are progressing. Send your story and photo to: John E. Lovasz, William Penn Life, 709 Brighton Road, Pittsburgh, PA 15233. Or, email: jlovasz@wpalife.org.

Help us help our youth

The rewards that come with a higher education are priceless. But, that education comes at an ever-higher price. That's why William Penn Association has helped our young members attending college achieve their goals by awarding them nearly \$2.9 million in scholarship grants. This year alone, the William Penn Fraternal Association Scholarship Foundation awarded grants to 157 students totaling \$78,500. It is only through the generosity of people like you--our members, branches and friends--that WPA can continue to offer this financial support to our children seeking to improve their lives through education.

By donating to the WPFA Scholarship Foundation, you are saying that you believe in the potential of our children and in the power of education. With your help, our children can transform the world and our communities. With your help, we can make an impact on the future.

So, why not help us help our youth? It's easy to do. Simply complete the form below and send it to us, along with your tax-deductible donation. On behalf of our youth, we thank you.

YES! I want to help. Here is my gift which will be appreciated by the many young people whose lives will be enriched by education. Please accept my tax-deductible contribution of:

☐ \$1,000 ☐ \$500 ☐ \$250 ☐ \$100 ☐ \$50 ☐ \$25 ☐ _____

Name: _____

Email: _____

Address: _____

City: _____ State: _____ Zip: _____

☐ (Please check this if the above address is new.)

Special instructions, if any: _____

☐ I have included the WPFA Scholarship Foundation in my estate plans.

☐ Please send me information on gifts of trusts, property, wills and deferred giving.
(For wills, our legal title is William Penn Fraternal Association Scholarship Foundation, Inc.)

Please make checks payable to "WPFA Scholarship Foundation, Inc." and mail to:

WPFA Scholarship Foundation, Inc.
709 Brighton Road, Pittsburgh, PA 15233-1821

Photo © Can Stock Photo Inc./ Andrey Popov



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

Cultural Garden hosts gala organ concert

by Richard E. Sarosi

BRATENAHL, OH -- The Cleveland Hungarian Cultural Garden held its 4th Gala Annual Organ Concert Oct. 6 at the home of Dr. Eugene and Janet Blackstone in Bratenahl, overlooking Lake Erie.

The guests were there to hear one of the largest residential organs in the U.S., with 7,406 pipes, 137 ranks and 10 electromechanical bell voices. The organ was designed by Hungarian Richard Fleischman, who also designed the 9,000 sq. ft. home around the organ as a piece of art and an instrument.

The program featured organist Rodney Barbour of Cincinnati (*pictured right*), performing "Bell Prelude" by Joseph Clokey, a melody from "The Merry Widow" by Franz Lehár, the "Coronation March" by Giacomo Meyerbeer and works by Leonard Bernstein and Antonio Vivaldi.

The program also included violinist Emma Shook and bassist Henry Peyrebrune, both of the Cleveland Orchestra, and Alexander Fedoriouk on the cimbalom (*pictured below*). The musical selections included "Csárdás" by Vittorio Monti, Hungarian Dances #5 by Brahms and a selection of Hungarian folk tunes, much to the delight of the enthusiastic crowd.

At the post-performance reception, guests enjoyed the cuisine of Hungary, including Hungarian pastries.

The Hungarian Cultural Garden was dedicated in 1938 and is one of 31 nationality gardens in the Federation of Culture Gardens. The history of the gardens dates back nearly 100 years. Many famous architects and designers have had a part in developing the gardens.

Proceeds from the organ concert benefit the Hungarian Cultural Garden Maintenance Endowment which will guarantee that the Hungarian Cultural Garden will remain as beautiful as it is today for future generations. For more information about the Cleveland Hungarian Cultural Garden, visit the website at www.hungarianculturalgarden.org.



Lecture to discuss U.S. Hungary business ties

CLEVELAND -- The Cleveland Hungarian Museum continues its fall lecture series on Saturday, Nov. 9, at 2:00 p.m. with "Hungarian-American Business-Education Relations," presented by Michael Goldberg, Associate Professor, Design and Innovation, Weatherhead School of Management, Case Western Reserve University. Prof. Goldberg is a venture capitalist and international business leader whose teaching focuses on entrepreneurship and early stage finance. His talk will focus on his recent entrepreneurship initiatives and experiences in Hungary. All lectures are in English and are held at the Hungarian Heritage Museum, located in The Galleria at Erieview, downtown Cleveland, Lower Level, with coffee and refreshments following each presentation. On these days the Museum is open from 1:00 to 4:00 pm; \$5 parking is available in the Galleria underground garage. Suggested donation: \$10 for adults and \$5 for students.

Cultural Center to hold cabbage roll sale

OLON, OH -- The Hungarian Cultural Center of Northeastern Ohio will be holding a cabbage roll sale (uncooked) in December. Cost is \$20 per dozen. Anyone wishing to help prepare the cabbage rolls should come to St. John's Church, Route 43, Solon, Ohio, by 10:00 a.m. on either Dec. 9 or 10. Orders can be picked up on Tuesday, Dec. 10 from 2:00 to 6:00 p.m. To place an order, call Linda at 440-248-4530 or Elizabeth 440-349-4104. Deadline for orders is Wednesday Dec. 4.

If you would like to include information about your church, club or organization in "Magyar Matters," contact John E. Lovasz at jlovasz@wpalife.org.



JUST 4 KIDZ

Now that November is here, most of the pretty fall colors have gone away as the leaves have dried up and floated to the ground. But, we'd like to hold onto the lovely vision of those reds, oranges, yellows, golds and greens for just a bit longer. If you feel the same way, then this month's craft is for you.

During the fall and winter seasons, it's customary in many places to bring pieces of nature inside your home--think about Jack-o'-lanterns for Halloween, and trees and holly for Christmas. With that idea in mind, we offer this month's craft --**Fall Tree Luminaries**--to bring the colors of fall inside your home.

Our thanks to the good folks at *Where Imagination Grows* for this fun and colorful idea.

What You Need

- 16-ounce Mason jars (*from the dollar store*)
- Mod Podge® (*or white glue that dries clear*)
- Fall-colored tissue paper ripped into pieces (*one sheet each of green, red, orange, yellow*)
- Brown construction paper
- Scissors
- Paint brush
- Electric tea light
- Wet paper towel



What You Do

- With the paint brush, cover a small section outside of a Mason jar with Mod Podge®.
- Place one of the ripped up pieces of tissue paper onto the glued section.
- Repeat the first two steps until the entire jar is covered with different colors of tissue paper. Use a wet paper towel between applying the tissue paper pieces so that your hands don't get too sticky from the Mod Podge® and begin sticking to the tissues.
- When you're done adding the tissue paper, cut a tree trunk and tree limbs out of the brown paper with scissors.
- Create the tree by using more Mod Podge® and applying the tree trunk and limbs.
- When you're finished, brush a top coat of Mod Podge® over your entire jar.
- Once the jar is dry, place a tea light or electric tea light inside, light it and share the beauty of fall with family and friends. Use your new creation as the centerpiece for Thanksgiving table.

