



September 2023

WPL

WILLIAM PENN LIFE

INSIDE:

Cards of Caring delivered to East Palesitne
A guide to employee benefits and open enrollment
Tibor: Not “good-bye,” but rather “until next time”

Tips for a glorious last chapter

Page
10



Advice for seniors when choosing their final residence

A simple way to insure your life

Pay **ONE** premium • Be insured for **LIFE** • **NO** health questions

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**. It's just one way we're celebrating our upcoming 40th General Convention. From **July 1 through December 15, 2023**, we'll be offering our **Convention Year Simplified Issue SPWL 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 available under this simplified issue special are:

For Issue Ages 0 - 65 = \$10,000 • For Issue Ages 66 - 75 = \$5,000

Those ages 76 and up are not eligible.

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, 2022, subject to MIB inquiry, is NOT eligible. Signature verification on the disclaimer below is required.

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Convention Year 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, 2022, subject to MIB inquiry.

Signature Required: _____

Mail, email or fax completed form to:

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

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



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Inside

Columns

4

Life Lessons

A guide to
employee benefits and
open enrollment

6

Tibor's Take

Have pen, will travel

8

In the Kitchen with Chef Béla

Fantastic fall

10



Tips for a glorious last chapter

Advice for seniors
when choosing their
final residence

•
3

September is Life Insurance Awareness Month

2

For Starters

14

Just for Kidz

16

Branch News

24

In Memoriam

24

Donations

INSIDE
BACK
COVER

Puzzle Contest

Delivering joy

Cards of Caring project exceeds goal

How do we thank you? Let us count the ways....1,219!

Two months ago when we announced the Cards of Caring project, we hoped to collect enough cards for every student, teacher and staff member of the schools in East Palestine, OH. We did so with the intention of bringing a little joy to those who were affected by the train derailment earlier this year.

The response of WPA members and branches was overwhelming. We not only exceeded our goal of 1,200 cards but also received stickers, pencils, games and other fun items to share with the preschool and elementary students.

So many of you participated. A grandma and grandpa from New York. Members from Wisconsin, West Virginia, Pennsylvania, Michigan, North Carolina, Ohio and Illinois. And so many more.

We all joined hands. Young members made cards and drew hearts and flowers. Adult members wrote amazing, heartfelt words for the students.

Our thanks to all of you. Special thanks to the members of Branch 44 who not only made cards but also helped to sort and package them for easier delivery and distribution.

Thank you! Thank you! Thank you!

-- Elizabeth Darago
President, Branch 44 Akron, OH



Our thanks to WPA Chair of the Board Kathy Novak and Sales Representative Alan Szabo (left) who delivered our Cards of Caring and other donated items to East Palestine. Accepting the donations on behalf of the students, teachers and staff members was Chris Neifer, superintendent of the East Palestine School District.



September is Life Insurance Awareness Month

LIFE INSURANCE can do some pretty amazing things for people. It can buy loved ones time to grieve. It can pay off debts and loans, providing surviving family members with the chance to move on with a clean slate. It can keep families in their homes and pre-fund a child's college education. It can keep a family business in the family. It can provide a stream of income for a family to live on for a period of time. Life insurance can do all of these wonderful things for your family...there's just one small catch. You need to own life insurance.

This is increasingly critical since research shows that 4 in 10 families say they would face financial hardship within six months if the primary wage earner died.

What if you were suddenly gone and your family had to manage on their own? When was the last time you did the math to make sure your loved ones would be okay financially? Have you checked with your employer to find out what kind of life insurance benefit you have through work and whether you have the option to increase your coverage? When was the last time you had your life insurance needs reviewed by an insurance professional?

Each September, WPA joins leading insurance companies in supporting Life Insurance Awareness Month. We encourage you to read Sherrie Coburn's *Life Lessons* column each month for an indepth look at how life insurance can benefit you and your family. If you find that you have a need for coverage, we strongly urge you to act by contacting your local WPA agent or our Home Office at 412-231-2979, ext. 120, to find an agent in your area.

Like the saying goes, life happens. When it does, there's life insurance.



We're on a mission to educate more people about insurance.



MYTH

Life insurance is
too expensive.
How will I ever be
able to afford it?



FACT

Most people
overestimate
the cost of life
insurance by
3x or more.
It's probably
more affordable
than you think!

2021 Insurance Barometer Study, Life Happens and LIMSA

MYTH

I'm not trying to
give anyone a
free ride with
life insurance.
My parents taught
me to work hard,
and that's what I'm
doing for my kids.



FACT

Getting life
insurance is
about teaching
your children an
important lesson in
**personal financial
responsibility.**



A guide to open enrollment



Illustration © Can Stock Photo Inc./artursz

I hope everyone enjoyed the summer. It's hard to believe it is September. Children are back in school--the word "routine" comes to mind. September also marks the end of the third quarter, and we are approaching the last quarter, the end of the year. This is a great time to review the benefit package that your employer provides and to see if you have adequate coverage.

Soon, it will be time for open enrollment, and you will be asked to make selections from an array of different insurance products--health, disability, life, retirement, and voluntary products--just to name a few. It can be difficult and confusing to make the appropriate selections, so let's look at a few popular ones in detail.

Health Insurance

Most employers offer health insurance to their full-time employees. They will often split the premium with you, which makes it affordable. There are many advantages for an employee to purchase their employer's health insurance plan.

- It's discounted.
- You save time and money researching health insurance on your own.
- Typically, you can include your family for an additional cost.
- The premiums are paid from pre-tax dollars, which in turn lowers your taxable income.

Disability Insurance (Long Term/Short Term)

Employers offer disability insurance to their employees, long term and/or short term, as an additional benefit. This is not to be mistaken for workman's comp. Here are a few reasons as an employee you will want to take advantage of this benefit.

- It is discounted.
- No one knows when a disability will strike.
- It will pay up to 60% of your earnings if you become injured or too sick to work.
- Protects against financial loss.

Statistically, families suffer more financial loss when a disability happens than when a premature death occurs. Not planning for the unexpected, in which a person lives through an accident or illness, is much more costly than if they died.

Group Life Insurance

Basic life insurance offered through your employer is typically free but could leave you underinsured. Let's look at why you should accept your employer's life insurance. (If you need more coverage than what they offer, you can purchase supplemental life.)

- Free is always good. However, if you choose more coverage, it's usually very inexpensive, just pennies on the dollar.
- Convenience, very easy to obtain.
- You cannot be denied because of your health.

Remember, this coverage is tied to your job, so if you leave your job for any reason, you will lose this coverage. Check to see if it's a portable product or convertible. In some cases (when retiring) you can continue paying premiums or convert it to permanent coverage. You may recall that in our last issue, we discussed how much life insurance is needed and a simple way to calculate it. Do not use group life insurance in the calculation, be-

cause it is temporary and only in force if you work for the employer that provided it.

Voluntary Products

Also known as “worksite benefits,” these are insurance products designed with the employee in mind. They are deducted from the employees’ pay. This is a great way to carry additional insurance at a discount, and because it is spread out over your monthly earnings, it will have little impact on your take home pay.

Examples of voluntary products include life insurance, dental and vision insurance, disability and long-term care insurance, medical supplements, travel insurance, legal insurance and pet insurance. The **pros** of buying worksite benefits include:

- They can be purchased either pre-tax or post tax. Be aware: even though you may purchase some voluntary benefits pre-tax, you will be required to pay taxes on some of the benefits when they are used.
- The products are bought at a discounted rate.
- They are portable. You can take them with you when you leave the employer.
- They can fill in gaps of other insurances.
- Peace of mind knowing you have additional coverage.

