



October 2022

WPL

WILLIAM PENN LIFE

INSIDE:

Simplified Issue offer extended

Why do you love life insurance?

Photos from the WPA Picnic



*Wishing you an abundance
of blessings this fall*

Life insurance...simplified!

Pay a **ONE-TIME** premium and be insured for **LIFE** with **NO** health questions asked

**Offer extended
through
December 15!**

Are you hesitant to buy life insurance because you think it involves a long, complicated process? Or, do you think your health history might disqualify you from owning life insurance? If so, then WILLIAM PENN ASSOCIATION has a simplified way for you to acquire the coverage you need. For a limited time, you may qualify to purchase valuable life insurance through WPA with **no health questions asked**. From **now through December 15, 2022**, we'll be offering our **Simplified Issue Single Premium Whole Life Special** to all qualified applicants. To learn more, complete the form below and send it to Barbi Tew, Sales Coordinator, at the Home Office, or call Barbi at 412-231-2979, Ext. 120.

The maximum face amounts of insurance available under this Simplified Issue Single Premium Whole Life Special are:

Age	Maximum Face Amount
0 - 65	\$10,000.00
66 - 75	\$5,000.00

**Those ages 76 & up are not eligible to apply.*

For this special promotion, there is a limit of one new insurance policy per person. Those who purchased a Simplified Issue plan previously are ineligible for this promotion. Age and face amount limits apply. **The single premium must be paid at time of application.** Dividends are not anticipated. Any individual who applied for life insurance and has been declined or refused a table rating by WPA or any other insurance carrier since January 1, 2021, subject to MIB inquiry, is NOT eligible. Signature verification on the disclaimer below is required.

Simplified Issue Single Premium Whole Life Special

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

Name: _____ Date of Birth: _____

Address: _____

Telephone: _____ Social Security Number: _____

Email Address: _____

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

DISCLAIMER: I have not been declined or refused a table rating by William Penn Association or any other insurance carrier since January 1, 2021, subject to MIB inquiry.

Signature Required: _____

Mail, email or fax completed form to:

Barbi Tew, Sales Coordinator, William Penn Association, 709 Brighton Road, Pittsburgh, PA 15233

Email: underwriting@wpalife.org • Fax: 412-586-4067

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*Your comments are always
welcome. Contact us at:*

William Penn Life

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Harrisburg branch welcomes all WPA members to its fall golf outing

Even though this year's WPA Golf Tournament was cancelled, WPA golfers still have a chance to join their fellow members for a day of golf, food, fun and fraternalism.

Branch 336 Harrisburg, PA and the Verhovay Home Association will be hosting a fall golf outing on Saturday, Oct. 15. All adult members of William Penn Association are invited to join their fellow members for this special fraternal event.

Play will take place at Manada Golf Course, 609 Golf Lane, Grantville, PA. There will be a 7:30 a.m. shotgun start and a scramble format. Cost is \$65 per person or \$260 per team of four. Cost includes golf, cart, prizes, beverages, food and a reception at the course.

Full payment must accompany registration. Make checks payable to "Verhovay Golf." All reservations are due by Oct. 8. Mail your reservation and check to Verhovay Golf, Attn: Paul Dankowsky, 1012 S. 29th St., Harrisburg, Pa 17111.

Sign-up forms are available at the Verhovay Home Association, or you can email verhovayhomeassn@gmail.com for an electronic version.

Proceeds from this outing will benefit local charities and other WPA activities.



NOTICE Annuity Rate Increase

Beginning Oct. 1, 2022, the interest rate for William Penn Association 9-Year Surrender Charge Annuity plans will increase from 3.5% to 4.0 %. This rate will apply to both existing and new annuities.

For more information about WPA annuities and life insurance plans, contact your local WPA sales representative or our Home Office at 412-231-2979.



Endre Csoman

National V.P.-Fraternal
2007-2015

Fraternal Director
2005-2007

Membership Activities
Coordinator
2001-2005

Hungarian-American community mourns passing of Endre Csoman

A few years ago, William Penn Association would proclaim in its advertisements that it has, as the Hungarians would say: "*Amerikai szellem de Magyar szív*"--an American spirit but a Hungarian heart.

Those same words could be used to describe Endre Csoman, a man who fled his native Hungary as a teenager, emigrated to the United States and lived the American dream while maintaining and tirelessly promoting the culture and traditions of the land of his birth.

Endre Csoman, WPA's former National Vice President-Fraternal, passed away Aug. 17, 2022, at the age of 84.

He was born April 17, 1938, in Szentdomonkός, Hungary. As a teen, he would earn certification in maintenance mechanics and mechanical drawing. But, after the Soviets crushed the Hungarian Revolution of 1956, Endre escaped the Communist oppressors and arrived in the U.S. in 1957.

He would soon meet Arlene Kovacs and together they established a home north of Pittsburgh, raised a family of five children and became active mem-

bers of the Third Avenue Calvin Reformed Church in Beaver Falls, PA.

Endre spent his early years in America working in various industries as a high-pressure vessel and electric power plant supervisor, operator and master mechanic.

All the while, he built many connections within the Hungarian-American community. In 1993, he was named national secretary of the Hungarian Reformed Federation of America (HRFA), a position he would hold for the next eight years. During that time, he would serve on the boards of the HRFA, the World Federation of Hungarians (American Section) and the Western Pennsylvania Chapter of AMOSz. He also was a member of the Ellwood City, Hazelwood and McKeesport Hungarian clubs, all in Pennsylvania, and a member of the Hungarian Room Committee at the University of Pittsburgh.

In 2001, Endre joined the WPA staff as its Membership Activities Coordinator. He went quickly to work establishing some of the Association's most

Continued on Page 24

We must remember

New museum honors the Hungarian Freedom Fighters of 1956 and other victims of Communism

Story and Photos By Leslie László Megyeri

If you are visiting Washington, DC, you definitely should make a visit to the new Victims of Communism Museum part of your itinerary. After many years of fundraising, planning and construction, the museum was dedicated on June 8, 2022. It is located in a stately mansion only a short distance from the White House at 900 - 15th St. NW. The goal of the museum is to educate visitors about the history and horrors of Communism and the threat it still presents today.

The government of Hungary is recognized as a very generous contributor that helped bring this museum to the city. Along with my wife, Kathy, I was also named as a contributing sponsor, so we have a vested interest in bringing this museum to the attention of all Hungarians.

At the dedication, Hungarian Ambassador Szabolcs Takács praised the sacrifices and heroism of the Freedom Fighters who fought and died in Budapest in the 1956 Revolution. I was particularly impressed with the prominence in the museum of the '56 Revolution with its actual photographs of downtown Budapest. I could vividly recall the time I spent demonstrating in front of the Parliament Building, at

Heroes' Square, and at the Communist headquarters building. I was in the crowd when the statue of Stalin was pulled down and spectators were cheering. This entire museum experience brought back powerful memories of the fall of Communism and the hope for a free Hungary.

Although the Berlin Wall fell in 1989, Communism didn't end then.

More than 100 million people were victims of Communism all over the world, and 1.5 billion people are still under the yoke of Communist governments. This museum helps to raise awareness of their plight.

The museum has an introductory film, digital interactive displays, and a video series of men and women who have seen the brutal effects of Communism firsthand. The three main galleries feature the detailed history of Communism and the heroic struggles of those who resisted it. Although many galleries are permanent displays, temporary exhibits in cooperation with partner organizations spotlight particular moments and individuals of the last century.

The museum hosts school groups and private events in its educational center. A 24-hour professional development program is a resource for teaching about the history of Communism and its collectivist legacy.

The guide lays out the plan for accomplishing the museum's congressionally authorized mission in the areas of memory, education, human rights and citizen engagement. It helps Americans understand how precious and rare our liberties are and how the United States has enabled the freedom of millions of people around the world in the last 100 years. A complete curriculum guide can be downloaded at teachers.victimsofcommunism.org.

For further information, visit vocmuseum.org or call 202-629-9500 for current operating hours as they are subject to change. There is no admission charge but donations are accepted.



Leslie László Megyeri is a member of Branch 8340 Baltimore.



What do you love about life insurance?



Photo © Can Stock Photo Inc./Hyrons

Although this is the October issue of *William Penn Life*, I'm writing this in the month of September--that is, Life Insurance Awareness Month--so I thought I'd share a few more thoughts on how people view life insurance, why they purchased it and why they love it.

In a post on *The Insurance Forum*, the author asked his readers to respond to these two questions:

- Why did you purchase life insurance?
- What do you love about life insurance?