Happy Thanksgiving!

Kidz illustration © Can Stock Photo Inc./lenm • Photo courtesy of Where Imagination Grows (www.whereimaginationgrows.com)

Branch 1 Bridgeport, CT

by Jim Ballas

Before you know it, the holiday season will be upon us. We are in the process of making plans for our holiday events. We would like to give everyone a heads up on the plans.

We thank those branch members who helped make our food drives a huge success throughout the year. The groups that received the food greatly appreciated our efforts.

We will again participate in the Holiday Basket program and are asking our members to donate food items. We will give at least three food baskets to needy families in our local area. Please donate non-perishable food items suitable for families. We will start collecting in November. Donations may be dropped off at the United Church of Christ, at 2180 North Ave. (corner of Laurel Avenue), Bridgeport. If we have extra as we did last year, we will donate the excess to one of the local food banks.

Our branch Christmas party will be held Sunday, Dec. 8, at 11:30 a.m. at the United Church of Christ Puritan Hall. There will be refreshments and lunch served, plus the singing of Christmas carols. Of course, we may get a surprise visit from Santa Claus for the children, each of whom will receive a gift. Please bring a non-perishable food item for our Holiday Basket program. Invitations will be mailed to all branch families with children. Others can contact branch coordinator Jim Ballas if they would like to come at 203-929-9425, or email jamesballas@att.net.

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

Branch 13 Trenton, NJ

by Marguerite Beke

Have you noticed that the years go by faster as you get older? Well, it's almost Thanksgiving and time to set dates for our Christmas gatherings. But, we must first thank the Home

Office for the Christmas favors. They are always appreciated.

As there are no branch elections this year, our officers will continue to serve for another year: Anthony C. Beke, president; Steven F. Beke, vice president; Marguerite D. Beke, secretary-treasurer; and Jane Davis, auditor.

Over the past year, our members and officers have participated as best they could in various activities, while many were dealing with illness.

We again did two projects for Join Hands Day. In June, our branch made and donated lighter-weight wool hats for preemie babies. In November, we used a heavier yarn for the hats, plus we made red hats for "Heart Month" in February. About 250 hats were delivered to the Bordentown Chapter of the Eastern Star.

Sadly, our branch lost one of our officers in August. Eileen Smith, who was one of our branch auditors, passed away in her sleep. She will be missed not only as an officer but as a dear friend.

We are planning to have our Christmas luncheon on Sunday, Dec. 1 at 1:00 p.m. Arrangements have not been made yet, but for more information, you can call me, Marguerite Beke, at 609-617-0471, after the beginning of November. Reservations for the party are due by Nov. 24.

Branch 14 Cleveland, OH

by Richard E. Sarosi

We send Happy Thanksgiving greetings to our members. Have a safe and blessed celebration.

It is hard to believe that the 39th WPA General Convention will have already taken place by the time you read this. There's a review of the Convention in this issue, but watch for a Special Convention Issue to be published soon.



Members of the Cleveland Hungarian Scout Folk Ensemble (Regös) perform during the St. Elizabeth of Hungary Fall Festival held Sept. 29 in Cleveland. (Photo by Richard E. Sarosi)

On Sept. 29, St. Elizabeth's Roman Catholic Church held its Fall Festival. Traditional Hungarian dishes, such as gulyás, chicken paprikás, hurka and kolbász, stuffed cabbage, Debrecen kolbász, lángos, chimney cakes, pogácsa and assorted tortes, were served.

The festival celebrates Cleveland's many ethnic groups and invites many dance groups to join the celebration. The International Dance Recital included the St. Elizabeth Hungarian dancers; the Donauschwaben Kindergruppe (the little children were adorable) and the Donauschwaben Kulturgruppe (Germany); the Gottscheer Tanz und Spielkreis (Austria); the Cleveland Junior Tamburitizans (Croatia); and, closing the program, the Cleveland Hungarian Scout Folk Ensemble (Regös). Hungarian music was performed by Harmonia.

It was a beautiful event filled with food, music, dancing and colorful ethnic costumes. It was as if one was traveling through Hungary, Germany, Austria, Ireland and Croatia in one afternoon.

Honored guests included Dr. Zita Bencsik, Consul General of Hungary in Chicago, and Arpád Potápi, Hungary's Secretary of State for National Policy.

On Oct. 4, the Chagrin Falls Documentary Film Fest featured the world premier of the Hungarian film *Alla Zingara*. The title is an Italian phrase used as a direction in music meaning "in Gypsy style," and the

film tells the story of the 100-member Budapest Gypsy Orchestra. The film's director, Glória Halász, was present and took questions from the sold out and enthusiastic audience. A reception followed in the Pince Éterem garden, with Hungarian food and music. If you get the chance to see this film, you will understand the feeling of "alla zingara."

The Hungarian Cultural Center of Northeastern Ohio in Hiram, Ohio, held its 2nd Annual Gulyás Cook-Off on Oct. 6. The large crowd enjoyed many styles and tasty variations of this traditional Hungarian dish. Congratulations to all of the participants. Additional information and pictures on the club activities can be found on the club website at www.hungarianclub.org.

I could not be at the cook-off this year because I was attending the Cleveland Hungarian Cultural Garden's 4th Gala Organ Concert. You can see my full report on this event in this month's "Magyar Matters" section.

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 the branch meeting. Upcoming meetings will be held on Wednesday, Nov. 6, and Wednesday, Dec. 4. Both begin at 7:00 p.m.

The Branch 14 Breakfast with Santa will be held Saturday, Dec. 7, from 9:30 a.m. to 12:30 p.m. in the Bethlen Hall of The First Hungarian Reformed Church. Invitations for the breakfast will be mailed soon. Be sure to check *William Penn Life* for additional information on this and all branch and WPA activities.

The calendar of Cleveland Hungarian activities is constantly changing. As dates and information become available, they will be shared with you.

It is very important to support the churches, clubs and organizations in your local communities that still continue our Hungarian customs, activities, traditions, music and food. We don't want to lose that which our ancestors brought to America.

The WPFA Scholarship Foundation celebrated its 50th anniversary



Branch 18 members enjoyed gathering recently at the Hungarian American Cultural Center.

at the Convention. Your donations to the Scholarship Foundation provide funds distributed to our student members for their college education. If you or your student was a recipient of a WPA scholarship, please continue to make donations to the WPA scholarship fund.