The **cons** of buying worksite benefits include:

- Some products are miscommunicated and can be confusing. Be sure you know what you are buying.
- Keep records of what you have purchased.
- Many employees buy the additional coverage, but do not recall what they bought.
- When needed, it can be difficult to track down carriers and their customer service department. Be sure to keep information on the com-



Illustration © Can Stock Photo Inc./nialowwa

pany that offers the benefit and the carrier that produces them. They are not always the same company. Example XYZ Benefits offers the voluntary benefits, but they are written through AFLAC or another worksite company.

- Keep in mind your employer offers these benefits, however they do not service them.
- Costs: they are not free and are considered an investment of your earnings.

There are many more types of products that could be discussed, especially retirement benefits. I will save that discussion for a later time because much can be said about that topic alone.

Reminder: A good benefit package shows that a company cares about its employees and helps you as an employee feel valued. This will lead to employees who are happy in their job, loyal to the company and motivated to perform well. Employees are more likely to be more productive if the employer offers benefits that improve work-life balance, such as vacation time, paid time off, flexible hours, wellness programs and the ability to work from home.

So, as you settle into your fall routine, don't forget to get out and enjoy the beautiful weather. You know what they say about September, like in the old Earth, Wind & Fire song: “Never was a cloudy day.”

Ba-dee-ya!



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Come grow with us

William Penn Association is looking to grow and expand its reach in current and new markets. We are seeking highly-motivated agents to join 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. 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 call 412-231-2979 and speak to either Sherrie Coburn at Ext. 134 or Barbi Tew at Ext.120. Thank you.



Have pen, will travel



A young Tibor with his father & grandfather.



Broadcasting the music of Hungary.



Cooking a traditional Magyar dish.

A few weeks ago, I picked up Kate Seredy's *The Singing Tree* from a dusty corner of my spare bedroom while looking for some legal papers. Certain books in my library have a special draw, a quality that keeps their pages evergreen in my memory. *The Singing Tree* is one of them, especially with its sophisticated treatment of war, tragedy and bigotry belied by its label as a "children's book." These types of books convey messages, and it takes special circumstances—different times and places—in order to understand them, because rather than the book, it is the reader who has changed.

This time around, I enjoyed how Seredy crafted the ending of *The Singing Tree*. The book concludes with a series of bittersweet reunions and departures among the book's central and ancillary characters, each having been deeply impacted by their experiences. Any screenwriter, author or storyteller will say that endings prove to be the most difficult task. The prospect of ending something proves so challenging that many writers simply refuse to do so. Seredy did not merely conclude her story but set her characters on new courses. So, even though we cannot read what happens to the residents of the close-knit farm community in Eastern Hungary, we have just enough, and our imaginations can do the rest.

Fourteen years ago this month, I debuted this column in *William Penn Life*. From the outset, *Tibor's Take* sought to convey how a young man experienced life in an American-Hungarian (or Hungarian-American) community and, I hope, to enhance the shared experience of my fellow members of this fraternal organization. At the time, I had little idea of where this column would lead, but I had a clear enough ethos:

My observations and perspectives will cover a wide variety of themes that concern me as I grow up as an American-Hungarian and as a William Penn member. I will try to bridge the gap between old and young, hip and square, modern and old-fashioned. In reality, our Hungarian heritage makes us more alike than different.

Like many projects, the beginning of *Tibor's Take* has become clouded in a swirl of half-remembered ideas and feelings. One day, I had written something and soon after I got a call from William Penn asking if I was interested in writing more permanently. The 14 years since that time have gone by in the blink of an eye. I cannot recall ever having a set objective, other than to write about whatever interested me in Hungarian-American culture and ideas. I set out on this literary journey with the zeal of a pilgrim and the planning of a vagabond, like most young people, I suppose.

Looking back, I can detect a few themes in my work. The rise and fall of nations and the cycle of growth and decline influences many of my columns, especially the early ones. My geographic focus, while always centered on the Cleveland-Youngstown area, broadened a bit as the years progressed. As I grew older, more self-assured and worldly, my work became less dreary and more optimistic. Hungarian-American culture continues to undergo change, and while the future will not look exactly like the past, I am confident that the years to come will bring much growth for our cultural community.

At this point, you must surely be speculating about the nature of this month's *Take*. I assure you, dear reader, this is no swan song. Rather, with this project entering its 15th year, I believe the time has come for some evolution. Principally, the *Take* showcased the perspective of a young adult. While I continue to have the same fiery zest for life as hot Hungarian paprika, I must admit that I no longer look at the world



Sampling pastries with his parents & sister in Budapest.

through the eyes of a high school or college student. How thankful I am for that. But with maturity, hopefully, comes progress. And I want to bring this project to new levels.

But the colder months freeze growth in one's garden of ideas. This winter will be no different. Due to positive developments in my professional life, I will have great difficulty in meeting a monthly publication schedule for the foreseeable future. Writing about Hungarian and Hungarian-American art, culture, history and travel has and will remain a passion project for me. As a result, I have reached a decision to take an indefinite hiatus from monthly publication in *William Penn Life*. I hope to publish columns about Hungarian-American topics occasionally, but these will not come on a monthly schedule.

For those who still want to read about Magyar matters, I plan on bringing some new content to a separate newsletter and website. This will focus principally on Hungarian-American culture, European travel and other related subjects like history, art, music, food, wine, geography or anything else that captures my fancy. But this platform will have a particular emphasis on Hungary and Eastern Europe. I plan to use this as a venue for longer or different format pieces that would not work well in *William Penn Life*. I will call this newsletter *Tibor's Travels*, and you can find it at tiborstravels.substack.com. I will keep a large portion of my body of work free and open to anyone who wants to read it, but I may also explore subscriptions for particular types of writing, if that is of interest to folks.

I owe tremendous gratitude to William Penn Association for the opportunity to write and publish my work for the past 14 years. In particular, we must celebrate and thank Publications Editor John Lovasz for doing so much of the hard work to make *Tibor's Take* what it is today. Readers of *William Penn Life*

only see the finished product and not the scribbles and rough-sawn prose that I have delivered to John over these past years. If you have ever enjoyed the layout, composition or photo editing of these articles, you must thank John.

We Hungarians have always enjoyed a melodramatic turn of phrase. After decades (an entire lifetime) of listening to Hungarian music, one song in particular seems relevant here. Frank Borisz (of Cleveland) recorded a song entitled "*Már Megettem a Kenyerem*," which translates to "I have already eaten my bread." A forlorn song that likens one's life to slices, the lyrics describe a man at the end of his life, wasted, for he "ate his bread" too quickly.

Unlike many of my fellow Magyars, I see nothing but opportunity ahead. There is still far more to discover, it will just look a little different in the future. If I were to re-write this song, I would write *Már Megettem a Kenyerem...és van még mit enni*.

In English: I have already eaten my bread...and there is still yet bread to eat.

Until next time, I want to thank you, my readers, from the bottom of my heart; you made it all possible. I hope to share bread and more with you all soon.

As always,

Éljen,
Tibor



Cheers to you, Tibor! Thanks for the Takes!

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



Fantastic Fall



Cabbage Noodles

The month of September marks the official start of fall, on the 23rd of the month to be exact. I have always considered it to be the best time of the year because fall brings with it the last change of season before we head into winter. My birthday is also in September, which makes this time extra special.

Over the years I have experienced accomplishments and changes at this time of the year. This September is no different as I will be officially retiring from my position at Community College of Philadelphia after 10 years. More about that and my future in the October issue of *William Penn Life*.