He asked these questions in an attempt to come up with his top 25 reasons why consumers love life insurance. The author found it fairly easy to uncover the basic or traditional reasons why people purchase life insurance, such as providing for funeral expenses. But, he was really hoping to expose more specific or unconventional reasons as to why people purchase, and love, life insurance.

We won't review all 25, but here are some of the most interesting and relevant responses that he received. The respondents are identified by their initials and state of residence.

• **MG from Pennsylvania** responded that "one of my favorite reasons to 'love' life insurance is that you don't have to die to see the benefits of insurance. A person may be able to use the cash value built up should they have a critical or terminal illness. In addition, knowing that I could access my life insurance values to help run my business or cover medical expenses is a nice feeling."

• **BA from Colorado** responded that "life insurance loans and payments are not reported to the credit bureaus....This allows the 'debt' to be hidden and improve your debt-to-income ratios whenever you are applying for a loan. This also helps should you become unemployed. Life insurance loans can help you stay ahead of your other debts and won't negatively impact your ability to get your next job, since many employers today run credit checks on prospective employees. Being on time with your payments can really make a difference....In short, in the event of unemployment, cash value life insurance buys you time."

• **DK from California** said that "unlike withdrawals or loans from your qualified retirement plans, such as 401Ks, there are no limits to the number and size of loans that you can take out against a life insurance policy." And, "if you have a 401K loan outstanding and should lose or quit your job, that loan becomes immediately due for repayment or it's subject to taxation and potential early withdrawal penalties."

DK goes on to state that "if your policy includes the disability waiver of premium clause, your premiums will be paid for you in the event of a disability--and all values will remain intact....This helps your plan to continue, even if you can't earn the money to contribute to the plan yourself due to a disability."

• **RM from Tennessee** noted that "if you are using life insurance loans to supplement your retirement, the cash flow is not only tax free, but it also doesn't affect the taxation of your Social Security income, like income from other retirement plans do."

• **LL from Florida** commented that he has been diagnosed and treated for cancer twice in his lifetime. Both times he thought he was going to die, but by owning life insurance, he found comfort in knowing that his family would be okay if the unfortunate occurred. Owning life insurance "will allow my family to live in their own world with dignity," he believed. He's now cancer-free, and although he loves all the other benefits that others have mentioned here as well (tax-deferred cash value growth, divi-

dends, etc.), “having that death benefit still remains the number one benefit to owning life insurance.”

• **GO from Wisconsin** simply stated that “having a permanent death benefit gives retirees a ‘permission slip’ to spend down their assets....Owning a permanent policy gives you options you may not have considered, such as using a straight-life annuity or single-life pension option instead of needing to exercise a survivorship option.”

If you are nearing retirement age, this is a conversation you should have with your agent today.

• **WB from California** commented that he had a \$20,000 term to age 25 policy on his son that he purchased when his son was very young. Unfortunately, his son, when he was a teen, overdosed. Although he didn’t die, the incident left him in a vegetative state. When the son reached age 25 he was able to convert the policy to a permanent plan of insurance with no health questions asked under what is known as the conversion privilege.

This product sounds a lot like the Juvenile Term to Age 25 policy that we provide here at William Penn Association. I can’t stress enough to our members and agents the importance of having this type of insurance on all of your juvenile children and grandchildren. For just \$25 per year (or a low one-time payment), you can have the peace of mind that comes with knowing that no matter what may happen, your child or grandchild will be able to keep this coverage for their entire life by exercising the guaranteed conversion option. If you have children or grandchildren that are uninsured today, now is the time to pick up the phone and call your William Penn Association agent or broker. If you don’t have an agent, give us a call at the Home Office and we’ll be more than happy to help.

We know there are many other great benefits to life insurance ownership that we haven’t touched on yet, such as:

- Replacing lost income
- Covering burial expenses
- Offsetting college costs
- Covering business and estate planning needs.

But the bottom line is this:

- 1) Life insurance is a solution to one or more problems you may have.
- 2) Most people don’t even realize the problems they have that can be solved with life insurance.
- 3) A skilled agent can help people analyze their problems and determine if they can be best solved through the magic of life insurance or some other financial product like annuities.

Researching and reading these opinions got me to thinking about the number of ways that life insurance has impacted my life and made me wonder how it may have impacted yours. Do you have a “real life” story that you’d like to share about how life insurance ownership (or lack thereof) has impacted your life, or the life of a loved one? Think about why YOU purchased life insurance.

With these thoughts in mind, I invite our members to share their story with our fellow members. If you are so moved, we’d love to hear from you, and your comments or stories will be kept strictly confidential and anonymous if you’d like. You can reach me via email at rbisceglia@wpalife.org, or by calling 412-231-2979, ext. 134.

Until next time, HAPPY HALLOWEEN and HAPPY THANKSGIVING!

Come grow with us

William Penn Association is looking to grow and expand its reach in current and possibly new markets. To do this, we are seeking to add highly motivated agents to our list of over 800 existing agents. WPA currently writes insurance and annuity products in 20 states: CA, CT, DE, FL, IL, IN, KY, MD, MA, MI, MO, NC, NE, NJ, NY, OH, PA, VA, WV and WI—and in DC. To grow, we need both full-time and part-time agents. WPA has much to offer our members and the agents who write for us. If you are interested in an opportunity to grow with us, then contact Bob Bisceglia at 412-231-2979, ext.134. Thank you.





72 hours in the Windy City



Above: Enjoying a Ukrainian kvass and a horseradish-infused vodka at one of Chicago's ethnic gems. Below: a view of the city's famous skyline.

Tibor Check, Jr., is a member of Branch 28 Youngstown, Ohio, and an attorney in Detroit. He can be reached at tcseh@aol.com.

Ten years makes a lot of difference. That's one observation I took away from my whirlwind trip to Chicago in late August. The last time I was in the city, I was still in law school—a doughy, inexperienced kid by all measures—barely at the beginning of my career in law. Now, I have been practicing for eight years. Work took me back. This time, I was speaking at a cybersecurity conference. It gave me the chance to feverishly make my own tour of a delightful, truly American city.

Despite having visited major cities like London, New York, Paris, and Los Angeles, I was still awestruck by the size and scale of Chicago. I vaguely remember walking around the city when I was a law student, but I don't remember feeling overwhelmed by it. That may seem odd, given the sheer drama that Chicago's cityscape exudes: from the dozens of skyscrapers to the boats plying the waters of the river to the beautiful, blue vistas of Lake Michigan. For a young guy fresh off the bus from Cleveland, that's a lot of city to take in and manage. Now that I'm older and wiser, Chicago still feels like a big, big city with Midwestern charm.

The first day of my recent visit consisted of commuting into O'Hare, chaotic like most big city airports and just as dated. I spent an hour in a cab on the way into the South Loop area, which rests just below downtown proper on the map but has huge expanses of lakefront park. My hotel, the Blackstone, has a ton of history, vintage charm and excellent service (I love it when a concierge is on site and actually has practical tips and advice). The hotel has hosted a number of political party conventions, most notably the one during which Warren Harding nabbed the nomination for President in the original "smoke filled room." The Blackstone's ballroom also served as the site for the inaugural meeting of famous mafia crime families that divided up territories and established La Cosa Nostra.

That night, I dined in the Fulton Market district, a hip and vibrant area west of downtown. I enjoyed a meal at Aba, a chic rooftop bar and restaurant specializing in modern Mediterranean, done tapas style. For the unfamiliar, this means small plates of traditional Middle Eastern/Greek/North African food. One standout dish, for example, was the haloumi skewers dressed with watermelon. The quality of the food and the ambiance were superb. The vibe and clientele reminded me of swanky rooftops in Netflix reality dating shows.

I spent Friday evening at Guaranteed Rate Field, home of the Chicago White Sox. Something about the Sox has always appealed to me, despite my lifelong affiliation with the Cleveland Indians-now-Guardians. Perhaps I like the Sox because they're the working man's team, from the blue-collar Southside instead of the more tony areas around Wrigleyville. Additionally, the Cubs seem to enjoy a wider fan base. The contrarian streak in me seems attracted to the less-loved, underdog, unpopular team.

Guaranteed Rate Field had its own charms, though Camden Yards (where the Baltimore Orioles play) still remains a favorite. Our upper box



seats gave us a great view of the field and it was easy to navigate around the park. The White Sox have a long tradition of serving draft beer in tin cups (now aluminum) which makes for a great souvenir.

On Saturday morning, I took a short run along Chicago's magnificent lakeshore. Wide open squares, grand fountains and a series of paved trails and pathways took me from my hotel in the South Loop to Millennium Park and the massive silver "bean" to the famous Chicago Navy Pier.