At this time, we remember those 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 all of our Branch 14 members and WPA members as well as our friends, who might be feeling under the weather. We send get well wishes to Ernie Sarosi who is healing, WPA Home Office employee John S. Toth for his continued recovery and to Elaine Shappell. Please keep them and all of our WPA members in your prayers and thoughts.

Happy birthday and anniversary wishes are being sent out to all celebrating a November/December birthday and/or anniversary. May you be blessed with many more.

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

Branch 18 Lincoln Park, MI

by Barbara A. House

Happy Thanksgiving! We all have so much to be thankful for. I have learned how important good friends and family truly are. They come through for you when you really

need a shoulder and a hug. We here at Branch 18 are more than members; we are a family. Thank you all!

We restarted our monthly meetings in October. Thank you, Ursula, for the wonderful welcome back dinner. As always, it was great.

Joe and Wanda Gall were in Michigan for the summer. It was good to have them here. They even rescued a little Shih Tzu named Clemmie. Sure hope Ellie is okay with this. I'm sure she will come around.

Thank you to Krisztina Kortvesi, Ursula and Tamás Markovits and Darlene and Steve Szatmari for helping to make Wanda's birthday so special. As usual, the Rhapsody dinner was great. Thank you all.

Congratulations to the Hungarian American Cultural Center on the most successful pig roast in many years. The crowd was enormous. The food was the best. The volunteers, members and board worked so very hard, and it was worth it! As always, we never have enough help. Please call me anytime with your phone number if you are interested in keeping the Hungarian Center alive.

We here in Michigan are so lucky to have a wonderful Hungarian Catholic church, Holy Cross, thanks to the Rev. Barnabas Kiss and the Rev. Angelus Ligeti. We also have the wonderful Rhapsody restaurant. And, we have the Cultural Center in Taylor. Do you want to keep our heritage alive? I sure do. Please support these three.

Get well wishes go out to George



Branch 18 members participate in a traditional bacon roast at the home of Ursula and Tamás Markovits.

Sabo, Robert Sabo and Tom House. You are all loved and needed. Get well soon.

I have recently learned that we have lost one of my favorite friends and supporters. John "Papa" Lovasz has passed away. I have many wonderful memories of him, especially from our trip to Europe. Rest in peace, Papa, you will be missed.

Remember also in your prayers our deceased members and their families, especially Germaine Garvin, Joanne Mayoros, Emma Poliska and Michael Polo. May they rest in peace.

Happy November birthdays to you all, especially former National Vice President-Secretary Jerry Hauser, Doris Schvarckopf, Anita Kosaski, Mary Ann Kelly-Lovasz, Michael Chobody, Denise Hurley, Bob Bisceglia and, last but not least, my beautiful Krisztina Kortvesi. May you all have many more.

Remember our family Christmas party is Nov. 24 at the PRCU Hall on Oak Street on Wyandotte. We begin at 1:00 p.m. Mr. and Mrs. Claus will be there, as well as our very playful elf. Our elf was a huge hit last year. Bring something for the animal shelter, such as towels, food, litter, rugs, etc. You will receive a wonderful dinner and many goodies at our party. Hope to see you there.

A special hello goes out to Ann Sorovetz, Erzsi and Louie Krajcz and family.

The year 2019 has not been my favorite year. Again, many thanks to family and friends.

Remember, if you are interested in

keeping our wonderful Hungarian heritage alive, please call me, and I will hook you up with the right people.

My thought for the month: Work for a cause, not for applause. Live life to express, not to impress. Don't strive to make your presence noticed, just to make your absence felt. As always, many thanks for Fr. Barnabas.

Call me at 724-782-4667 or 313-418-5572.

Branch 27 Toledo, OH

by Paula Bodnar

Sure hope everybody is enjoying this beautiful fall weather.

Just a reminder that our next meeting will be held Saturday, Nov. 2 at 11:00 a.m. at American Table on Wheeling Street. Everyone is welcome. Hope to see some new faces. We will be discussing the Christmas party to be held Dec. 7. Remember we are taking a collection for the underprivileged kids and families in our area. Any non-perishable items, along with used household items, will be collected.

Happy Thanksgiving to all.

Branch 28 Youngstown, OH

by Kathy Novak

Wow! It's November already. Those holidays are just around the corner. With that thought in mind, the invitations to the annual Branch 28 family Christmas party will be in the mail this month. The party will be held Saturday, Dec. 7, at noon at the Aut Mori Grotto Hall, and will feature our holiday scholarship raffle.

What a professional job the Convention Committee and Home Office staff did once again in preparing for the WPA General Convention. We commend the leadership of the past four years for allowing WPA to grow in strength and membership. We wish continued success to the

incoming Board of Directors.

Congrats to Branch 8 Johnstown, Pa., for the great job they did at the Johnstown Slavic Festival. The members prepared palacsinta for Friday night and lecsó for Saturday. Visitors to the WPA booth also received promotional items and information about our Association.

As always, Branch 296 Springdale, Pa., hosted a wonderful bacon roast in September.

Remember to honor our veterans this Nov. 11. A warm "welcome home" is extended to Joe Risi, a past WPA scholarship recipient, who returned from his time in Kuwait as a member of the National Guard.

Congratulations to all of this year's WPA scholarship recipients.

Mark your calendars for the International Holiday Festival at the University of Pittsburgh Cathedral of Learning on Sunday, Dec. 8, from noon to 4:00 p.m. The Nationality Rooms will be decorated for the holidays and open for free visitation.

The Hungarian churches of the Youngstown area will be holding their annual Thanksgiving service at Rockview Christian Community. See local church bulletins for more information.

A world of happiness is wished for Alyssa Schauer and Nathaniel Jones who were married on Oct. 19.

Best wishes to all those celebrating a birthday and/or anniversary this month. Special happy 75th to the Rev. Joseph Rudjak.

Get well thoughts to all those not feeling up to par, especially Evelyn Horvath, Shelly Toth, Susan Breznai, Alice Nagy, Branch Vice President Sandor Tollas, Ernie Sarosi and John Toth.

Thoughts and prayers go out to all who have experienced the loss of a loved one. Local Hungarians were deeply saddened by the loss of the Rev. Msgr. Dezső Török, who passed away on Sept. 27. Msgr. Török arrived in Youngstown in 1950, serving at St. Stephen of Hungary Church as associate pastor until 1964, when he was appointed pastor, a position he held until 1981.

If you have questions about life insurance or annuities, please call either Kathy at 330-746-7704 or Alan at 330-482-9994.

Wishing everyone a blessed Thanksgiving!

Branch 34 Pittsburgh, PA

by Marguerite McNelis

Happy Veterans Day! Please remember to thank a veteran for their service. And, Happy Marine Corps birthday to my husband and all Marines. Remember in your prayers our servicemen and women here and overseas.