Food wise, this is the best time of the year because we can enjoy the last of our summer garden produce and look forward to the plethora of vegetables and sweet treats that the fall season has to offer, including an abundance of root veggies and, my favorite fruit, apples. If you'd like to see what can be done with apples, I invite you to go to YouTube and watch my video entitled: "The Chefs Cook! Three Apple Desserts."

There are also many savory vegetables from our gardens that we can enjoy into the fall, such as peppers, onions and green leafy types such as spinach, chard and cabbage. To see a video which shows how you can make a veggie focaccia with peppers and onions, go to YouTube and search for: "The Chefs Cook! Focaccia."

As for the chard and spinach, I have provided recipes on the next page which you can make as part of a great meal at either dinnertime or breakfast. *Swiss Chard with Bacon* and *Spinach Mushroom Quiche* both are healthy, savory and tasty.

Sliced and fried cabbage goes great with pork or chicken or with noodles. I have included a recipe for *Cabbage Noodles*.

For those who don't have a garden, a reliable source of fresh produce and other staples are local farmers markets. Many offer a great selection of end-of-summer produce as well as packaged items like jams, jellies and, my favorite, maple syrup which is only available during the fall season. I am fortunate to be close to Amish country in Bensalem, PA where the products are always high quality. At some markets later in the fall, freshly butchered meat and poultry become available at slaughter time. For those in the western part of Pennsylvania and parts of Ohio, you can also enjoy the great farmers markets.

Finally, fall is the time for country fairs and apple orchard picking. Thankfully, there are still a few places where you can pick your own apples, then get into your kitchen and provide wonderful things for your family and friends.

As promised, next month I will have more news to share, all good. Now, get into the kitchen and make the recipes for your family and friends.

Have a great month and enjoy the recipes!

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.



Chard with Bacon

4 slices bacon, chopped
1 bunch swiss chard
3 cloves garlic, minced
1 tablespoon butter
Salt & pepper, to taste

Heat a large skillet over medium heat, then add the bacon and cook until just browned.

Separate the chard leaves from the stems, tear the leaves into rough pieces, then cut the leaves into bite size pieces.

Add the garlic to the skillet; cook for 3 minutes, then add the chard leaves and cook until the leaves are shiny and wilted.

Serve warm to your guests.

Spinach Mushroom Quiche

½ cup butter
3 cloves garlic, chopped
1 small onion, chopped
10-ounce package chopped spinach, drained
1 small can mushrooms, stems & pieces.
8 ounces cheddar cheese, shredded
Salt & pepper, to taste
1 deep dish pie shell
4 whole eggs
1 cup whole milk

Preheat oven to 375°F.

Melt butter in a skillet, then add onion and garlic and sauté until lightly browned, about 7 minutes.

Stir in spinach, mushrooms and cheese, season with salt and pepper and spoon into the pie shell.

In a bowl, whisk eggs and milk together, then pour over the seasoned mixture in the pie shell making sure the egg mixture is thoroughly combined with the spinach and mushrooms.

Bake in the oven for 45 minutes until the quiche is firm and golden-brown color.

Serve warm to your guests.



Cabbage Noodles

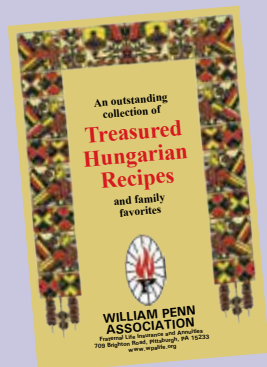
1 pound wide egg noodles
½ pound bacon, diced small
1 medium onion, peeled & minced fine
1 tablespoon garlic, minced
1 medium head green cabbage, cored & diced small
Salt & pepper, to taste

In a pot, boil water and cook the egg noodles, drain and set aside

In a frying pan, sauté the bacon and onions until cooked, then add the garlic and cook until it turns golden brown. Add the raw cabbage, cover the pan and cook until done.

Mix in the egg noodles, season with salt and pepper, then serve warm to your guests.

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Treasured Hungarian Recipes

\$7 per copy • A collection of 160 classic Magyar recipes

Prices include shipping and handling.



Make your check payable to "WPA 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.

Tips for a glorious last chapter

Advice for seniors when choosing their final residence



by Kathy Megyeri

In the last issue of *William Penn Life*, Tibor Check Jr. shared his sound advice for the college bound. This issue, I'd like to offer some advice for those of us at the other end of the spectrum of life, we who are in our 80s and considering elder care facilities.

My husband and I will be moving into the Army Distaff Hall in Washington, DC next month. As we prepared for this move, I learned a great deal about the process of selecting an elder care facility, about establishing a new lifestyle in a new setting and a new facility for the remainder of our years.

I was particularly fortunate that my husband put us on the waiting list for the Army Distaff Hall back when he was only a second lieutenant in the '60s. The Army Distaff Hall was established by Mamie Eisenhower for military widows, but a decade ago, they began admitting men as well.

Back then, we had no children, were familiar with the facility having attended many functions there, and knew that we wanted to remain in the DC area because that's where we both spent most of our lives.

Earlier this year, a unit with a patio became available. Considering we both had back surgery for spinal stenosis, we made the decision to move there.

Most of our friends relocated to be near

their children and depended on them for elder care. But, for many of them, it hasn't been all they expected. They miss their old friends, their communities, their homes. In some cases, their children got transferred, decided to move themselves or were occupied with jobs or childcare. Thus, our friends were left to find their own elder care facilities, and that can be especially difficult when health issues demand an immediate move, if a facility can even be located.

The point here is to plan ahead. Look around. Talk to others who have made such a decision. Examine your financial situation. Consider the location and amenities offered. Speak to those already ensconced in such facilities and get on a waiting list while you can still walk in healthy instead of being carried into a place not of your choosing. Hopefully, you've considered long-term care insurance before you really need it.

My friend Carol, a Washington, DC career foreign service worker, selected a facility after diligently doing her homework and spent the better part of a year downsizing her home filled with antiques. As a favor to others of us making such a major life adjustment, she asked fellow residents in her care facility, a not-for-profit called Ingleside at Rock Creek Park here in Washington, for input. She and her colleagues wrote a helpful check-list for the rest of us facing such a decision:

☐ See how costs compare between in-home care and an assisted living community.

☐ On average, what will my monthly fee be? What does it include? How often has it increased in the past three years? What will my total yearly financial commitment be including my move-in fee?

☐ Is your chosen location near public transportation?

☐ Is it convenient to essential shopping (groceries) and essential services like doctors' offices?

☐ What is the designated hospital for emergency responders and is your facility affiliated with that hospital?

☐ What renovations are done for incoming residents?

☐ What choices/restrictions are there for appliances, flooring (wool, carpet) and window treatments?

☐ Is there a group rate for basic TV and internet services?

☐ Are you assigned a garage parking space?

☐ Is there sufficient/convenient guest parking and available parking for private caregivers?

☐ What maintenance services are provided? Is there an on-site maintenance staff?

☐ What is the number of residents in independent living? How many rooms are available for assisted living residents? How many rooms are available for full-care residents?

☐ What facilities or amenities are offered for independent living residents?

☐ What meals are included and what meals are available? What are the dining hours? What are the dining options (dining room, cafe, snack bar)? What are the meal rates for outside guests?

☐ Are there guest rooms on site? If so, what are the daily rates per person?

☐ Are there group exercise classes? Is there a fee per hour or are they free? How frequently are they offered? Are there private exercise sessions available and what's the fee?