Later, it was a treat to walk along the Pier—the sidewalks thrummed with families, couples and groups. Every shop was open, kiosks offered a variety of beverages and treats, and dazzling restaurants beckoned. I admire a city that puts its waterfront to use for the benefit of commerce and the public, as opposed to walling it off behind an interstate and provisioning it for a seldom used airport and a few large buildings.

After a quick breakfast at Stan's Donuts (a local favorite) and sightseeing along the Chicago River, I ventured to the River North area, a bustling area filled with restaurants, bars and unique retailers. Like Fulton Market, this area clearly benefitted from the presence of young people merry-making, but as I brunch and strolled in River North, I found that all types and ages were enjoying its amenities. Brunch consisted of margaritas and tacos at a highly-rated Mexican restaurant. After shopping along Chicago's Magnificent Mile (think 5th Avenue in New York), I returned to Fulton Market District, where I visited a number of spots, like a taco bar, a vintage pool hall and a Spanish tapas restaurant called Boqueria.

Despite all the cosmopolitan glamour and Midwestern charms, the highlight of the trip was an afternoon spent in Ukrainian Village, a neighborhood a few miles west of downtown. To me, it represented what Buckeye Road in Cleveland must have been like decades ago. Ukrainian Village has roughly 15,000 ethnic Ukrainians in its borders, and one can tell easily that it is a draw and meeting place for Ukrainians across the area.

We had the good fortune of visiting the Village on a day when the local Ukrainian Catholic parish was

hosting a street fair to benefit Ukrainian relief. It was a warm feeling to be greeted in Ukrainian, but most conversations quickly switched to English once our hosts learned I wasn't conversant in the language. Everyone I met was welcoming and overjoyed at the support for their community. I had a late breakfast at Tryzub, a Ukrainian restaurant. ("Tryzub" means trident, one of Ukraine's national symbols and is connected to King St. Volodymyr, who was the first Christian ruler of Kievan Rus.) It had excellent food (potato pancakes, *banosh*, stuffed cabbage) and inventive beverages (try the kvass and horseradish-infused vodka!).

I'm not being overly dramatic when I say that my trip to Ukrainian Village brought a tear to my eye. I've been writing about Eastern European and Hungarian culture in the United States for years, but I've not seen a more vibrant, living neighborhood. Tears turned to anger, however, at the notion that this community, and all Ukrainian communities, remain under constant barbaric assault from Putin's regime.

Other nationality communities, like the Poles and Lithuanians and Irish, had chipped in to help fund and run this festival. Notably absent, however, were the Hungarians, despite the presence of St. Stephen's Church a few blocks away. I don't know the background at all, but I found this curious, especially given Hungary's similar history with Soviet invasion.

Chicago has many more treasures to discover. I will return, and hopefully soon. I wouldn't mind living in a cool ethnic neighborhood like Ukrainian Village or exploring the Windy City and all of its gems—both hidden and obvious. □





The second 'Ber' month: October

Fáradjon be a Magyar Konyhába! My favorite season of the year is and always will be fall. The weather is cooler and there's an abundance of produce from the end of summer and the beginning of the winter produce season. It is the best of both worlds if you love to cook and be creative in the kitchen. In fact, this is the best time of the year when a lot of cooking takes place, as the holidays are right around the corner. Although most folks have their set menus for the holiday season, I like to change things up and be as creative as I can be.

The main holiday this month--if you wish to call it one--is Halloween. I have chef friends who have stopped giving out candy to trick-or-treaters and started giving out homemade baked goods as a healthier alternative. I agree with them one hundred percent, and that is why I treat October as a test month using Halloween as the main testing day to try out new, more healthy options for snacks, desserts and, yes, even some entrées.

Without further hesitation, let me share with you some recipes and ideas you can try out this month. I hope you will include them in your holiday menu selections. The whole idea is to be creative and change things up. Last month, I shared all about the fruits and veggies available at the end of summer in September, so use that source to create some new recipes. Why not think of October as "go wild with creativity month" and see how many new ways you can prepare food. Once you know the basic recipe and ingredients, it's easy to create. Use your family and friends to taste test your products and give you honest feedback.

In the fall, everyone makes apple desserts, like pie, cake or puddings. Try making apple tapioca or an apple cranberry ginger pie for a different take on apples.

The next item most folks use a lot is pumpkin for pie and dessert. I have included a great recipe for some tasty pumpkin spice cookies sure to satisfy your sweet tooth. For those looking for a twist to their usual pumpkin pie, how about making a sweet potato pie or a butternut squash pie? Both items are in the squash family and are very tasty.

If you want to get away from pie, I have included a recipe for pumpkin spice cookies...once again something different than your standard cookie.

If you use your creativity and the freshest produce available, I know you will get great results. If you come up with something unique, please send it to me. Include a

picture I can download, and I will include it in an upcoming issue of WPA Life.

You can email your submission to me at either wmpenn914@hotmail.com or at wvasvary@ccp.edu.

So, get into the kitchen and start creating. Have a great month, stay healthy and safe!

Jó étvágyat!
(Enjoy your meal!)



Photo Credits / Butternut Squash © Can Stock Photo Inc./sommil
Pie and cookies courtesy of William Vasary

William Vasvary, CEC, ACE, MBBQ, (Chef Béla) is a chef/instructor in the Culinary Arts & Hospitality Management program at the Community College of Philadelphia. He also hosts "The Chef's Cook" on CCP-TV Channel 53 in Philadelphia, which can also be seen on YouTube.



Apple Cider Bread Pudding

Apple Cider Bread Pudding

6 cups French bread, day old
& cubed
2 medium apples, peeled, cored
& chopped
½ cup raisins
4 whole eggs
1 cup brown sugar
1½ teaspoons vanilla extract
1 teaspoon ground cinnamon
½ teaspoon ground allspice
¼ teaspoon ground nutmeg
¼ teaspoon salt
2 cups whole milk
1¼ cups apple cider

For the sauce

1 cup pecans, chopped
2 cups brown sugar
1 cup light corn syrup
1 cup heavy cream
½ cup butter
¼ cup bourbon
2 teaspoons vanilla extract

Preheat the oven to 350°F. Lightly grease a 9x13-inch baking dish.

In a large bowl, combine the bread cubes, apples and raisins.

In a separate bowl, whisk together the eggs, brown sugar, vanilla extract, cinnamon, allspice, nutmeg and salt until well combined. Whisk in the milk and apple cider.

Pour this mixture over the bread mixture and toss gently using a spatula until evenly coated. Let this mixture stand for 15 minutes until bread is wet.

Pour bread pudding mix-

ture into the prepared pan and smooth into an even layer. Bake in the preheated oven until puffy and lightly browned and a knife inserted in the center comes out clean, about 45 minutes.

Remove from oven and reduce temperature to 325°F. Let bread pudding cool at least 15 minutes; pudding will sink slightly.

Meanwhile spread the pecans on a baking sheet and put in oven for 5 minutes to toast, do not burn the nuts. Remove from oven and set aside to cool.

Combine the brown sugar, corn syrup, heavy cream and butter in a large saucepan. Bring to a boil over medium heat, then reduce flame to low and keep cooking to reduce liquid to 3 cups, about 15 minutes.

Remove from heat, add the pecans, bourbon and vanilla extract and stir well.

Serve over the bread pudding.

Butternut Squash Pie

2½ cups butternut squash cubes,
cooked
5 whole eggs
1½ cups brown sugar
1 cup whole milk
1 cup heavy whipping cream
2 tablespoons all-purpose flour
1 tablespoon butter
1½ teaspoons ground cinnamon
1 teaspoon salt
1 teaspoon ground ginger
1 teaspoon vanilla extract
½ teaspoon ground nutmeg
½ teaspoon ground cloves
2 prepared pie crusts

Preheat oven to 375°F.

Press pie crusts into two 9-inch pie plates.

Combine all the other ingredients in a blender and blend until smooth. Pour mixture into pie crusts.

Bake in the preheated oven until pies are set in the middle, about 35 to 40 minutes. Remove

pies from oven and let cool.

Serve to your guests topped with whipped cream or ice cream.

Pumpkin Spice Cookies

1 (15.25 ounce) package spice cake mix
1 (15 ounce) can solid pack pumpkin

Preheat the oven to 350°F and grease cookie sheets with pan spray.

In a large bowl, stir together the cake mix and pumpkin until well blended. Drop by rounded spoonfuls onto the prepared cookie sheets.

Bake in the preheated oven until the centers are set, about 18 to 20 minutes.

Allow cookies to cool on the baking sheet for 5 minutes before transferring to a wire rack to cool completely.

Serve on a platter to your guests.