Happy and blessed Thanksgiving to everyone. May you be able to celebrate it with family and friends. The branch made a monetary donation to the KDKA Turkey Fund.

We congratulate our new scholarship recipients: Nathan P. Breisinger, Brianna M. Nowakowski and Austin J. Peters. We also congratulate two renewal recipients who are essay contest winners: Amanda L. Breisinger and Donovan A. McNelis. We are very proud of all of you.

Andy and I helped at the Slavic Festival held in Johnstown, Pa., on Sept. 20 and 21. We always enjoy this event. The weather was perfect. The food was delicious and the entertainment always good. On Friday evening "Polka Floyd" performed and if you ever have an opportunity to listen to them, you will not be disappointed. National Director Dave Kozak and his wife Alexis, along with Vice Chair Kathy Novak, always work hard and are so much fun to be with! The William Penn booth had informational pamphlets, piggy banks, Trick or Treat bags filled with some goodies for the kids and goodies for the adults too! Andy and Kathy had record Hungarian cookbook sales.

Andy and I again enjoyed the Branch 296 bacon roast in September. It was so nice visiting with everyone. It is always nice to be able to relax and talk to our friends. The food, the kolbasz and bacon were delicious. Thank you so much for inviting us and all of your hard work.

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

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



Members and friends of Branch 88 Rural Valley, Pa., enjoyed a recent bacon and weiner roast.

Branch 44 Akron, OH

by Elizabeth Darago

Once again, it's that time of year when we get ready for the WPA family holiday party!

Due to popular demand, we kept the location the same--the Golden Corral, 2819 S. Arlington Road, Akron--for a morning of food and fun on Saturday, Dec. 7, from 8:30 to 11:30 a.m. There will be a buffet brunch, a visit from Santa around 10:00 a.m., and an elf or two. Of course, there will be a raffle, door prizes for adults and goodie bags for the children, along with lots of smiles and laughter.

If you and your family would like to join us, please make reservations by calling either 330-677-8026 or 330-670-5367, by Dec. 3.

Cost is \$11 for adult members and \$12.50 for all non-members; WPA members up to age 16 are free.

We ask all those attending to please bring one non-perishable food item per person which will be shared with those in need in our community.

Santa will be presenting a gift to all WPA members up to age 16 in attendance. If you want Santa to give a gift to a child who is not a WPA member, please bring a wrapped

gift with the child's name attached, or call to make arrangements for a gift to be provided. An additional charge of \$10 will be collected for each gift to a non-member we provide.

When calling to make your reservation, please provide the following:

- Your name and phone number.
- Number of adult members attending and their names.
- Number of members ages 0 to 16 attending and their names.
- Number of non-members attending and their names.
- The names of any senior citizens attending.

We hope you will join us for this fraternal event. See you at the party!

Branch 89 Homestead, PA

by Lisa S. Toth-Maskariniec

Well, fall is here and we'll soon see the end of golf season and enjoying the great outdoors without having to have a multitude of clothes on. Then comes that dreaded four letter word: SNOW. Ugh! Say it ain't so.

Branch 89 is very proud to congratulate one of its own members and staunch supporters, Maureen "Rene" Fry on running for a seat on Munhall Council. We wish her lots of luck in her campaign.

Get well wishes go out to Branch Vice President Mark S. Maskariniec 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 members and friends Jim Findley, Colleen Wroblewski, Rudy and Janet Phillips and Dianne and Bob Schneider. Come on, guys; get better! We need to see all of you up and around.

Sadly, our branch president, John Toth, suffered three strokes in September. He is recovering, slowly but surely. Johnnie will be back before you know it. He's already giving us all instructions on the proper way to make Hungarian food.

In Johnnie's honor, the branch decided to go through with its kolbász fundraiser. Both kolbász and hot sausage were made by the members of the First Hungarian Reformed Church of Homestead. Price is \$7 per pound and both are still available in rings or patties. To order, call Lisa or Mark at 412-872-5022, or email tothmaskariniec@gmail.com.

Also, we will be doing holiday baking for Thanksgiving. See the ad below. Deadline for orders is Nov. 10. We had a slight rise in prices from last year because ingredients have a way of increasing in price.

You can contact us at 412-872-5022 to place an order. The more the merrier.

Plans are under way for another chef's tasting. This one will transport us to the 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 you have been to any of the previous chef's tastings at Butler's, we know you won't be disappointed. Call me for further details.

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

We gather for Hungarian Night at Dorothy 6 Blast Furnace Café in Homestead on 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.

As this was being written, we were looking forward to seeing everyone at the Convention. It's sad that so many of the old regulars won't be there because of health or the fact that they are no longer with us. Their presence will be felt at the

Convention. Our congratulations to the newly elected Board of Directors and the Alternate Directors.

Take care and do something nice for someone. 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

This year is flying by; I can't believe it is already November. The fall weather has finally arrived with cooler temperatures. We did set weather records in October; we had three days in a row with temperatures between 90 and 94 degrees.

Our branch would like to welcome our newest member, Judith Niner.

I would like to wish everyone a Happy and blessed Thanksgiving. I am so thankful to all my family and friends. I have made so many new friends through William Penn Association. It is a great fraternal group of special people.

Important dates for November are:

- The end of Daylight Saving Time (Nov. 3). Turn your clocks back one hour.
- Election Day (Nov. 5). Get out and vote.
- Veterans Day (Nov. 11). Thank a veteran for their service.
- Thanksgiving Day (Nov. 28). Spend time with your loved ones and be thankful they are in our lives.

Our next branch meeting will be held on Tuesday, Nov. 26, at 4:00 p.m. at Plank's Cafe located at 743 Parsons Ave., Columbus. This will be our last meeting of the year.

Also, mark your calendars for our branch Christmas party on Saturday, Dec. 7. Information will be mailed out this month.

We congratulate our Branch 129 new student scholarship recipients: Emily Deeds, Anastazia Horvath, Jennifer Mills and Emily Noble. Also, congratulations to the renewal students that are receiving another scholarship again this school year. Good luck to all as you continue your education.

We congratulate all those cel-

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

Lady Locks	Pecan Tassies
Shortbread (Plain)	Peanut Butter Blossoms (w/ Hershey's Kisses)
Pumpkin	
Thumbprints	

KIFLI \$10.00 / Dozen

Apricot
Raspberry
Nut
Cream Cheese

ROLLS \$15.00 Each

Apricot
Nut
Poppy Seed
Pumpkin

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

Orders due November 10th

Pick up November 22nd from Noon - 2:00 PM

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

To place your order,
call Mark at 412-872-5022 or email tothmaskariniec@gmail.com

celebrating birthdays, anniversaries or new additions to their families.