☐ Are religious services available? Which religions? Is there an on-site spiritual counselor? Is there an on-site social worker?

☐ How frequently is housekeeping provided? Are there restrictions for housekeepers (e.g., what jobs are they not to do, such as dusting fine antiques)?

☐ What security measures are in place (e.g., motion detectors in apartments)? How large is the security staff?



☐ Are there specific right-to-die policies that differ from local laws?

☐ Are there plans for community expansion? If so, which section (ie. independent living, nursing or long-term)?

☐ To what extent do residents create, plan or execute their own activities, such as guest speakers, outside entertainment, lectures and movies, and field trips to museums, shopping and concerts?

☐ What groups frequently visit? Are there cultural exchanges, art classes, outside speakers, men's groups, etc.?

☐ Is the library, gift shop and clothing exchange run by residents?

☐ Are there sufficient socialization activities like reading and writing groups, wine parties, sewing and knitting clubs, regular exercise classes or swimming opportunities?

☐ Is there a pet policy/restriction?

☐ Is there an ATM onsite? Money changing stations?

☐ Is there a swimming or exercise pool on site?

☐ What are the requirements to work here? How experienced is the staff? How long do most of them stay? How many work here and in what capacity?

☐ What facilities are on-site, like a beauty and/or barber shop?

☐ What transportation modes are available if I don't have a car?

☐ What is it about this facility that residents like best?

☐ What are the residents' most frequent complaints?

☐ Is there a requirement for a long-term insurance policy?

Granted, there are many more concerns and questions you may have. When I spoke with a few women at my new facility, I asked them what they liked best. They unanimously said they loved the birthday parties held each month. One leaned over and whispered to me: "Just think, if you don't want, you never have to cook another meal."

Of course, they admitted that many had health concerns but found the support systems reassuring. They loved having their grandchildren visit, they reminisced often about their earlier lives, they loved their "outing."

Best of all, they have made new friends who, like them, are looking forward to a glorious last chapter of lives well lived.

Kathy Megyeri is a freelance writer and retired high school teacher living in the Washington, DC area.





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 fun back-to-school craft

By the time you read this, the new school year will be well underway. We hope your first days back went well and that you all are getting along with your new teachers and classmates. We also hope you have a GREAT year, learn a lot and have some fun, too.

This month, we present a fun craft that is not only colorful and pretty easy to make but also a good way to help you keep some of your school supplies close at hand. Ever have a hard time finding a pencil or a certain color of marker you need for your homework? Well, we're going to show you how to make something that will make finding such things easier: **back-to-school supply holders**.

What you need

- 2 empty vegetable or soup cans
- Construction paper in your favorite colors
- Scissors
- Cutting board
- Glue dot, double-sided tape roller or glue stick
- Rub-on letters (optional)

What you do

- Place 2 glue dots on the side of the cans. Line up a piece of paper on the dots and wrap around the cans, securing the end of the paper with glue dots.
- Use scissors to cut slits in the excess paper that is above the cans. Place a glue dot on each slit and insert into the cans, pressing against the side to secure.
- To make stripes, cut colorful paper with a cutting board in different widths. Use a double-sided tape roller or a glue stick to attach the stripes to the cans.
- OR, cut unusual shapes from different colored papers and attach your rub-on letters to each one. Secure to the outside of the can with double-sided tape roller or glue stick. Cut more shapes and attach all over the cans.
- Fill the "color" can with markers and/or colored pencils; fill the "write" can with pens and pencils. Use on your homework desk.



Our thanks to www.craftsbyamanda.com for this excellent idea and the photos.

Share photos of your holders on Facebook @WPALife & Twitter #wpalife.

*There is one "B" that is backwards in the grid below.
How quickly can you find it?*



Answer: Row 19 / Column P

Illustration © Can Stock Photo Inc./rodrikovay

Branch 8 Johnstown, PA

By Alexis Juhas Kozak

Greetings from Johnstown, PA!

I cannot believe summer is almost over. Time flies when you're having fun in the sun!

The weather finally cooperated and we were able to have our annual bacon roast. We were so happy for Charlotte Sipos, who was cheated out of roasting bacon last year because we had a rain storm during our outing.

This year, we had a beautiful day with our members. Thank you, Charlene Hritz and Joe and Deb Oliver, for helping prepare for the event. We cooked for three days. We even made homemade dumplings. Everyone enjoyed the bacon bread and loads of other delights throughout the day. You know us Hungarians, we always go overboard with food and drinks. We certainly did not want to break tradition.

Busy times are coming in the next few months. We will attend the golf outing in Harrisburg with our good friend, Jim Robertson.

Our branch also will start preparing for the Slavic Fest being held on Sept. 15 and 16.

The WPA General Convention will be here before we know it. We're looking forward to seeing many of our dear friends.

Busy is good.

Wishing all a very happy and healthy fall. Be safe.

For your life insurance or annuity needs, please do not hesitate to call 814-242-0000.

Branch 9 Hazleton, PA

By Dora S. McKinsey

Greetings from Branch 9 Hazleton, PA. We hope everyone has a safe and enjoyable Labor Day.

Several branch members have been volunteering at Pine Grove



Members of Branch 8 recently gathered for a bacon roast.

Area Pathway, a non-profit that distributes food and other essential items to those who need a helping hand, supplying nutritious meals for their families. Members have also been working with St. Patrick's soup kitchen, which provides meals to those in need in the Pottsville, PA area.

By the time you read this, children will be back in school. Please be cautious as you drive near bus stops and school buses. Children can move quickly, so you need to be diligent and watch out for them rather than the other way around.

Don't forget about donating to the William Penn Fraternal Association Scholarship Foundation, if you can. College students are back in school, and recipients of WPA scholarships depend on receiving the funds to help with school finances. Every penny counts.

Now would be a good time to evaluate your current life insurance needs and determine if your beneficiaries need updated. You can contact Branch Coordinator Sara Barra at s_mckinsey@hotmail.com or 717-460-6755 if you need assistance with any of your insurance questions.

Happy birthday and/or anniversary wishes are being sent to those celebrating their big day in

September.

Please remember in prayers those who are struggling, be it with finances, relationships or just with everyday living situations.

Remember to start each day with gratitude. We all have much to be thankful for.

Branch 14 Cleveland, OH

By Richard E. Sarosi

It is hard to believe that summer will soon be ending and that fall is getting ready to appear with the beautiful changing color of the leaves. I am sure that there must have been a lot of canning of fruits and vegetables that were grown in the many gardens of our members and friends.

The Cleveland Hungarian Cultural Garden continued to celebrate the 85th anniversary of its establishment in 1938 with the 16th Annual Golf Outing and Fundraiser held July 12 at the Sand Ridge Golf Club, one of Ohio's finest golf courses. Over 70 golfers participated in this event and were pleased to have had the opportunity to play such a noteworthy golf course.

Golfers and guests enjoyed a



Above, Debra Oliver, Charlene Yuhas Hritz and David Kozak prepare nokedli (dumplings) while Allegra Stasko Slick (l) and Phillippa Rastall roast szalonna (bacon) during Branch 8's bacon roast.



delicious lunch featuring hot dogs, hamburgers and all the picnic trimmings, including delicious *kolbász* made special for the outing. A welcome greeting, followed by a *pálinka* toast, sent the golfers on their way to the shotgun start. Once the afternoon of golf was completed, the golfers enjoyed an eastern European dinner featuring stuffed peppers, stuffed cabbage, cucumber salad and *palacsinta* for dessert.