Pumpkin Spice Cookies



William Penn Fraternal Association Scholarship Foundation

Tree of Knowledge

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

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

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

Name: _____

Address: _____

Telephone: _____ Email: _____

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

Line 1: _____

Line 2: _____

Line 3: _____

Line 4: _____

Please make checks payable to “William Penn Fraternal Association Scholarship Foundation, Inc.” and mail to:

William Penn Fraternal Association Scholarship Foundation, Inc.

709 Brighton Road, Pittsburgh, PA 15233-1821

A lot of fun for just a little money

Halloween and Thanksgiving are two of the biggest fall holidays, and what better way to get involved than making decorations for your house (or your neighbor's!).

These days, you can buy a subscription decoration box like Decocrated, but they can be a bit expensive. You can save money--and have more fun!--if you gather your own materials and use your imagination to make fall decorations for your home. Our favorite place for low-cost fall decorations is the local dollar store. Some Dollar Tree stores even accept online orders with free shipping to your local store.

One of our favorite fall projects is creating a fall wreath. Everything you need you should be able to find at your local dollar store. Once you've gathered the materials you need, why not ask the rest of your family to help and make it a family fun time?

You can create your wreath in about 15 minutes for less than five dollars and make something that will help your home look festive this fall!

What you need

- a metal wreath form
- a roll of fall seasonal ribbon (decorative mesh)
- fall garland (pick one with fall colors)



What You Do

- Wrap the ribbon around the metal wreath form, then tuck the end of the ribbon into the form.
- Wrap the fall leaf garland around the ribbon and adjust it to look nice.
- Hang up your wreath on your front door or as a wall hanging in your house or surprise your aunt or neighbor with this cute gift!



Our thanks to the good folks at Happy Mom Hacks for this festive idea: <https://happymomhacks.com/cheap-fall-decorations-ideas>

Help us build up our community on Facebook and Twitter by sharing photos safely @WPALife and #wpalife. Make sure you tag #autumn #artsandcrafts #WPALife and share us with family and friends.



WPA P

AUGUST 20, 2022 • Pitt



*Our thanks to all the volunteers, the v
of the Pittsburgh Shrine Center and, e
who came together to enjoy a day*



PICNIC

Pittsburgh Shrine Center

*vendors, the staff and management
specially, our members and friends
y of food, fun and fraternalism.*



Branch 14 Cleveland, OH

By **Richard E. Sarosi**

Greetings to all of our members and friends who are enjoying fall. I hope all your gardens were productive and that you had a bountiful harvest. Perhaps you can enjoy some of that bounty at an end-of-the-season picnic or *szalonna sűtés* (bacon roast).

Due to the events of late spring and summer, I have not attended many community functions. However, we did have a WPA table at the Cleveland Hungarian Scouts picnic on Sept. 4. I do not have any pictures to share because the weather was awful, and I did not want to get my camera wet. The location of the performance stage was changed, so I did not see them or hear the dancers and bands as in previous years. Still, we enjoyed seeing members and friends at the table.

Thank you to WPA Sales Representative Alan Szabo and Chair of the Board Kathy Novak who joined me at the WPA table.

A big thank you to the WPA Board of Directors, National Officers and Home Office staff for their help in making this evening a success, for preparing the goodie bags that were distributed and for the WPA brochures that were displayed on the tables.

The Russian invasion of Ukraine continues. We thank you for your donations to WPA Campaign for Ukraine and for your prayers for the people and military of Ukraine. Bless the medical personnel who are giving their all to help the wounded and the sick through the daily fighting.

We are lucky that our loved ones and our students, who represent the future in so many ways, will have educational opportunities made possible, in part, thanks to family members purchasing WPA insurance and annuities.

To the parents of our WPA



NEXT DEADLINE

Submissions for the November/December issue of William Penn Life are due in our office by November 4.

students who will soon be growing out of their juvenile policies, make sure your children sign up for their adult policies. Set an example and sign up for your own WPA life insurance policy. Your children and grandchildren will be the recipients of your generosity. It is a requirement of the WPA scholarship program. Contact your WPA sales representative or our Home Office for information.

In the meantime, please continue to support the William Penn Fraternal Association Scholarship Foundation. Every dollar received makes a difference. Our students are counting on you.

Branch 14 meetings are held on the first Wednesday of the month at St. John Byzantine Catholic Church, 36125 Aurora Road, Solon, OH (located at the corner of Aurora Road and Liberty Road). Branch 14 adult members and adult guests are welcome to attend the branch meeting.

Upcoming meetings will be held on Oct. 5, Nov. 2 and Dec. 7.

Also, mark your calendars for our branch Christmas party to be held on Saturday, Dec. 3, at Mentor Presbyterian Church, 5855 Hopkins Road, Mentor, OH.

Please note the above listed meeting schedule can change at any time. Call Branch President Caroline Lanzara at 216-970-2769 or Branch 14 Secretary-Treasurer Richard Sarosi at 440-248-9012 for any changes with the scheduled dates listed above.

Please support your local Hungarian churches, clubs and organizations. Be sure to contact them directly for the latest information,

on their events and programs. We are grateful that they exist and continue our Hungarian customs, traditions, music and food. Please support them by SAFELY attending their events or making a monetary donation.

Support your local small businesses, as well. They desperately need your continued patronage and financial support.

We remember those WPA members who have passed away or may have recently lost a loved one. Branch 14 extends their condolences to Frances (Fran) Hassel whose husband Henry (Hank) Hassel, passed away Aug. 13, 2022. We were fortunate to have Fran and Hank travel several times on WPA trips to Hungary. May Hank and those WPA members who are no longer with us rest in peace.

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

Cooler days are coming and so is winter. Please keep all of our WPA members in your prayers and thoughts.

Happy birthday and happy anniversary wishes are being sent to all of our branch members, Home Office staff and WPA members celebrating an October birthday and/or anniversary. May you have God's rich blessings always!

Be safe and stay healthy. Please remember to keep in touch with someone you haven't seen or talked with in a long time.

Remember those family and friends who are in hospitals, rehabilitation facilities, nursing homes



Ministers and dignitaries from Hungary, along with WPA members, celebrated the "130 + 1" anniversary of the First Hungarian Reformed Church in Walton Hills, OH.

and extended care facilities where visitation may not be possible at this time. Everyone loves to receive cards, notes, telephone calls and the opportunity to hear from family and friends. Don't forget them.

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

Branch 26 Sharon, PA

By Gerry Davenport

It was a beautiful day Aug. 20 for the WPA Picnic. I met a lot of old friends and rehashed many memories.

Fall is upon us, and we get the excitement of a new beginning. Nature is going into hibernation and summer vacations are over, but there is football and back to school excitement.

Congratulations to all students who received a WPFA Scholarship Foundation grant.

Get well wishes to all that are not feeling up to par.

We also extend our deepest sympathy to all who recently lost a loved one, especially to the family of Endre Csoman, who was a great friend to all who knew him.

As we go through 2022 on our way to the holiday season, we are wishing you all the best.

Branch 28 Youngstown, OH

By Kathy Novak

So many activities took place in August and September, leading us into the beautiful fall season.

On Aug. 14, a celebration in honor of the feast day of St. Stephen of Hungary was held at Youngstown's St. Stephen of Hungary Pastoral Center. Following the Mass and procession to the outside statue, a chicken *paprikás* dinner was held.

The Pittsburgh Shrine Center in Cheswick, PA was a perfect venue for the WPA Picnic. The weather was perfect for this event, WPA's first national event since the pandemic. It was planned to offer some new ideas for our members. The selection of delicious pastries was amazing and pleased many people. The proceeds from these sales benefitted our scholarship fund. Congratulations to all the raffle winners. As always, the most popular area was the bacon roast. Those fire pits were always crowded and kept the volunteers at that area quite busy.

Thank you to the Home Office employees, National Officers, National Directors and members who volunteered their time and effort before, during and after the picnic. Special thanks go to Judit Ganchuk, WPA's activities coordinator, for



Branch 28 members Sarah and Daniel Stack assist fellow branch member the Rev. Joseph Rudjak during ceremonies honoring St. Stephen of Hungary.

her work in planning and arranging this event. It's always so nice to see friends and acquaintances whom we haven't seen for such a long.

Congratulations to the First Hungarian Reformed Church of Walton Hills as it celebrated its "130 + 1" anniversary with a special service and banquet.

In spite of terrible weather, the Cleveland Hungarian Scouts held a wonderful festival on Sept. 4. The performers were excellent, so enjoyable to watch.

As the summer season closed, the annual Canfield Fair held in Mahoning County, OH, was held over the Labor Day weekend, running for six days. The fair's International Building has been in existence since 1961, and the Hungarians have been represented there every year. Thank you to Paula Horvath for always providing such a beautiful display of artifacts.