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

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

If you have any news you would like to share about yourself or family members, or if you need any information about WPA life insurance or annuities, please contact Debbie Lewis at 614-875-9968 or e-mail DAL9968@aol.com.

Branch 132 South Bend, IN

by John E. Burus

A definite chill is in the air as we head towards the holiday season. Branch 132 officers would like to wish all members a very happy holiday season as you spend time with loved ones.

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

Branch 159 Phoenixville, PA Branch 216 Northampton, PA

Members of our two branches joined together for a Join Hands Day project. We made donations of school supplies to two local teachers to share with their students and also to a children's program at the Trinity Church in Boyertown, Pa. We extend best wishes to all students and teachers as they continue the school year.



Next Deadline

All articles & photographs for the December issue of *William Penn Life* are due in our office by November 8. If you have any questions, please contact John E. Lovasz toll-free at 1-800-848-7366, ext. 135.

Branch 189 Alliance, OH

by Rhonda Mobley

Greetings from Branch 189 Alliance, Ohio!

Welcome, November, and the start of another holiday season! Although the time change has sent us all for a loop, we hope we will be blessed with a mild winter and be able to enjoy the holiday festivities.

Our branch will be hosting our annual Thanksgiving feast on Wednesday Nov. 27, starting at 4:00 pm., featuring turkey, dressing, mashed potatoes and all your traditional Thanksgiving favorites! Usually one of our busiest days of the year, we look forward to seeing you and all our friends visiting for the holiday weekend. And to those of you traveling, we wish you a safe journey and a blessed holiday.

We will also host our annual children's Christmas party on Sunday Dec. 8 from 1:00 to 4:00 p.m. in our branch hall. We have an awesome time with food, a magician, face painting, music, and, most importantly, a special visit from Santa Claus himself! It's a wonderful opportunity for kids to tell Santa their Christmas wishes and a great opportunity for parents to get that special photo. Sign up sheets are available now at our branch, and we hope to see you there!

We wish a huge happy Veterans Day on Nov. 11 to all our past and current military members. We appreciate the honor, courage, bravery, sacrifice and commitment that it takes to be a soldier and make America the greatest nation in the world. Thank you!

Also, wishes for a happy birthday to all my fellow Scorpios celebrating this month. Enjoy your day!

Finally, mark your calendars for Nov. 15 to attend the club's November fish and steak fry. We have been getting rave reviews.

Until next month, peace to all. Remember to count your blessings and be thankful for the small things this Thanksgiving.

Branch 226 McKeesport, PA

by Judit Ganchuk

Veterans Day falls on Nov. 11, and we honor veterans who have served our country. We thank them all for their service.

We wish happy birthday and happy anniversary to all who celebrate this month! Happy wedding wishes to Debbie and Greg getting married in November; may the years ahead be filled with lasting joy.

Mark your calendars for our annual branch family Christmas party to be held on Sunday, Dec. 1, at 2:00 p.m. at the Free Hungarian Reformed Church, 101 University Dr., McKeesport. To make your reservations for the party, please call Malvene at 412-751-1898 by Nov. 24.

We offer condolences to the families and friends of Laverne Moll and Elizabeth Lindahl, who have recently passed away. Please keep them and all of our members who have lost a loved one in your prayers.

Get well wishes to Branch Vice President Janet Sparico and to all those under the weather.

Congrats to Amanda and John Reichert and older sister Olivia on welcoming new brother, John E.

Reichert III in September. The brand new bundle of joy is the great-grandson of Branch Vice President Janet Sparico. Best wishes to the entire family as they share special moments.

One of the many reasons why William Penn Association and its fraternalism works better for families: our scholarship grant program. Congrats to our branch's new scholarship recipients Joshua Balogh, Zachary Benedek, Elizabeth DeFazio and Shelby Harris. Shelby also won second place for her new student essay earning a bonus amount on top of the scholarship grant award.

Our next branch meeting will be held on Wednesday, Nov. 6 at 10:00 a.m. at the home of Branch President Malvene Heyz. Please call President Malvene at 412-751-1898 for directions to her home.

You can also call Malvene if you have news you'd like to share with your fellow branch members.

Here's something to think about this Thanksgiving: "Be thankful for what you have; you'll end up having more. If you concentrate on what you don't have, you will never, ever have enough." (William Arthur Ward, 20th century American writer.)

Branch 249 Dayton, OH

by Mark Schmidt

Here we are in November already. By the time you read this, Halloween will be over, the candy eaten, fall colors fading and the temperatures dropping, but my spirits won't be. It's time for Thanksgiving! Before all the food, revelry and Black Friday shopping, please reflect on all that you have to be grateful for--home, family, friends and health. These are the gifts that matter.

And speaking of things that matter, the WPA 39th General Convention is now history. I always enjoy meeting many old friends again and making new ones, too. I am confident that William Penn Association continues to be in good hands and will be around for another 133 years. The leadership of the Association continues the WPA tradition of being a premier fraternal benefit

society.

Locally, the Magyar Club of Dayton held its annual Gulyas Dinner Oct. 12. The gulyas and cabbage and noodles are always delicious as are the Hungarian pastries. I predict everyone had a great time as Steve Hegedeos provided the music sponsored by WPA Branch 249.

Our next Branch 249 meeting is Nov. 2, at noon at the American Czechoslovakian Club, 922 Valley St., Dayton. We will be going over any last minute plans for the Branch 249 children's Christmas party. The Christmas party will be on Dec. 8 from noon to 4:00 p.m. We will serve a luncheon of chicken, Hungarian sausage, sides, drinks and cookies. And, of course, we will have a visit by the big man himself--Santa!

Congratulations to Branch 249's newest WPA scholarship recipient, Isabella Arends. May this help to further your education. I hope school is going well.

And, welcome to new Branch 249 member Donene Mumaw. I hope to meet you soon.

On a sad note, I report the passing of 100-year-old member Eleanor Hoskin. Her family is in our thoughts and prayers.

It is with great sorrow that I report the passing of Bela Bogнар, Ph.D., on Sept. 24 at age 88. Bela always supported everything Hungarian in this area and nationally.

Bela was a Hungarian Freedom Fighter against the Soviet occupation in 1956. He fled to Austria as a refugee, landing in Belgium. While there, he earned several degrees before moving to the U.S., gaining several other certificates and his doctorate. Bela had a 28-year career teaching in the Social Work Department of Wright State University.

In 1999, Bela and his wife April established the Bogнар Family Hungarian Scholarship Fund to provide assistance to Hungarian students living or studying in Hungary, Romania, Ukraine, Slovakia, Serbia and the U.S.

In 2015, Bela was honored by the Hungarian government with the Knight's Cross of the Order of Merit.