A special thank you and much appreciation goes to the WPA Board of Directors, National Officers and staff for the goodie bags and give away items that the golfers received upon check-in.

Our Association's ties to the Cultural Garden extend to the garden's very beginnings. It was the Verhovay Aid Association, one of the forerunners of today's WPA, which gifted the Szekely-Kapu Gate in 1934 for the establishment of the Cleveland Hungarian Cultural Garden.

The Hungarian Cultural Center of Northeastern Ohio will hold its Fall Festival on Sunday, Sept. 10. This will be one of the last festivals to take place in 2023. Here is your chance to enjoy the delicious

Hungarian menu and Hungarian music and to have a classic Hungarian summer dish of fried bacon, dripping on rye bread, with tomatoes, onions, bell peppers, mild/medium hot peppers, cucumbers and pieces of crunchy bacon. Hungarians call it *szalonna sűtés*. A *kolbász* or *laci pecini* sandwich is waiting for you.

It is important to support and encourage your students in their education and career goals. They represent the future. They have educational opportunities available to them which would not be possible without your support and the support of family members purchasing WPA life insurance and annuities.

To the moms and dads of our WPA students who will soon be growing out of their juvenile policies: it is time to have your children sign up for their adult policies. As parents, lead by example and sign up for your own William Penn Association life insurance policy or policies. Follow the footsteps of your parents and grandparents by purchasing a WPA life insurance policy for yourself, your spouse and your children. Remember, it is a requirement for

applicants to the WPFA Scholarship Foundation. Contact your WPA sales representative for information and to sign up.

If you were a recipient of a WPA scholarship grant, we encourage you to pay it forward with a donation to the Scholarship Foundation. Every dollar received makes a difference. Our students are counting on you. WPA is counting on you, too.

Branch 14 meetings are held at St. John Byzantine Catholic Church, located at 36125 Aurora Road, Solon, OH (the corner of Aurora and Liberty roads). William Penn Association Branch 14 adult members and adult guests are welcome to attend the branch meetings.

Our scheduled meetings and events for the remainder of 2023 are as follows:

- Wednesday, Oct. 4, meeting at 7:00 p.m. at St. John Church.
- Wednesday, Nov. 1, meeting at 7:00 p.m. at St. John Church.
- Saturday, Dec. 2, the Branch 14 Christmas party at Mentor Presbyterian Church, 5855 Hopkins Road, Mentor, OH.

- Wednesday, Dec. 6, meeting at 7:00 p.m. at St. John Church.

Please call Branch 14 President Caroline Lanzara at 216-970-2769 or Branch 14 Secretary-Treasurer Richard Sarosi at 440-248-9012 with questions regarding the scheduled meeting dates listed above.

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

Get well wishes are being sent to all of our Branch 14 and WPA members as well as our friends, who might be dealing with health issues. Please keep them, including Branch 14 member Violet Sarosi, 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

who are celebrating a September birthday and/or anniversary.

It is important to keep in touch with someone you haven't seen or talked with in a long time. It is so good to have contact and catch up on how everyone is doing. Take time to pick up the phone, write, email or text. Plan a visit. It is worth the effort you make.

It is equally important to remember family and friends who are in hospitals, rehabilitation facilities, nursing homes and extended care facilities. Everyone loves to receive cards, notes, telephone calls, visits and the opportunity to hear from family and friends. Do not forget them.

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 28 **Youngstown, OH**

By Kathy Novak

Are those really school bells ringing already? It's so hard to believe summer is almost gone for another year.

Congratulations to all of this year's WPA scholarship recipients. We wish them much success in the new school year.

The summer issue of the Lakeland Community College alumni and friends magazine, *The Link*, featured an article by Terrence A. Check Jr. In it, he wrote how his experience in the college's Model U.N./NATO helped shape his career path. He said he was inspired to pursue his current career path by Jennifer Nalmpantis, Ph.D., chair of Lakeland's History and Macro Social Science departments.

Many other students who are attending college find those special teachers who make a great impression on them, leading them to become successful individuals. It is so nice to know our WPA scholarship recipients can have



Branch 44 member Leah Bentley (left) and Maddie Confer joined other young branch members in making Cards of Caring for the students in East Palestine, OH.



this opportunity.

Thank you, again, to Branch 44 for spearheading the wonderful Cards of Caring project for the students and teachers in East Palestine, OH. I was so happy to see how many members and branches responded and participated.

We remember in our thoughts and prayers the many families throughout our country suffering from the numerous natural disasters that have taken place recently.

Best wishes go out to those joining with me in celebrating a birthday this month.

Happy anniversary to all those loving couples celebrating another wonderful year together.

Get well wishes go out to all those not feeling up to par. Healing thoughts go out to Mary Schauer, John Dankovich, the Rev. Joseph Rudjak, Sonny Tollas and Violet Sarosi.

We extend our sympathy to all those who have recently lost a loved one, especially the family and friends of Rev. Louis Megyesi.

For more information about WPA life insurance and annuity plans, please call me at 330-746-7704 or Alan Szabo at 330-482-9994.

Branch 34 **Pittsburgh, PA**

By Marguerite McNelis

Hard to believe that summer is winding down and autumn begins on Sept. 23. We hope our fall and winter will be mild (especially winter).

Parents can relax a little now that school is back in session. Congratulations to our scholarship recipients. When someone helps you, please pay it forward.

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

Special birthday wishes go out to everyone celebrating their birthdays in September, especially my daughter-in-law Valerie, my niece Nicole and great-niece Gabriella.

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.

Branch 44 Akron, OH

By Elizabeth Darago

Thank you! Thank you! Thank you!

We can't say "thank you" enough to everyone across the country who sent Cards of Caring for students, teachers and staff in East Palestine, OH.

The cards came in ones and twos, some in envelopes containing 20 or more. Juvenile members, adult members, friends of members—they all made or sent cards. Kids drew pictures. Adults added wonderful thoughts, some adding stars and keepsakes.

THANK YOU, ALL.

We reached our goal of 1,200 cards...a seemingly impossible goal, made possible by everyone.

Congratulations to all of this year's WPA scholarship recipients. To those first-year students, we hope you enjoy your first days at university.

To all students, have fun at school this year. You are all so special. You are amazing, and you are our future.

We wish all those celebrating this month a happy birthday, happy anniversary, happy wedding day or happy new addition to your family.

Our wishes for a speedy recovery go to any who are ill.

And, deepest condolences are extended to those who have lost a loved one.

Just a reminder, the Branch 44 holiday party is Saturday, Dec. 9, at the Golden Corral Buffet. More details to come.

Need Insurance? Call Alan Szabo at 330-482-9994.

Branch 129 Columbus, OH

By Debbie Lewis

Hello, all, from Columbus, OH.

This year has been flying by so fast. Thanksgiving and Christmas will be here before we know it. We have been having very hot weather this summer and can't wait for the cooler temperatures of fall. I love that time of the year with the fall festivals, fall flowers, trees changing colors, cooler days and nights and football.

Important dates for September include: Labor Day (Sept. 4), Grandparents Day (Sept. 10), Patriot Day (Sept. 11), Branch 129 meeting (Sept. 13) and fall begins and our Columbus Clippers branch outing (Sept. 23).

Our next branch meeting will be held on Wednesday, Sept. 13, beginning at 4:00 p.m. at Plank's Cafe, located at 743 Parsons Ave., Columbus. Hope to see you there.

We will be having a branch outing at the Columbus Clippers baseball game on Saturday, Sept. 23. Game time is 1:05 p.m. The branch has purchased a block of tickets, and if you would like to join us, please call Debbie Lewis at 614-875-9968 or 614-214-1840 by Sept. 15.