Healing thoughts are extended to all those who haven't been feeling up to par these days, especially John Dankovich, Phyllis Kuhn, Al Nagy, Alice Nagy, Terry Check, Dennis McBride, Elizabeth Cibulas

and Margie Sams.

Happy birthday and anniversary to all those celebrating their special day. Condolences to all those who recently lost a loved one, especially to the family of Endre Csoman, former WPA National Vice President-Fraternal. His dedication to the Hungarian-American community can never be duplicated.

Also, special condolences go to the family of Dr. Amy Toth-Dahl, who passed away suddenly.

May all our departed members and friends rest in peace. Our thoughts and prayers are with you all.

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

Enjoy the beautiful colors of Mother Nature as she paints the fall foliage.

Branch 34 Pittsburgh, PA

By Marguerite McNelis

Welcome fall! We hope everyone enjoyed the summer and had a nice Labor Day.

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

Happy and healthy birthday wishes go out to everyone celebrating their birthday in October, especially my niece Yvonne Kelley. May you all have many, many more.

Special anniversary wishes go out to my nephew and niece, Gary and Liz Vamos. Many, many more.

Our thoughts and prayers are with everyone experiencing health issues. Please remember our deceased members in your prayers.

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



WPA member Paula Horvath provided this display of Hungarian artifacts at the Canfield (OH) Fair.

Branch 44 Akron, OH

By Elizabeth Darago

Hello autumn! It's been a lovely autumn so far in Ohio. The leaves are starting to rustle and change color as we enjoy sunny days of 70-degree temperatures...a great time to be in the midwest.

A reminder to all branch members: our annual WPA family holiday party is scheduled for Saturday, Dec. 10, from 9:00 to 11:30 a.m., at the Golden Corral Buffet, 2819 S. Arlington St., Akron. Price is \$12.50 for members ages 16 and over and \$15 for all non-members. WPA members ages 15 and under are free.

Reservations are required. Please call Jean and George Naswadi at 330-670-5367 before Dec. 3. When making your reservation, please note the name, age of each child attending, both members and non-members.

All attendees, children and adults, are urged to bring a non-perishable food item for the Christmas food baskets.

We have some great goodie bags for everyone attending and gifts for all attending juvenile members. Non-members ages 15 and under can receive a present for an additional \$10 per child.

Of course, there will be a raffle,

and all adults will receive a door prize. We've even invited an elf!

Also, remember to bring all clean plastic grocery bags for Gil and Cheryl Stadler's community project to make sitting/sleeping mats for the homeless.

Congratulations to all members celebrating a happy occasion.

Our condolences to those who have lost a loved one.

Get well wishes are being sent to all members suffering an illness. We hope you are feeling better soon.

We remember our military personnel, wherever they may be stationed. Stay safe, and thank you for your service.

For information on WPA life insurance and annuities, call Alan Szabo at 330-482-9994.

Branch 89 Homestead, PA

By Mark S. Maskarinec

Our branch is dedicating its article to remembering Endre Csoman, who passed away in August. It seems only fitting since Lisa and I spoke at the funeral service as representatives of the First Hungarian Reformed Church of Homestead and of WPA Branch 89. It was an honor we shall never forget.

Endre was truly a man of the people. He knew everyone. He helped everyone. And he never tired of promoting his culture or his church or his faith.

I first met Endre soon after Lisa and I were married. I remembered he asked me several questions about myself. Although he never said so, I think he was making sure I was the right one for Lisa.

We had several meetings over

the years, but I really got to know him through the Central Classis of the Calvin Synod. By that time, I had already figured out that if you wanted something done, wanted it done right, and wanted it done on time, Endre was your man.

Endre organized just about every meeting. He was our presbyter. Whenever Lisa would tell me something had to be done, I would ask "who is responsible for that?" Lisa would say "the Presbyter, Endre". That usually ended the conversation. Nothing more needed to be said.

He was a walking encyclopedia. He could tell you stories and have you hanging on every word. Most of them started with: "Do you know..." which, of course, I didn't. He would explain everything Hungarian in great detail.

Endre was instrumental in making kolbász and hurka. I can still see him sitting in front of a tub of chopped liver and onions waving me over. "Come over here, Mark. I want to show you something."

Endre wasn't born in this country, but he lived the American Dream. He worked hard his whole life, raised a family, stayed married to the same woman and helped his neighbor (Hungarian or not!).

Endre came to WPA from the Hungarian Reformed Federation of America, accepting a position he was born to fulfill: Membership Activities Coordinator. There was no one better for that position than Endre. He knew everyone and they knew him. As his responsibilities grew, he was named Fraternal Director and eventually was elected National V.P.-Fraternal.

We will all miss him deeply. They say a good man is hard to find, but everyone who knew Endre found at least one.

We lost a giant among giants, but Heaven truly gained an angel of the utmost Christian qualities.

We thank Endre's family for sharing Endre with us, and we thank Endre for the vast amount

of knowledge and wisdom he imparted on us.

God bless you, Endre. We have been made better people because of you.

Branch 129 Columbus, OH

By Debbie Lewis

Hello to all from Columbus, OH. The weather here has been warm, but the cooler weather has started in the evenings. Fall is my favorite time of the year, with cooler weather, autumn activities and football.

It was great seeing everyone who attended the WPA Picnic held at the Pittsburgh Shrine Center. Since so many fraternal events have been cancelled since the start of COVID, it was so nice seeing old friends and meeting new ones. We hope we will begin to have more events in 2023.

Holidays for October include Columbus Day (Oct. 10) and Halloween (Oct. 31). In November, we celebrate Veterans Day (Nov. 11) and Thanksgiving (Nov. 24).

Our branch Christmas party is scheduled for Saturday, Dec. 10. We will be mailing out notices in November.

Remember to keep in touch with family and friends that you haven't seen or talked to in awhile. Give them a call if you can't visit in person. We don't always know what someone is going through in their everyday life; you might just bring a smile to someone's face or brighten their day.

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

Get well wishes go out to all who have been ill or hospitalized. Hope all have a speedy recovery and are feeling better.

We also extend our sincere sympathy to all who have recently lost a loved one. Please keep all families of deceased members in



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 your 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.

Think about the changes that have occurred in your life since you purchased your life insurance. Getting married, having children, losing a loved one, getting remarried--all these life changes affect your responsibilities. Do the beneficiaries listed on your life insurance certificates reflect such changes?

If you think you need to update the beneficiaries listed on your certificates, either primary or secondary beneficiaries or both, contact your WPA representative. Or, call our Home Office at 412-231-2979.

your prayers.

If you have any news you would like to share in this magazine, or if you would like to receive information about WPA life or annuity plans, please contact Debbie Lewis at 614-875-9968 or DAL9968@aol.com.

Branch 132 South Bend, IN

By John E. Burus

Sadly, another summer has come and gone. Fall is also a great time of year with all the beautiful colors on the trees. Football is back and so are the baseball playoffs. We also have Halloween and Thanksgiving to look forward to as we spend time with loved ones.

The next South Bend Branch 132 branch meeting will be held on Tuesday, Dec. 13, at 5:00 p.m., at the Martin's Supermarket Deli (second floor) on Ireland Road, South Bend. Beyond normal business activities, we will be electing officers for the next two years. All positions require a vote per the 2019 WPA By-Laws. We hope to

see some new members taking an active role in keeping the branch moving forward as several active members have retired or passed away recently.

The 13th annual Branch 132 Christmas party will be on Sunday, Dec. 4, at 3:00 p.m. at Barnaby's Pizza in Mishawaka. Pizza and pop will be provided by the branch, along with gifts and candy for the children. There will be a cash bar available for adults. Reservations are required so we can plan properly. Please RSVP with the number of adults and children in your party by calling John Burus 574-256-5281. Deadline is Nov. 30.

Branch 226 McKeesport, PA

By Judit Ganchuk

We wish happy birthday and happy anniversary to all who celebrate in October! Happy 70th birthday to my dear father. Best wishes for a birthday as wonderful as you.

It was great to see so many old friends and meet new ones at the WPA Picnic. It was nice to see

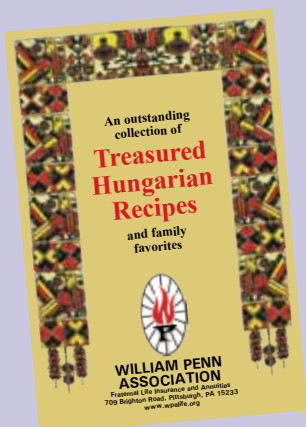
members from our branch at the picnic, especially the Barczy family. Admittedly, I should have taken more photos. It was such a hot day for our WPA Picnic; the pavilion's fans were going full-speed all day. The people who braved the humidity enjoyed the *kürtőskalács* (chimney cakes), bacon roast, the free children's activities, face painter, corn hole, raffles and most definitely the cold beverages. The Pittsburgh Syria Shrine clowns made such cute balloon animals, vehicles and other shapes for the children.