Bela is survived by his wife, his sister Teri and two sons, Steven and John, their wives and other fam-

ily. We will miss him terribly and extend our thoughts and prayers to his family.

We extend our sincere sympathy to any others who have lost a dear one recently.

Happy birthday to you, November babies. And a big happy anniversary to those celebrating this month, especially to my wife Anne Marie for 34 years of putting up with me! Love you.

Please contact me at 937-938-0198 or amschmidt@msn.com with any news for this article.

Bela was fond of repeating the wisdom of his grandmother, who always told him: "What you do for others will give meaning in your life." Wise words.

Branch 296 Springdale, PA

by Mary A. Kelly-Lovasz

The holidays are approaching and so is our annual branch family Christmas party on Sunday, Nov. 24, at noon at the Springdale VFW Hall on Pittsburgh Street. Santa and Mrs. Claus will be in town that day and will visit our party! Mrs. Claus will entertain us with her magic and playful banter, and later, Santa will listen to all of the children's wishes and pose for pictures. As Santa and Mrs. Claus make their way back to the North Pole, we'll enjoy a terrific catered buffet-style lunch. New this year, we'll have fun crafts on hand for the kids that we know they'll enjoy.

Please RSVP Diane Torma at 724-882-3802 or by email at dtorma@wpa-life.org by Nov. 15.

Guests are encouraged to drop off non-perishable items as a donation to one of our local food pantries. This has been a fraternal outreach by Branch 296, and food pantry recipients are always thankful for our generosity.

Now, in regards to Branch 296's annual bacon roast held in late September, I am pleased to report that it was a great success. Although it was a bit hotter than in previous years, the breeze off the nearby Allegheny River brought a bit of relief.

Everyone seemed to really enjoy the bacon this year, too, and that's



Members and friends of Branch 296 enjoyed good food and good company at the branch's annual bacon roast held Sept. 22 in Oakmont, Pa.

good to know for future reference.

The Women's Guild from the Free Hungarian Reformed Church of McKeesport made the kolbász for our roast, and it was leaving the serving pans practically as soon as we filled them. Our pavilion tables were loaded with a nice array of food. We have a lot of good cooks and bakers who come to our event! It was hard to pass on any of the contributions.

The conversation was lively and abundant. New friendships were made and old ones rekindled. It was time well-spent. We welcome everyone to return next year.

Truly, we could not have done this without our helpers: Diane Torma for her amazing organizational skills; grill masters, John Lovasz and John Torma (the 2 Johns); Toni and Marge Kosheba for shopping and food prep; Diane Baranowski; Leanne Lovasz; Noreen Fritz and her friend Maxine; Angela Misera and Georgene Pastura; Helen and Mary Ann Slaninka for bringing supplies, more food prep, set up and clean up.

Additional thanks to the 2 Johns for additional shopping, setting up, tearing down and re-loading our vehicles.

A special shout out to Judit Ganchuk for delivering all of that tasty handmade kolbász. Your car must have smelled like a Hungarian deli for several days afterwards!

Lots of hands really make the work load lighter. Thanks to all of you, this was a successful event!

I wanted to give Angela Misera another "thank you" for offering the bags of tiny toy soldiers to those in attendance. The intent is to put a toy soldier in a place where you will see it and remember to pause for a prayerful moment for those who serve our country in the military. Angela also brought the toy soldiers to a recent meeting, and we passed them around. My soldier is perched on my computer monitor at work where I look it and am reminded of those who serve.

The WPFA Scholarship Foundation has reached its 50th year, and that is truly amazing. Branch 296's new student recipients, Breanne Hurley and Grace Longwell, receive our congratulations, along with several more renewal students who represent our branch.

WPA can proudly claim that thousands of students have received our scholarship grants. If you or your child or grandchild received scholarship dollars from us, pay it forward by donating to our Foundation. It is through your financial support that we can keep this going for another 50 years.

Birthday greetings and anniversary wishes to all who will be celebrating their special days in November.

We offer our condolences to the families and friends of our Branch 296 members who have recently lost a loved one.

Get well wishes go to those who are recuperating. You are in our thoughts and prayers.

Our next branch meeting is on Thursday, Nov. 14 at 6:00 p.m., at King's Family Restaurant in New Kensington in the back room. Our meetings are always informal and followed by something off the menu.

If you have any personal milestones that you would like for me to share in future columns, you may contact me at 724-274-5318.

Noreen Fritz, FIC, LUTCF, is our helpful and friendly agent. Come see Noreen in person at the meeting or contact her at 412-821-1837 or by email at noreen.fritz@comcast.net.

Remember, Daylight Saving Time ends at 2:00 a.m., Sunday, Nov. 3. Turn your clocks back one hour before you go to bed. Personally, I think this is an outdated custom, but it's something we have to adhere to.

Have a pleasant November. May you be surrounded by loving family and friends at Thanksgiving, without too much of the hassle of clean up, afterwards!

Branch 336 Harrisburg, PA

by Nicole Stamer

Did you miss me last month? Well I missed you! I had my toes in the sand, soaking up the sun, but now I am back and ready to catch up.

The club invites everyone to enjoy its wing special every Monday from 5:00 to 9:00 p.m. On Wednesdays, you can play in a Texas Hold'em tournament starting at 7:30 p.m.



For its Join Hands Day project, Branch 336 collected can tabs (shown above) for the Ronald McDonald House and donated food to the Robert M. Jackson House for homeless veterans.

There's no buy-in and prizes for first and second place winners. Thursdays feature a dart tournament that starts at 7:00 p.m. On Fridays, everyone is throwing bags during the club's cornhole tournament. We do a blind draw for partners and just have a great time together. Games start at 7:30 p.m. Then, it's time to yell "bingo" every Sunday starting at 2:00 p.m.

On Aug. 21, we held a surprise going away party for one of the club's longtime bartenders, Myrna Gephart. She has dedicated her time to the club for eight years. She is headed into clinicals to become a radiology technician. She was very surprised and enjoyed her evening. We will miss her greatly, but know she will accomplish big things.

DJ Kasi was at the club on Sept. 14 playing all your favorites. We had a lot of fun!

Our golf outing and picnic were on Sept. 28. Golf was held at Manada Golf Course with a shotgun start at 7:30 a.m. The picnic started at noon at Cibort Park. Cornwallace was on stage during the afternoon. Food and beverages were included in your ticket price. The weather was wonderful and we had an amazing time.

On Oct. 5, we held a yard sale. Members purchased tables for \$10. We also sold chicken barbeque dinners. It was a successful morning. Later that evening, Silver Junction was on stage at the club. There was a lot of laughs and dancing, of course.

Did you attend the WPA General Convention? We were excited to

head out to Pittsburgh for the weekend and were looking forward to seeing some old friends and making some new ones.