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 lives; it might just bring a smile to their 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 your prayers.

If you have any news you would like to share, or if you would like to receive information about WPA life insurance or annuity plans, please call Debbie Lewis at 614-875-9968 or 614-214-1840, or email her at DAL9968@aol.com.

Branch 132 South Bend, IN

By John E. Burus

Summer has been hot, muggy and quite rainy in northern Indiana. The garden is full of good fresh vegetables. Looks like a bumper crop this year for onions, butter crunch lettuce, beans, cucumber, peppers (hot and sweet) and tomatoes. The pumpkins appear to love this weather, too, as it is early August and they are already turning orange.



I also discovered a new heirloom pepper this year, the hot Bulgarian Carrot (pictured left). This interesting pepper is very hot with a fruity flavor

and is very prolific. This is the best time of the year, when you have your own farmers market in your own backyard.

The next Branch 132 meeting will be held on Tuesday, Sept. 12, at the Martin's Supermarket Deli (second floor) on Ireland Road, South Bend at 5:00 p.m. We will be planning the date for our annual Christmas pizza party. The last



Next Deadline: September 8



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.

branch meeting of 2023 will be on Tuesday, Dec. 12 at 5:00 p.m.

Our 13th annual summer picnic at Potawatomi was a success despite the rain and gloomy weather. We had a good turnout, great food and lots of fraternalism. Looking forward to next year! We are planning to change locations next year to change it up after 13 years at Potawatomi Park. Details to come early in 2024.

Branch 226 McKeesport, PA

By Judit Ganchuk

We pray for those who have passed away and ask that you please keep their families and friends in your prayers. We remember Joan Crncic who passed away in August. She was the sister of our branch's former Vice President, Janet Sparico. May God bless and comfort the family in this time of loss.

We are sending get well wishes to Carolyn Halas and all members who are recovering from illness or injury. It's never easy when life tells you to slow down.

We missed Carolyn and other members as we held our bacon roast at the Free Hungarian Reformed Church, where we meet. There was plenty of picnic food, lemonade, *szalonna* bacon and rain. The weather didn't stop the children from enjoying the bounce house when the sun finally came out. We thank our branch officers and all those who brought food and friends. It was nice meeting new friends and chatting with old friends, even with torrential downpours. In all, we had 32 members and guests relax in fraternal fellowship. We hope to have more get-togethers in the future.

On the anniversary of the tragic events of 9/11, we honor the victims and heroic first responders whose legacy encourages us to never forget. If you're a parent or grandparent, send the message of

service and unity by going out and doing something for someone less fortunate than you.

We saw the inquiry for greeting cards for the children in the East Palestine School District where a Norfolk Southern train carrying toxic chemicals derailed in February. They are in need of happy thoughts, so we sent a handful of cards to WPA Branch 44 in Akron, OH.

Our branch's general meetings are held quarterly at the Free Hungarian Reformed Church of McKeesport's social hall, near the high school. Our branch's next regular meeting will be on Tuesday, Sept. 26, at 6:00 pm.

For our Join Hands Day project, our branch is doing something different. We want to help more children nationwide who are suffering inside the foster care system and forced to jump from house to house with a trash bag full of their belongings. To fix this, Foster Love (formerly Together We Rise) is a program that helps humanize these children in these often-inhumane situations. According to their website, "when you look at any social issue, whether it is fighting poverty or homelessness...children who have experienced foster care are represented in those groups in outstanding numbers." More info (and fabric pastels!) will be shared at our September meeting.

We wish happy birthday and happy anniversary to all who celebrate in September. Happy 70th birthday to my dear mother.

To those who celebrate, we wish you a Happy Rosh Hashanah and a meaningful Yom Kippur.

Want to go green and stop getting your premium notices by mail? Sign up for the WPA electronic funds transfer program so the payment amount will be automatically removed from the checking or savings account you select. Contact me for more information.

Save the date! Our branch's Christmas party will be held Sun-

day, Dec. 3, from noon to 3:00 p.m. (new time!) at the Free Hungarian Reformed Church of McKeesport's social hall. RSVPs required with age of children attending.

Do you have good news you'd like us to share? Call or text message the branch at 412-566-7191 or find our private Facebook group online.

Branch 249 Dayton, OH

By Mark Schmidt

September is mixed up. It's not summer, not fall. Even its name is mixed up. September is the ninth month, but its name is derived from *septem*, which is Latin for "seven," an indication of its position in the early Roman calendar. Told you it was mixed up.

Officially known in the travel industry as a shoulder month, September is supposed to be a month you can get cheaper prices and run into fewer tourists. Yeah.... right. But does that keep you from traveling to all the fairs, festivals, games and dances? No way!

First is Labor Day. I hope you enjoy the unofficial end of summer, with cook outs and family fun and the start of--sorry kids--school. School brings football and the promise to learn and grow as a person.

I hope this article reaches you

in time to join many local Hungarians at the annual Magyar Club of Dayton's Bacon Fry at Hills and Dales Park, Paw-Paw Pavilion on Sept. 10 at 1:00 p.m. The club will provide the bacon and fixings. You are asked to bring a side dish and drink. This is always a fun time, and you can meet up with old friends and make new ones.

I would be remiss if I didn't mention 9/11, a dark day in our nation's history. It doesn't seem to be 22 years ago this attack and horrendous death of thousands was perpetrated on our country. Some wounds don't heal easily.

On Friday, Sept. 29, WPA Branch 249, with assistance from the Magyar Club, is having our 2nd Annual Adults Night Out at the Hollywood Gaming and Raceway in Dayton, OH. Easy to get to, the casino is two miles from I-75 on Needmore Road. We will have a BBQ buffet from 4:00 to 6:00 p.m. in the Sky Box Lounge overlooking the harness race track. Racing starts at 4:00, and you can feed your face as your horse wins and feeds your wallet. We have also secured \$10 in free slot play downstairs in the casino for our group. As this is FREE to Branch 249 members, we are limited to 25 people, so call me or email me quickly for your reservation at amschmidt@msn.com or 937-937-0198. The buffet is over at

6:00 but you can stay and mingle with friends or gamble. Live music starts at 8:00 p.m.

I hope I'll see you at the WPA General Convention Oct. 7 and 8 in Pittsburgh.

Later in the year, on Nov. 4, the Magyar Club of Dayton is holding the Heritage Dinner and Dance. Mark your calendar. I will have more info next month.

I would like to recognize the passing of longtime member Elsie Koos on June 6. Elsie was 105 and a sweetheart of a lady and attended many Hungarian events when she was able. Our prayers and blessings to those who have also recently passed away. Rest in peace, all.

Happy birthday to you Virgos, especially my grandson, Lucas. He is getting so big and smart. I would like to think he takes after me on the smart, not so much on the big. Haha.

Happy anniversary to the September brides and grooms. May you keep harvesting your love as the farmers keep harvesting their crops.

Get well wishes to those in the hospital or feeling under the weather. May you spring back to health as we enter fall.

Oh, I almost forgot that my favorite holiday is in September. On the 19th it's "Talk Like a Pirate Day". Arrrrr, matey!