Unfortunately, Branch Secretary Gerry Nelson has been in and out of the hospital. We wish her and her husband, Branch Auditor Wayne Nelson, a smooth recovery and may God continue to strengthen them.

On a good note, congratulations are in order for them as well. They are the proud new grandparents of twins. We are thinking of you all and sending prayers.

Sending warm greetings to Branch Vice President Janet Sparico and Branch Auditor June

Get Your Official WPA Cookbooks



A Taste of Hungarian Heaven

\$20 per copy

A spiral-bound book with 500-plus delicious recipes

Treasured Hungarian Recipes

\$7 per copy

A collection of 160 classic Magyar recipes

Prices include shipping and handling.



Make your check payable to "WPFA Scholarship Foundation" and mail to:

WPA Cookbook, William Penn Association, 709 Brighton Road, Pittsburgh, PA 15233

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

Coyne.

We pray for the friends and family of Joseph E. Feltz, who passed away. Losing someone is never easy.

I was sad to hear Endre Csoman passed away in August, but know he is resting with his wife, Arlene. He was a dedicated member of the Third Avenue Calvin Reformed Church in Beaver Falls for decades, and served as Chief Elder. I worked with him for years at the WPA Home Office and remember how close he was with his family, and how happily he would talk about his grandchildren and great-grandchildren. May he rest in peace.

May all who have lost a loved one feel the comfort of good memories.

Please remember to support the WPFA Scholarship Foundation. Every dollar you donate helps our young members cover the ever-increasing cost of attaining a higher education. The list of those receiving grants for the 2022-23 school year will be featured in the next issue of this publication.

Christmas party plans are in the works. Paper invitations will be mailed to our young members at a later date.

The Free Hungarian Reformed Church of McKeesport plans to host a Fall Bingo Luncheon on Saturday, Oct. 8. Doors open at 11:30 a.m. Tickets are \$25 and include a package of bingo papers, coffee and luncheon. Extra activities include a Chinese auction, a 50-50 raffle and more. Call 412-672-7298 for more info.

Do you have good news you'd like us to share? Call Branch President Malvene Heyz at 412-751-1898 to get your news published!

Something to think about this month: How you treat people is the only true measure of your character. It shows the world who you really are deep down.



Congratulations to Branch 296 member Ruth Kullman who celebrated her 90th birthday with her daughter Colleen and son-in-law Sam Reynolds.

Branch 249 Dayton, OH

By Mark Schmidt

Boy, it's been very busy lately! Lots of birthdays, funerals, doctor appointments, festivals, parades and fraternal events.

First on the fraternal list was the Magyar Club of Dayton's annual bacon fry. In support of local Hungarian activities, Branch 249 supplied the bacon for the roast which was held Sept. 11 at the Hills and Dales Park in Dayton. It was a chance for WPA members to support the Magyar Club and keep Hungarian culture alive in Dayton.

Next on the fraternal list was the Adults Night Out at Hollywood Gaming at the Dayton Raceway and Casino. Our group gathered in the Skybox Lounge overlooking the race track as we bet on harness racing. We may have gotten a little boisterous as we urged on our horses. I also saw many taking advantage of the free slot play we wrangled out of the racino, and I know of several "large" winners. I wasn't a big winner but there is always next year. The appetizers were delicious along with the free

soft drinks and we were steps away from the bar for adult beverages. So, all in all, we had a great time with old and new friends and we are planning a return for next year.

The Magyar Club of Dayton is hosting a Gulyás Dinner on Sunday, Oct. 23, at the American Czech Club on Troy St. from 1:00 to 3:00 p.m. An accordion player is scheduled and possibly the Croatian Dancers from Columbus.

It is great to see all the Hungarian groups, the Czech Club and other Eastern European groups coming together to support each other. The cultures may be different but are similar in many ways. Just check out "kifli" on Wikipedia, and you'll see what I mean.

There are 20 countries that make their own version.

On Nov. 12, Branch 249 will hold its election for branch officers at 11:00 a.m. at McAuley Hall at Queen of Martyrs Church off Dixie Drive in Dayton. You don't have to be there to be elected. If you're interested in holding an office, give me a call and I'll tell you what's involved. We need to elect a branch president, vice president, secretary-treasurer and two auditors, each to a two-year term.

Now, for our grand announcement: the annual WPA children's Christmas party will be held on Sunday, Dec. 11, at 11:00 a.m. at Scene 75 on Poe Avenue just off I-75 in north Dayton. We are planning on having pizza, chicken tenders, veggies, etc. and will supply youth members with prepaid game cards for the rides and games. We had a great time there last year, and even if you don't have kids, please join us for a meal and lots of laughs. Write it down on your calendar NOW!

We extend our sympathy to all who have recently lost a loved one, especially to member David Boston and the passing of his mother

Helen. Helen and her husband ran the Gypsy Garden restaurant in the Dayton area for years.

We also pray for those who still mourn a loved one from the past. May you all find peace and remember only the good times you shared with them.

Happy birthday to all you October Libras, especially to our daughter Cassie. May the balance constellation hang heavy to only good things.

Happy anniversary to you October brides and grooms. May your love be as bright and colorful as the autumn leaves.

If you have been sick or hospitalized, we hope that you are getting better and will soon be 100%.

If you have any news you would like to share or need information on WPA insurance and annuity products, please contact me or Anne Marie at 937-938-0198 or 937-308-4670.

With fall here, remember what's just around the corner: Thanksgiving and then Christmas! WOO-HOO!...or, perhaps, OH NO! I guess it depends on how prepared you are. So, get ready.

Branch 296 Springdale, PA

By Mary A. Kelly-Lovasz

Christmas is coming! Mark your calendars for the return of our in-person branch family Christmas party. Join us on Saturday, Nov. 26 at the Springdale Veterans Association (VFW hall) at 1151 Pittsburgh Street, Springdale, beginning at 12:00 p.m. sharp! Please plan to arrive no later than 11:45 a.m., so that we can check you in. It'll be a celebration seeing each of you.

Our afternoon party will begin with a magician, who will surely amaze us, followed by a visit from a special couple who will be traveling all the way from the North Pole (Santa and Mrs. Claus)! Are you ready for some fun?



Members and friends of Branch 336 enjoy the corn hole tournament that was part of a picnic hosted by the branch and the Verhovay Home Association Aug. 27.

Afterwards, we'll enjoy a delicious, catered lunch, buffet-style. Please RSVP Diane Torma at 724-882-3802 or by email at dtorma@wpalife.org by Nov. 18.

Remembering a kind gesture that Branch 296 has done in previous years, guests are encouraged to bring non-perishable items as a donation to one of our local food pantry ministries. Our branch had gotten into the good habit of doing this, and the recipients of these pantries are always appreciative.

Our next branch meeting will be on Thursday, October 27 at the Tarentum (Pittsburgh Mills) Eat'n Park Restaurant at 6:00 p.m. All adult branch members are encouraged to attend.

It is also nearing time for our branch officer elections, which will be held on Thursday, Nov. 17, at 6:00 p.m. at the Eat-'N-Park at Pittsburgh Mills. If you would like to be considered and nominated for the positions of either president, vice-president, secretary or treasurer, you may contact Branch 296 President Diane Torma at 724-882-3802 or by email at dtorma@wpalife.org. You must be an adult member at least 21 years of age to be eligible for a branch officer position.

October birthday greetings to

all of our branch members. I'm especially thinking of Maxine Pusateri, Dorothy Dinzeo and my husband, John Lovasz. Also, anniversary wishes to all who tied the knot during this beautiful autumn month, so happy and loving 36th anniversary, again, to my husband John.

Ruth Kullman, long-time branch member, was the guest of honor at a surprise 90th birthday party attended by many of her relatives, friends and neighbors. Ruth's granddaughter, Nicole Fogtman, who is also a WPA member, attended with her husband Garrison. They came from Oklahoma for the occasion.

Ruth and our super sales rep Noreen Fritz have been best friends for many years. They met through the former Catholic Knights of St. George and William Penn Association.

If you have any milestones that you'd like to share with our readers, you may contact me at makelly367@verizon.net or at 724-274-5318.

Noreen can readily answer your life insurance and annuity questions. Reach Noreen at 412-821-1837 or by email at noreen.fritz@comcast.net.

Have an enjoyable autumn season, everyone!



Branch 336 Auditor Nicole Starnier takes her turn in the dunk tank during the branch's picnic.