November is another busy month for us.

On Saturday Nov. 2, we'll be heading to the club to listen to On Stride playing lots of our favorites from 7:00 to 10:00 p.m.

On Monday, Nov. 11, we will be partnering with the Harrisburg Elks Club to hold a veterans luncheon.

That Saturday, Nov. 16, we're heading back to the club to hear DJ Frank, who will be taking requests, and singing our hearts out during karaoke.

The following Saturday, Nov. 23, Out of the Blue will be playing at the club, so make sure your calendar is marked and you can come sing and dance.

On Thursday, Nov. 28, we will host our annual Thanksgiving dinner. We welcome everyone to join us for a buffet style meal at the club.

We will round out November with one more gathering at the club to listen to Timeless as they rock us right into December.

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

We extend our sympathy to all our members and friends who have recently lost a loved one.

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



Golfers hit the greens Sept. 28 during the annual golf outing hosted by Branch 336.

Branch 349 Weirton, WV

by Joyce Nicholson

"Life is short; wear your party pants!"

Words to live by, and we're giving you a reason to have fun! Get ready for Breakfast with Santa because our branch party is scheduled for Saturday, Nov. 30, from 9:00 a.m. to noon at Zalenski Family Eatery & Pub, 547 Cadiz Road, Wintersville. It's a newly-remodeled place that's just down the road from last year's venue. It has a separate banquet room where we'll be having fun.

You'll be able to visit with Santa and enjoy breakfast throughout the morning with your fellow WPA members and children. All our branch members are welcome to attend this open-house style breakfast with Santa. If you're not a morning-riser, come join us at 10:00 or 11:00 a.m. We'll be there until noon.

Stop by while you're out picking up those Christmas gifts, say hello, grab a breakfast (you know breakfast is the most important meal of the day), have some fun and maybe even win prizes. All branch children attending will get a treat bag.

WPA Branch 296's bacon roast was, as always, a wonderful event. The food was outstanding and the company delightful. It was great weather and a beautiful view alongside the river watching the boats go by Riverside Park. It is such a beautiful place in Oakmont to gather. Thank you, everyone, for the warm welcome, great fraternalism and wonderful food.



Joyce Nicholson delivers sample-size personal care items collected by the members of Branch 349 to the Friendship House homeless shelter in Steubenville, Ohio.

At our last branch meeting, we collected those small bottles of shampoo, conditioner, soaps and shower gels you receive and typically take home from hotel visits (because you pay for those 'complimentary' toiletries and don't want to leave them behind, am I right?) and donated them to the Friendship House homeless shelter in Steubenville. This is a good way for the shelter to allocate individual portions to those in need. They were extremely appreciative of the donation.

Thanksgiving Day is quickly approaching. May we give thanks for all the blessings we have received throughout the year, such as family, friends, good health, good times and good memories.

On Veterans Day, let us honor those who have sacrificed and served in our armed forces. Fly the flag proudly and thank a veteran.

Happy birthday to all November-born children-at-heart.

Make sure to get your flu shot if you haven't already.

We extend our deepest condolences to the family of branch member Shirley R. Takacs. May she rest in God's peace.

For information about branch activities, please call Joyce Nicholson at 740-264-6238. Our next branch meeting is Sunday, Dec. 29, when will be enjoying pizza at 6:00 p.m. at

63 Meadow Lane, Wintersville. We'll be discussing plans for 2020.

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

Branch 352 Coraopolis, PA

by Dora S. McKinsey

It's hard to believe that it's that time of the year when everyone's attention is turned to the turkey. I hope you enjoy a bountiful feast! May you and your family have a very blessed Thanksgiving.

Thanksgiving is the time of year when we are reminded to give thanks for all that God has given us. We have much to be thankful for. My hope and prayer is that all of us will recognize our blessings and share what we can with those less fortunate.

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

Branch 352 will be holding its Christmas party for branch juvenile members on Sunday, Nov. 24 at Sports Haven Bowl in Bridgeville, PA beginning at noon. All juvenile Branch 352 members should try to attend and enjoy a day of bowling fun. Santa will again make his appearance and pass out his goodie bags. We are also conducting a food drive, as we have done in the past. Please be generous in donating non-perishable food items for the local food bank. Your help is much needed and appreciated.

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

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

Don't forget to turn your clocks back one hour on Nov. 3 and enjoy an extra hour of sleep.

If you have any news to report or need help with any insurance questions, please do not hesitate to contact me at 412-932-3170 or email at dmckinsey@hotmail.com. Have you

recently moved? Are your beneficiaries up-to-date? Do you need additional life insurance? Now would be a good time to review your current coverage and see if any adjustments need to be made.

Branch 800 Altoona, PA

by Joan B. Ballash

November is such a special month.

First, we have a day set aside to honor all those men and women who served in the armed forces and sacrificed to keep our country free. Contact a veteran and express your gratitude.

Secondly, a day to be thankful for our many blessings--health, family, friends, job, freedom and more--that have been bestowed on us by our Heavenly Father. Before you begin your Thanksgiving feast, ask each participant to mention one positive aspect of their life.

The annual branch memorial Mass is scheduled for Thursday, Nov. 28, Thanksgiving Day, at Sacred Heart Church in Altoona, at 9:00 a.m. All members are urged to attend.

Save the date for the branch Christmas party to be held Sunday, Dec. 8, at 6:00 p.m. at the Hampton Inn, Altoona. Cost is \$7 per person. No charge for children under 12. For reservations, call Dan Greiner at 814-943-7471 no later than Nov. 28.

Branch officers voted to make a monetary donation to the American Rescue Workers in Hollidaysburg, an organization that provides food, clothing and other necessities to individuals and families in need.

Happy birthday to our branch coordinator and treasurer, Bob Jones. We hope you have a wonderful day and much luck on your hunting trips.

Best wishes to all celebrating a special occasion this month.

Sincere sympathy to those who have recently lost a loved one, especially the families of former National Treasurer John L. Lovasz and Dennis E. Deleo of Altoona. May angels escort John and Dennis to paradise.

For questions regarding life insurance or annuities, call Bob Jones at 814-942-2661.