You're Invited Branch 296 Springdale, PA **BACON ROAST**

Sunday, Sept. 24, 1:00 PM • Riverside Park
200 Hulton Road (off 3rd St.), Oakmont, PA
For more information, call Diane Torma at 724-882-3802



Photo of bacon © Can Stock Photo Inc./millinz

Illustration © Can Stock Photo Inc./DrawShop

Branch 296 Springdale, PA

By Mary A. Kelly-Lovasz

September 24 is the date of Branch 296's bacon roast at Riverside Park in Oakmont, from 1:00 to 5:00 p.m. All are welcome to this free event, but we'd like an idea of how many to prepare for, so you can RSVP me at 724-274-5318, or email me at makelly367@verizon.net by Sept. 18. Look for our happy crew at the Rotary Pavilion, closest to the back of Riverview High School and please remember that Riverside Park is a non-alcohol facility.

Bacon, of course, will be the star of the event, but there will be other food offerings, and you are welcome to bring a delicious dish to share. My homemade, slow-cooked baked beans are on the menu.

It should be a relaxing day, with the river and boaters to view from our pavilion. Plus, the track is right beside the pavilion for you to walk off your meal, and there's a playground for the kids, too. I strongly believe that we'll play corn hole, too. Hope to see you the 24th!

As summer winds down, we're discovering that the tomatoes and zucchinis are still appearing. Of great surprise to me is when I discover a baseball-bat-sized zucchini and wonder how that was overlooked. This year, I planted a few more herbs for cooking, and I enjoy stepping out to the backyard and picking that fresh basil, mint, parsley and dill.

Autumn is bulb planting season, and like last year, I have lilies and tulips ready to place in the ground to enjoy in 2024. Always something to look forward to, and that's a good thing!

Happy birthday wishes to our September-born branch members, especially Josh Borland, who just graduated from high school and is now studying welding.

Sending out happy anniversary



NEXT DEADLINE

Articles and photos for the for the October 2023 issue of William Penn Life are due in our office by September 8.

wishes to those who wed during this lovely month, including Josh's parents Diana and Tim.

Prayers are offered to all recovering from surgeries and illnesses. Good thoughts are sent your way, as well as for your caregivers and the healthcare professionals who are tending to you.

Our condolences to families and friends who have experienced the loss of a loved one. That also includes pets who have crossed over that rainbow bridge. Each of us have endured loss and understand the emotions that go along with loss. May God grant your loved ones eternal rest.

Branch 296 will meet on Thursday, Sept. 14, at the Tarentum (Pittsburgh Mills) Eat'n Park Restaurant. All adult branch members are encouraged to attend. If you have never joined us, we would be pleased to have you.

Our friendly and knowledgeable agent, Noreen Fritz, FIC, LUTCF, is usually in attendance, and she is available to answer any of your insurance or annuity questions. You may also reach Noreen by phone at 412-821-1837 or at noreen.fritz@comcast.net.

Can fall really be here already? The leaves on the trees begin to change their colors, the evenings and nights will become chilly. Pumpkin spice latte, anyone? Have a lovely September!

Branch 349 Weirton, WV

By Joyce Nicholson

Summer has come and quickly gone, but the beautiful autumn leaves will soon be in sight. The gorgeous colors of fall are breathtaking...that is, until you have to rake them up. That's a whole other kind of breathtaking.

The Cards of Caring project led by Branch 44 was a resounding success. They surpassed their goal of cards to send to the children, teachers and staff in East Palestine, OH. The small Ohio town will surely know they are being wished well and thought about by William Penn Association members and friends. What a wonderful project by the WPA Akron branch!

I was very happy to see The Hungarian Arts Club of Dearborn, MI is continuing with the long-standing tradition of the Fehér Rózsa Bál in February 2024. They have a new, beautiful venue at which to hold the ball, The Henry Ford complex in Greenfield Village. The event will include the formal introduction to society of young teen debutantes of Hungarian background and the presentation of the club's annual scholarship.

If you need information on becoming a debutante or an escort, call Linda Enyedy at 248-352-0927.

She will give you the requirements on opportunities to join the debutantes.

If you are able, you can participate in the four-week instruction course. If you live outside the Dearborn area and cannot commit to the four weeks of instruction, contact Linda about your options to attend the ball and be formally presented into Hungarian society.

Also, the Hungarian Arts Club is offering scholarships to qualified students of Hungarian descent. The number of scholarships and awarded amounts will vary depending on funding. To earn the scholarship, recipients must be enrolled or planning to enroll in an undergraduate or graduate degree program in the fine arts. Contact The Hungarian Arts Club of Dearborn for the application and rules. The winner must be present at The White Rose Ball to collect the scholarship certificate.

Check next month's article for the date and location of our branch Christmas party.

This month's interesting fact: The Hungarian capital, Budapest, has the most significant number of thermal springs in the world. On a daily basis, 70-million liters (around 18,492,052 gallons) of thermal water rise to the surface into Budapest's thermal springs. The landlocked nation is teeming with more than 1,300 thermal wa-

ter springs, with 123 in Budapest alone, earning it the moniker "Spa City."

Hungary's spa culture began in Roman times, but some of Budapest's most stunning bathhouses were built during the 150 years of Ottoman rule. No wonder people from all over travel to Hungary to enjoy these healing waters for thousands of years.

We wish happy birthday to branch members with September dates including Emily Nicholson, Deb Toth and WPA Chair of the Board Kathy Novak.

Happy anniversary to those celebrating wedded bliss this month.

Our prayers go out to those who may have lost loved ones recently, including the families of branch members Patti Jane Takach and David Currence. May your loved one rest in peace.

Get well wishes continue to go out to Violet Sarosi.

If you have any news you wish to share with us, please call me or email at jen567476@yahoo.com. You can call on Alan Szabo for all your insurance needs at 330-482-9994.

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

To all our friends, relatives and members, please continue to stay safe and healthy.

Branch 800 Altoona, PA

By Joan B. Ballash

By now, new fall outfits have been worn, school supplies purchased and used, swimming pools drained and Halloween costumes put on display. Yes, autumn will soon be here,

Each year, Branch 800 presents a financial award to the graduating male student at Bishop Guilfoyle High School who earned the highest grade average in religion



classes over the past four years. The 2023 award went to Benjamin C. Dodson, (left) son of Tyke and Julie Dodson of East Freedom, PA. Ben will be majoring in en-

gineering at St. Francis University. Congratulations, Ben, and many blessings for the future.

We extend our condolences to those who have recently experienced the loss of a loved one. We hope your pain and heartache are eased by belief in the resurrection of Jesus Christ.

Our thoughts and prayers go out to all dealing with difficult issues in their lives. May you have the support of family and friends.

Thank you to the Greiner brothers, Dan and Dennis, for hosting the annual branch picnic. They arranged the event and made certain everyone attending went home with a gift.

If you have news to share, call 814-931-1712.

If you have questions regarding life insurance or annuities, please call Bob Jones at 814-932-6809.

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



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The grand Széchenyi Baths, home of one of Budapest's many thermal springs.