Branch 336 Harrisburg, PA

By Nicole Starnier

Fall is here, and we have a bunch of fun coming your way!

Everyone had a great time at our picnic on Aug. 27. Block Party played all our favorite tunes, and we danced the day away. Our members enjoyed the corn hole tournament and the chance to dunk some of their fellow members and officers in the dunk tank. The kitchen staff of the Verhovay Home Association did an amazing job serving meals through the day. Mark your calendars for next year's picnic, to be held on Sept. 9, 2023.

On Saturday, Oct. 15, we will hold our annual fall golf outing at Manada Golf Course, 609 Golf Lane, Grantville, PA. The day will feature a shotgun start at 7:30 a.m. with a scramble format. Cost is \$65 per person or \$260 per

foursome. Cost includes golf, cart, prizes, beverages, food, and a reception at the course.

Proceeds will benefit local charities and other Verhovay activities. Full payment must accompany registration. Make checks payable to "Verhovay Golf." RSVP by Oct. 8 to Verhovay Golf, Attn: Paul Dankowsky, 1012 S. 29th St., Harrisburg, PA 17111.

Sign-up forms are available at the Verhovay Home Association or you can email verhovayhome-assn@gmail.com for an electronic version.

We will also be taking a bus trip to the Eagles v. Steelers game in Philadelphia on Sunday, Oct. 2. The bus will leave at 9:00 a.m. from the Verhovay Home and return at 8:00 p.m. Our seats will be in Section 111, Row 38, Seats 12-23 and Row 39, Seats 5-26.

Price is \$592 per person, which includes game ticket, bus transportation and all service and processing fees. If you choose, you can pay in four installments of \$148 each. First payment reserves your ticket. All payments are non-refundable. You can make payments at the home by either cash or credit card.

We will hold our annual children's Christmas party on Saturday, Dec. 10 starting at 11:00 a.m. at the Verhovay Home Association. Sign ups will take place at the beginning of November. We will have games, crafts, food and a little surprise visit from the jolly old man himself!

Our branch's adult Christmas party will be held on Saturday, Dec. 17 from 4:00 to 9:00 p.m. Details to follow.

We have resumed all of our regular events, including Texas Holdem tournament on Wednesdays at 7:30 p.m., dart tournament on Thursdays at 7:00 p.m., corn hole tournament on Fridays at 7:00 p.m. and Bingo on Sundays at 1:30 p.m.

Get well wishes to all who have

been or are under the weather. We hope for a speedy recovery.

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

Stay up to date with the home's food specials and pop up events on its Facebook page.

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

Branch 349 Weirton, WV

By Joyce Nicholson

Autumn is so beautiful as the last, dazzling display of glorious colors appear in trees and flowers before the cold winter weather arrives.

It's the crisp, fall evenings watching football and the happy, costumed children making their way around neighborhoods begging for candy on Halloween.

It's the joyful celebration of family coming together for a delicious meal at Thanksgiving.

It won't be long until we start buying Christmas presents for family and friends.

We don't want to forget our branch members and children during the holiday season. So, our branch Christmas party will be Breakfast with Santa on Saturday, Nov. 19 at Zalenski's Family Eatery and Pub. Bring something for the Jefferson County Humane Animal Shelter and you will be entered in the drawing for door prizes. The shelter will accept a can or bag of pet food, pet snacks, toys, or leashes. Call 740-264-6238 to make a reservation for the party before Nov. 12 so that we can make sure we have enough seating available.

We extend good wishes to those members with birthday celebrations this month.

Anniversary best wishes to those celebrating their wedded

bliss this month. Prayers to those who are sick or recuperating.

Our sincere condolences to the family of Endre Csoman. He was a vibrant force for the Hungarian-American community in the United States. God rest his soul with his beloved wife, Arlene.

My husband, Harry, and I want to thank Branch 89 for a wonderful time at their golf event on Aug. 14. Mark and Lisa Toth-Maskarinec put on a great outing for the combined William Penn Association branch members and Steel Valley Rotary. The dinner was delicious and the fellowship enjoyable. Thank you for a perfect day, despite a small rain shower at the very end. We had a delightful time.

University of Pittsburgh Hungarian language instructor Dr. Viktoria Batista is holding a weekly Hungarian conversation hour on Tuesdays from 5:00 to 6:00 p.m. on campus. Current students, former students and anyone from the community who would like to practice the language is welcome. For additional information, email vib21@pitt.edu.

The interesting fact for this issue is a continuation about *A Christmas Story Christmas*. This movie is the sequel to the holiday favorite *A Christmas Story*. HBO has announced the film will premiere on its cable and streaming services on Thursday, Nov. 17.

The film is set 30 years after the events of the original movie. It is now 1970 and Ralphie returns to the house on Cleveland Street to deliver his kids a magical Christmas like the one he had as a child and to reconnect with childhood friends. Scenes for this new movie were shot in Cleveland, and many of the original stars will be reprising their roles.

Our next branch meeting will be held on Oct. 30, at 6:00 p.m. at 63 Meadow Lane, Wintersville, OH.

For additional information about Branch 349 activities, or if you have any news you wish to share, please call Joyce Nicholson at 740-264-6238.

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

Branch 800 Altoona, PA

By Joan B. Ballash

Each year, Branch 800 presents a financial award to the graduating senior from Bishop Guilfoyle High School who earned the highest grade average in religion classes over the past four years. The 2022 award went to Ashton Eineigh, son of Scott and Lisa Eineigh.

Ashton will continue his education at The Catholic University



of America, Washington, DC, where he will study computer science. Ashton (pictured left) plans on a career with the government in national security. Con-

gratulations, Ashton, and many blessings in the future.

Best wishes to all who are celebrating a special occasion--a birthday, anniversary, wedding, new job or any other significant event. Take time to appreciate the experience.

Our sincere condolences to those who have recently lost a loved one. We pray you have family and friends to sustain you at this difficult time.

May God bless members suffering in any way. Our prayers are with you.

Happy Halloween! Watch out for children trick-or-treating.

Branch 800 meetings are held on the second Tuesday of each month, beginning at 7:00 p.m. at Our Lady of Lourdes Education Center, 873 - 27th St., Altoona. All adult members are welcome to attend.

If you have any news to share, please call me at 814-931-1712.

WILLIAM PENN ASSOCIATION FOUNDATION, INC.

Campaign for UKRAINE

in partnership with Brother's Brother Foundation

Our thanks to the following who have responded so generously to our Campaign for UKRAINE. On behalf of our partners at Brother's Brother Foundation, we offer our most sincere appreciation.

Francis & Sara Halsey - \$10.00 • Hungarian Arts Club of Detroit - \$500.00 • Elaine Schall - \$20.00

Total donations as of August 31, 2022.....\$27,810.00

Total of WPA Matching Funds..... \$20,000.00

Total of all funds raised.....\$47,810.00



Fall Favorites

Lizzy, our ever-faithful puzzle creator, is taking a well-earned break this issue. But never fear, dear puzzle lovers, we at WPA have put our heads together to come up with an appropriate theme for our October puzzle, that is, things we love about the fall season.

For many people, the first thing that comes to mind when they hear the words “fall” and “October” is foliage. The coming of fall brings with it Mother Nature’s annual display of vibrant colors: orange, yellow, red, gold dominate the landscape.

The transition from summer to fall also brings with it cooler temperatures and the chance to reach deep into our closets to pull out the comfy fleeces and sweaters that have been hidden away for months.

And where do we wear those warmer clothes? To football games, of course! Be it high school, college or professional, football

is America’s pastime. Sorry, baseball fans, but it’s true. But, don’t feel too badly. October is baseball’s month to shine, with the playoffs culminating in the “Fall Classic”--also known as the World Series.

With all these great sporting events comes another fall tradition: tailgating. After all, one must prepare properly before cheering on their team, right?

Fall also means it’s harvest time. If you love apples, this is your season.

Is it even necessary to mention pumpkin spice? From pumpkin spice beers to pumpkin-spice lattes, from pumpkin spice snack crackers to pumpkin spice cream-filled cookies, from pumpkin spice lip balm to pumpkin spice Spam(?!)...there’s no escaping the flavor of the season.

This issue’s puzzle contains 15 clues, all related to our favorite things about October and fall. Good luck!

WPA PUZZLE CONTEST #195 OFFICIAL ENTRY

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

“Fall Favorites” Word List

Apple Cider	Football	Oktoberfest
Bonfire	Halloween	Pumpkin
Corn Maze	Harvest	Sweater
Fleece	Hayride	Tailgating
Foliage	Leaf Peeping	World Series

Name: _____

Address: _____

City: _____

State: _____ Zip Code: _____

Phone: _____

Email: _____

WPA Certificate No.: _____

RULES

ALL **WPA members** are eligible to enter.