In Memoriam

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

SEPTEMBER 2019

0001 BRIDGEPORT, CT
Viola D. Williams
0014 CLEVELAND, OH
Erika Stephens
Dolores M. Viglas
0015 CHICAGO, IL
Gary M. King
0016 PERTH AMBOY, NJ
Stephen Kovacs, Jr.
0018 LINCOLN PARK, MI
Germaine M. Garvin
Joanne R. Mayoros
Emma Poliska
Michael J. Polo

0019 NEW BRUNSWICK, NJ
Elizabeth Schurick
0027 TOLEDO, OH
George A. Kline
0034 PITTSBURGH, PA
Edward J. Baumgart, Jr.
Lois J. Gerun
0048 NEW YORK, NY
William G. Celio
Esther E. Crowe
Dorothy Stagg
0051 PASSAIC, NJ
Toby Sherman
0076 PHILADELPHIA, PA
Rosa L. Livingston
Filippo Traini
0089 HOMESTEAD, PA
Rosemary Ivy
0129 COLUMBUS, OH
Ronald W. Moore

Deanna S. Rezes
0132 SOUTH BEND, IN
Sandra V. Geleta
Vendel Vegh
0159 PHOENIXVILLE, PA
Gerard M. Fronheiser
0189 ALLIANCE, OH
Mark D. Smith
0226 McKEESPORT, PA
Elizabeth B. Lindahl
Laverne M. Moll
0249 DAYTON, OH
Eleanor Hoskin
0296 SPRINGDALE, PA
John L. Lovasz
Susan L. Weiland
0310 LYNCH, KY
J. B. Hudson
Barbara L. Skaggs

0336 HARRISBURG, PA
Ronald E. Baker
Brenda L. Boyd
0352 CORAOPOLIS, PA
Donald Allen Rose
0383 BUFFALO, NY
Mary A. Norris
John F. Schnell
Donald F. Shaw
0720 DEDHAM, MA
Ruth T. Daley
Marian H. Kazlas
Steven G. Lindsey
Evelyn A. Terry
8036 SCOTTDAL, PA
Dominic P. Bumar, Jr.
Robert R. Sunny
8114 CLARION, PA
Stanley J. Schill

Recent Donations

WPFA Scholarship Foundation

Donations Through Premium Payments SEPTEMBER 2019

Branch - Donor - Amount
8 - Raymond D. Faczan - \$5.00
9 - Colleen M. Phillips - \$5.00
14 - Anna Graf - \$2.00
14 - Rosemary Balazs - \$25.00
14 - Kelly L. Klecan - \$5.00
19 - Attila Kun-Szabo - \$10.80
19 - Buda Kun-Szabo - \$10.50
28 - David L. Stack - \$20.00
28 - Frank Schauer - \$3.10
34 - Brooke A. Worrall - \$5.00
89 - Melissa S. O'Brien - \$2.10
129 - Julie Westcamp - \$1.53
129 - Thomas A. Shepard Jr. - \$5.88
159 - Kelly J. Scherfel - \$3.39
226 - Timothy R. Holtzman - \$1.40
296 - Steven A. Moran - \$55.55
705 - Katherine A. Orbon - \$1.14
705 - Richard F. Orbon - \$0.40
720 - Suzanne T. Macsisak - \$3.00
8036 - Zachary J. Kaider - \$4.00
TOTAL for Month = \$169.79

Additional Donations SEPTEMBER 2019

Donor - Amount
Angela Misera - \$20.00
(Winner of Br. 296 Bacon Roast 50/50 Raffle)
Br. 296 Springdale, PA - \$97.00
(Proceeds from Branch Bacon Roast 50/50 Raffle)
WPA Cookbook Sales - \$285.00
TOTAL for Month = \$402.00

Donations In Memoriam SEPTEMBER 2019

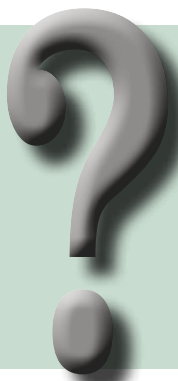
**Donor - Amount
(In Memory of)**
Noreen Fritz - \$25.00
(John L. Lovasz)
M/M W. Harry Nicholson - \$25.00
(John L. Lovasz)
Richard E. Sarosi - \$50.00
(John L. Lovasz)
M/M Andrew W. McNelis - \$25.00
(John "Papa" Lovasz)
Anne Marie Schmidt - \$25.00
(John L. Lovasz)
M/M Perry Ganchuk - \$25.00
(John L. Lovasz)
Katherine E. Novak - \$25.00
(John L. Lovasz)
TOTAL for Month = \$200.00

Donations Received From Annual Meeting of the WPFA Scholarship Foundation, Inc.

Received as of September 30, 2019

**Donor - Amount
(In Memory of, if applicable)**
Robert G. Bisceglia - \$100.00
(Judy Chakey)
M/M George S. Charles Jr. - \$100.00
(Mary E. Jackson)
Steven F. Charles - \$100.00
(Nana - Mary E. Jackson)
Michael J. Chobody - \$100.00
Jerry A. Hauser - \$100.00
(Branch 8036 Members)
Catherine A. Heitman - \$100.00
(Sandor J. Yuhaz)
Alexis Kozak - \$100.00
David M. Kozak - \$100.00
(Ernest Kedves)
Debra A. Lewis - \$100.00
(Charlie & Marge Boso)
James R. Lewis - \$100.00
(Brad Boso)
Andrew W. McNelis - \$100.00
(Judith Chakey)
Marguerite McNelis - \$100.00
(Andrew & Maria Vamos)
Emily E. Nicholson - \$100.00

(Grandpa & Grandma Nick & Teresa Toth)
Joyce E. Nicholson - \$100.00
(Nick & Teresa Toth)
W. Harry Nicholson - \$100.00
(Deceased WPA Members)
Katherine E. Novak - \$100.00
(Steve & Kay Novak)
Anne Marie Schmidt - \$100.00
(Al & Anna Kertesz)
Mark C. Schmidt - \$100.00
(Brian Schmidt)
Alan A. Szabo - \$100.00
Sandor Tollas Jr. - \$100.00
(Sandor & Mary Tollas)
M/M John J. Torma - \$100.00
Br. 8 Johnstown, PA - \$100.00
(Deceased Members of Br. 8)
Br. 34 Pittsburgh, PA - \$100.00
(Deceased Br. 34 Members)
Br. 249 Dayton, OH - 100.00
(Deceased Br. 249 Members)
Br. 349 Weirton, WV - \$100.00
(Deceased WPA Members)
Br 352 Coraopolis, PA - \$100.00
(Br. 352 Deceased Members)
TOTAL for Month = \$2,600.00



Are your beneficiaries up to date?

That's a question you should ask yourself at least once a year. Regularly checking the beneficiaries listed on life insurance certificates is the only way to ensure that the people you want to receive the benefits of your life insurance are the ones who will receive it.

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

**Our Puzzle
Contest will
return next
month in our
December issue.**

Inside this issue:

End-of-the-year tax planning...**PAGE 4.**

A review of WPA's 39th General Convention...**PAGE 8.**

Scholarship eligibility rules and application for 2020-2021...**PAGE 18.**

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WPA Recommender Program

Earn cash rewards when you refer new members to 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 reward, 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 Reward.*

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