Please remember in
your thoughts and
prayers our recently
departed members
and their loved ones

JULY 2023

- 0001 BRIDGEPORT, CT
Lester S. Tirnady
- 0008 JOHNSTOWN, PA
Barbara Hancharick
John Leppado
- 0009 HAZLETON, PA
Donald P. Walsh
- 0014 CLEVELAND, OH
Louis Medgyesi
Ernest Moldvay
Louis E. Vozar
- 0018 LINCOLN PARK, MI
Rose Marie Bartha
Virgil Burtka
Elvira Gayer
Isabel Giacomantonio
Veronica S. Giss
Mary Grahl
Marjorie Martin
Joseph R. Taylor
- 0019 NEW BRUNSWICK, NJ
Elizabeth Poloisky
Anna Simon
Edward Youshock
- 0026 SHARON, PA
Barbara L. Sauer
- 0028 YOUNGSTOWN, OH
Stella K. Gibson
M. Kathleen Kutty
- 0034 PITTSBURGH, PA
Katherine A. Wojcik

- 0048 NEW YORK, NY
Geni Jones
Carol Ann McGregor
- 0051 PASSAIC, NJ
Albert C. Patrick
- 0076 PHILADELPHIA, PA
Francis A. Marcinek
Anton P. Urban
- 0132 SOUTH BEND, IN
Kenneth W. Miller
- 0159 PHOENIXVILLE, PA
John Raytik
- 0249 DAYTON, OH
Frank Z. Murin
- 0296 SPRINGDALE, PA
Kristen L. Collodi
Margit M. Kupas
Thomas F. Manley
Kenneth J. Venus
- 0336 HARRISBURG, PA
Leon R. Boyer
- 0352 CORAOPOLIS, PA
Rose H. Mueller
- 0383 BUFFALO, NY
Donald R. Dole
William R. Janese
Michael W. Rustic
- 0590 CAPE CORAL, FL
Susan H. Rivera
- 0705 MAYVILLE, WI
Barbara C. Megna
Lorraine B. Schmidt
- 0720 DEDHAM, MA
John J. Caldwell
Rose A. Barbieri
Robert A. Carbone
Donna W. Morawiec
- 8036 SCOTTDALE, PA
Ruth E. McMillen

Donations

Donations Through Premium Payments

JULY 2023

- Branch - Donor - Amount
- 14 - Frances E. Pickett - \$17.50
 - 14 - Lois C. Sterrick - \$2.00
 - 28 - Jennifer A. Palotsee - \$25.00
 - 28 - Michael A. Kroner - \$13.92
 - 28 - Darcie L. Johnson - \$25.00
 - 28 - Albert E. Schmalzried - \$10.00
 - 28 - John M. Schmalzried - \$10.00
 - 226 - Judit Borsay - \$25.00
 - 336 - Avalon B. Funk - \$10.00
 - 352 - Dennis Friend - \$11.00

- 720 - Mary K. Foley - \$10.00
 - 720 - Adeline P. Scagliarini - \$13.00
 - 720 - Alane C. Renaud - \$10.00
 - 8036 - Jeffrey Pickerill - \$17.04
- TOTAL for Month = \$199.46**

Additional Donations

JULY 2023

Donor - Amount (In Memory of, if applicable)

- David M. Komienic - \$25.00
- George James - \$25.00
(Harry & George James)

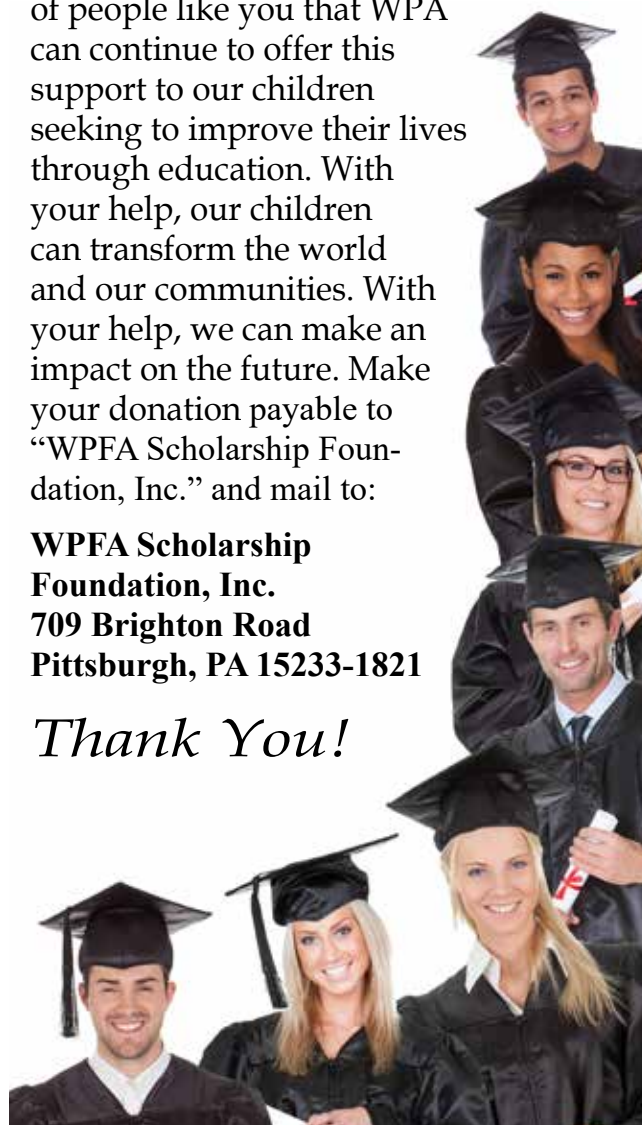
TOTAL for Month = \$50.00

Help us help our youth

Since 1972, William Penn Association has awarded our young members more than \$3 million in scholarship grants. It is only through the generosity of people like you that WPA can continue to offer this support to our children seeking to improve their lives through education. With your help, our children can transform the world and our communities. With your help, we can make an impact on the future. Make your donation payable to "WPFA Scholarship Foundation, Inc." and mail to:

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

Thank You!





Édes Kukorica: time for sweet corn

This summer, I introduced my daughters to sweet corn on the cob. Being that we live out in the country, there are numerous farms selling freshly picked corn. One of my favorites happens to be American-Hungarian, named Szalay's Farm & Market in Peninsula, OH. Visiting the farm and market is a great experience. Besides an abundance of sweet corn, they have tons of fruit, vegetables and snack items. They also sell roasted corn on the cob to eat right then and there.

My daughter Emerencia asked me if corn always looked the way it does now. After a bit of research, I found out that corn was originally found in Mexico over 10,000 years ago. The corn back then was very small, and the kernels were quite tiny.

Over time, farmers crossbred and developed corn so that the ears were bigger and sweeter. Christopher Columbus took the first seeds back to Europe in 1493.

Today, corn is grouped into six categories: sweet, flour, popcorn, pod, flint and dent. Most corn harvested is used for animal feed, fuel and sweetener. Humans consume less than 10% of the corn that is grown.

For a quick and easy way to cook corn, simply pop it in the microwave. Our favorite way is to roast it on the grill, doused in a blend of garlic, parmesan and butter. I would love to hear from you about how you prepare your sweet corn!

There are 17 clues in this month's wordsearch puzzle. Happy Labor Day and Autumnal Equinox!

WPA PUZZLE CONTEST #203 OFFICIAL ENTRY

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

"Sweet Corn" Word List

Butter	Flour	Pod
Delicious	Grill	Popcorn
Dent	Harvest	Roasted
Ears	Kernel	Sweet
Farmer	Mexico	Syrup
Flint	Microwave	

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 #203
709 Brighton Road, Pittsburgh, PA 15233

Entries must be received at the Home Office by **Oct. 31, 2023**.

Four winners will be drawn from all correct entries on or about Nov. 6, 2023, at the Home Office. Each winner will receive \$50.

Puzzle Contest #200 WINNERS

The winners of our Puzzle Contest #200 were drawn Aug. 8, 2023 at the Home Office. Congratulations to:

Kevin M. Drew, Br. 590 Cape Coral, FL
Mary Rose Purton, Br. 28 Youngstown, OH
Lois E. Kachidian, Br. 34 Pittsburgh, PA
John J. Palko, Br. 8 Johnstown, PA

Each won \$200 for their correct entry.



September 2023

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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

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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