Complete the word search puzzle correctly.

Mail your completed puzzle, along with your name, address, phone number, email address, and WPA Certificate Number to:

WPA PUZZLE #195
709 Brighton Road, Pittsburgh, PA 15233

Entries must be received at the Home Office by **Nov. 30, 2022**.

Four winners will be drawn from all correct entries on or about Dec. 5, 2022, at the Home Office. Each winner will receive **\$50**.

Puzzle Contest #192 WINNERS

The winners of our Puzzle Contest #192 were drawn Sept. 6, 2022 at the Home Office. Congratulations to:

Sophia M. Senderak, Br. 44 Akron, OH
Patricia K. Houseman, Br. 336 Harrisburg, PA
Timothy J. Sammy, Br. 19 New Brunswick, NJ
Stephen Kubiczky, Br. 34 Pittsburgh, PA

Each won \$50 for their correct entry.

Continued from Page 2

popular fraternal activities, including the annual WPA Picnic and the Hungarian Language Camp (later to become the Hungarian Heritage Experience).

His hard work and dedication would lead to him being elected by the WPA Board to the newly-created position of National Vice President-Fraternal in 2007, a position he held until 2015.

Endre remained active in his church and in the greater Hungarian community. As Chief Elder, he led the effort to bring his church into the Calvin Synod.

"His death is a sad loss to our Synod and the Beaver Falls church," wrote Rt. Rev. Dr. Csaba Krasznai, Bishop of the Calvin Synod Conference of the United Church of Christ, on the Synod

website. "We all will remember Mr. Csoman with gratitude for his tireless, committed, and faithful ministry and work."

Endre also worked to build stronger relationships between people of Hungarian descent here in America and the people of Hungary. In 2010, he organized a fund raising campaign to aid those affected by the "red sludge" disaster in western Hungary, traveling to Hungary to ensure the funds were delivered to those in greatest need. He also assisted in efforts to deliver aid to Hungarian clinics and hospitals.

His efforts were recognized by the Hungarian government in 2012 when he was awarded the Officer's Cross Order of Merit of the Republic of Hungary, one of the highest civilian honors bestowed

by the government.

For his efforts here and abroad, Endre was recognized in 2006 as the Fraternalist of the Year by the Pennsylvania Fraternal Alliance.

He was preceded in death by his wife Arlene. He is survived by their five children, Julia, Endre, Kati, Joe and Louis; five grandchildren, Alan, Shaunte, Otto, Hanna and Levi; three great-grandchildren; three step-grandchildren; and many relatives in Hungary.

Services were held Aug. 20 at the Hill & Kunselman Funeral Home in Beaver Falls with burial in Beaver Falls Cemetery. A celebration of life service will be planned in the fall at the Third Avenue Calvin Reformed Church in Beaver Falls.

Nyugodjon békében. May he rest in peace.

Please remember in your thoughts and prayers Mr. Csoman and all our recently departed members

AUGUST 2022

0008 JOHNSTOWN, PA
Yvonne F. Mihalko
Walter Stopko
0009 HAZLETON, PA
Francis B. Lorson
0014 CLEVELAND, OH
Margaret L. Jones
Margaret A. Manzetti
0018 LINCOLN PARK, MI
Eddie D. Cigut
Robert D. Cymes
Betty E. Easton
Mary Theresa Sipos

0019 NEW BRUNSWICK, NJ
Mary DeAngelo
Elsie G. Farkas
0027 TOLEDO, OH
Thomas E. Clark
0028 YOUNGSTOWN, OH
Theresa Gonda
Carol A. Lightner
Robert L. Sabo
0034 PITTSBURGH, PA
Ann J. Kulwicki
Joseph M. Sabol
0048 NEW YORK, NY
Carlos Figueroa
Brooker Jackson
Louise E. McCutcheon
Barbara Saunderson
Victoria Wong
0076 PHILADELPHIA, PA
Irene Knox
0088 RURAL VALLEY, PA
Veronica A. Metro

0132 SOUTH BEND, IN
Mirrell N. Ford
Stella L. Longest
Rose Szauer
0159 PHOENIXVILLE, PA
Eleanor J. Offenderlein
Isabel Rudick
0226 McKEESPORT, PA
Eleanor R. Zang
0278 OMAHA, NE
Lori L. Bradley
0296 SPRINGDALE, PA
Geraldine M. Heade
Elmer E. Miller
Margaret Orlosky
0336 HARRISBURG, PA
Mildred K. Henderson
Allan C. Saylor
0349 WEIRTON, WV
Rachel Lackey
Grace Murrish

0352 CORAOPOLIS, PA
Theresa H. Bukowski
Endre Csoman
Robert L. Hartmann
0400 CHARLOTTE, NC
Patricia D. Blanton
0525 LOS ANGELES, CA
David S. Taylor
0590 CAPE CORAL, FL
Willie J. Paulk
Lisa A. Taylor
Anna Ugri
0720 DEDHAM, MA
Charles B. Cronin
Caryl E. Taylor
0800 ALTOONA, PA
Bernadine M. Farrell
8036 SCOTTDAL, PA
William B. Berkmyre
8114 CLARION, PA
Mildred J. Lambing

Donations

Donations Through Premium Payments

AUGUST 2022

Branch - Donor - Amount
8 - Raymond Faczan - \$10.00
14 - Rosemary Balazs - \$50.00
18 - Jennifer Sullivan - \$100.00
34 - Jeffrey A. Worrall - \$5.00
44 - Jerry S. Forgas - \$21.05

89 - Meghan A. Farley - \$25.00
89 - Eric J. Berger - \$10.00
89 - Tracy B. Findlay - \$3.06
129 - Stephanie L. Shepard - \$9.58
129 - Julie Westcamp - \$6.53
159 - William Scherfel - \$1.71
226 - Timothy R. Holtzman - \$1.40
296 - James H. Kramer - \$1.00
296 - Elsie R. Cristillo - \$5.00
296 - Brittany A. Brasiola - \$25.00

352 - John W. Bush - \$40.00
705 - Richard F. Orbon - \$2.88
8036 - Zachary J. Kaider - \$5.00
TOTAL for Month = \$322.21

Additional Donations AUGUST 2022

Donor - Amount
(In Memory of, if applicable)
Charles D. Bucska - \$10.00

Al & Betty Vargo & Family - \$250.00
(Ernest Sarosi)
Anne Marie Schmidt - \$50.00
(Endre Csoman)
WPA Cookbook Sales - \$65.00
TOTAL for Month = \$375.00

Campaign for UKRAINE

in partnership with Brother's Brother Foundation

The stories and images emerging from Ukraine call to mind stories and images from the not-too-distant past, when the former Soviet Union brought its hammer down on people who dared to defy it. The war in Ukraine serves as a frightening reminder of what happened in Hungary in 1956, when so many were forced to flee their homeland in search of peace and freedom.

Today, millions of Ukrainians--and the 150,000 Hungarians living in western Ukraine are desperately seeking that same peace and freedom. Unfortunately, the vast majority had precious little time to plan their escape, taking with them only what they could carry, as they headed to safer land and an uncertain future. This latest group of war flung refugees needs help.

As fraternalists, we are compelled to offer that help. That is why William Penn Association--through its William Penn Association Foundation, Inc.--is partnering with **Brother's Brother Foundation** to get urgently needed aid to the people of Ukraine. Brother's Brother has more than 60 years of experience in bridging the gap between aid and sustainability by supporting localized programs and providing essential resources in the areas of healthcare, infrastructure, disaster response, and education. They will make sure your donations fulfill the more urgent needs of those greatest in need.

Fill out the form below and send it to us with your tax-deductible donation. Please, do it today. Time is of the essence. On behalf of the refugees seeking peace and freedom, we thank you.



WILLIAM PENN ASSOCIATION FOUNDATION, INC.

Campaign for UKRAINE



Enclosed is my donation in the amount of: ☐ \$100.00 ☐ \$75.00 ☐ \$50.00 ☐ \$25.00 ☐ \$10.00 ☐ \$_____

Name: _____

Address: _____

City: _____ State: _____ Zip: _____

Phone: _____ Email: _____

(Optional) This donation is in memory/honor of: _____

Please make donation payable to: "William Penn Association Foundation, Inc."

Mail this form and your tax-deductible donation to:

Campaign for Ukraine, William Penn Association Foundation, Inc.
709 Brighton Road, Pittsburgh, PA 15233

Thank you for your support!

William Penn Association Foundation, Inc., is a 501(c)(3) not-for-profit organization.



October 2022

WPL
WILLIAM PENN LIFE

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\$10 to \$20

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