



November/December 2025

WPL
WILLIAM PENN LIFE

INSIDE:

Be the difference in your branch and community
Our annual salute to our scholarship grant recipients
A listing of branch family Christmas parties



Wishing you a joyous holiday season



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welcome. Contact us at:
William Penn Life
William Penn Association
709 Brighton Road
Pittsburgh, PA 15233
Ph: 412-231-2979, ext. 135
E-mail: jlovasz@wपालife.org

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WPA Holiday Baskets spread holiday cheer

We have all experienced challenges throughout the past year, and many individuals and families continue to experience financial stress. This holiday season, we are again calling on our members and branches to give back to their communities through the WPA Holiday Baskets program.

Your branch can be reimbursed up to a maximum of \$300. You can choose to give baskets of greater value to a few select recipients, or you can provide smaller baskets to a greater number of recipients. The choice is up to your branch.

In 2024, our branches purchased and distributed food items and grocery store gift cards worth over \$4,700. Knowing that the critical need for this type of response remains, let's continue spreading the WPA message of kindness and fraternalism in 2025.

All Holiday Basket reporting forms, receipts for goods purchased and any photos you wish to share in our magazine are due at the Home Office by Dec. 19.

Nicholson, Robertson assume new positions on WPA Board



At the September meeting of the WPA Board of Directors, Joyce E. Nicholson was sworn in as Chair of the Board, assuming the role of former Chair Katherine E. Novak. Ascending to the position of Vice Chair was National Director James W. Robertson. Both were sworn in by Brian J. Kahle, WPA's General Counsel. Ms. Novak will continue to serve as a National Director.



Dear members,

As my tenure as WPA Chair of the Board comes to a close, I wish to express my heartfelt and sincere gratitude for giving me the honor and privilege to serve in this position for the last six years. It has been a pleasure representing the Association. I appreciate the confidence that was shown in allowing me to serve as the Chair.

The support and encouragement I received from my peers was appreciated more than you realize. As the saying goes, "it takes a village."

I have truly valued the opportunities presented over this time working with the exceptional Board of Directors, Corporate Officers, and board advisors. We've worked together in every effort to be a team. I believe that a collaborative approach is essential for effective board governance to achieve its common goals. The accomplishments we have achieved are a result of everyone's patience and knowledge. I have been blessed to get to know many of you personally and to have the opportunity to learn from your involvement with WPA. Over the years, I've been impressed by the commitment that WPA has to the fraternal insurance industry which allowed me to be committed to serve in support of the Association's mission and strategic objective.

It was an unusual term of leadership as we continued to maintain our meetings during the COVID pandemic and worked to meet our membership



needs. As with many organizations, we are striving to revive fraternal events and have our branches gain growth and strength going forward. In 2026, WPA will celebrate its 140th anniversary. In hopes of remaining a strong and vital fraternal association for another 140 years, as members please continue to support, promote, and become active in your local branches. New ideas and suggestions are always worth sharing.

The extension of my two additional years was granted per our by-laws, and the time has arrived for the selection of our next Chair. Vice Chair of the Board Joyce Nicholson was selected to serve the next two years as Chair and National Director James Robertson was selected to serve as Vice Chair for the next two years, with current Vice Chair Debra Lewis. I wish them all much success in their new positions. I will continue to have the privilege to serve on the Board as a National Director for the two years of my remaining elected term.

It truly is with much appreciation I thank everyone, once again, for the opportunity I was given, and I look forward to continue serving William Penn Association as a National Director.

Fraternally,
Katherine E. Novak

Be the difference...



...in your community...

...in your branch.



WPALife has been an active part of communities throughout the U.S. for more than 135 years. We're proud of the work we've done to ensure the financial security of our members and their families and to make the places they live better for everyone.

Right now, we're looking for motivated, forward-thinking people of all ages and backgrounds living in **California, Illinois, Maryland, Michigan, New York, North Carolina, Pennsylvania** and **Wisconsin** to continue our mission of service. We have members ready, willing, and able to volunteer their time and talents to help people in need. We have the financial resources to support them in their efforts. What we need--who we need--are individuals with compassion, vision, and desire to lead us into the next era of service to our communities.

Who we need is you. Will you be the difference?

[If you are a member interested in serving as an officer at your WPA branch, contact Cassie Holmes at 412-231-2979, ext. 126, or email \[cholmes@wpalife.org\]\(mailto:cholmes@wpalife.org\).](#)

Long-term care insurance

A quick look at some things to consider when looking at your future care needs

From
The National Association of Insurance Counsellors

The federal government says about two-thirds of us will need long-term care. This care is very expensive and is not usually covered by health insurance, disability insurance or Medicare. So how will you pay for this care if you need it? One option is to purchase long-term care insurance. This coverage pays for your care when you can no longer perform normal activities of daily living like bathing, dressing, feeding yourself, getting from a bed to a chair, and using the toilet or if you develop cognitive impairment. If you are eligible for the home health or community care services of long-term care insurance, it will also pay for services like helping with household tasks, meal preparation, and grocery shopping.

There is much to consider when thinking about your possible long-term care needs and how you will pay for them. The National Association of Insurance Counsellors (NAIC) has produced a shopper's guide that will help you understand all the aspects of long-term care and long-term care insurance. You can access the complete guide at the NAIC website at www.naic.org and search for "Long-Term Care Guide."

For now, here is some basic information about this important topic.

Long-term care can be expensive. The cost depends on the type of care provided. In 2017, the U.S. average for nursing home care was \$82,125 per year. In assisted living facilities it was \$43,435 per year. Home health care is priced hourly at approximately \$21 per hour, per home health aide.

You have options when paying for long-term care. These include using personal resources, long-term care insurance and Medicaid for those who qualify. Medicare, Medicare supplement insurance and health insurance you may have at work usually will not pay for long-term care. Long-term care insurance is one way you may pay for long-term care. This type of insurance will pay or reimburse you for some or all of your long-term care costs. It was introduced in the 1980s as nursing home insurance but now often covers services in other facilities.

Decide whether long-term care insurance is for you. Whether you should buy a long-term care insurance policy will depend on your age, health status, overall retirement goals, income and assets. Premiums are expensive. If your only source of income is a Social Security benefit or Supplemental Security Income (SSI), you probably are not suited to buy long-term care insurance. On the other hand, if you have means to pay premiums and assets you wish to protect, a long-term care insurance policy may be right for you.



Pre-existing condition limitations. A long-term care insurance policy usually defines a pre-existing condition as one for which you received medical advice or treatment or had symptoms within a certain period before you applied for the policy. Some companies look further back in time than others. Many companies will sell a policy to someone with a pre-existing condition. However, the company may not pay benefits for long-term care related to that condition for a period after the policy goes into effect, usually six months. Some companies have longer pre-existing condition limitations or none at all.

Know where to look for long-term care insurance. Long-term care insurance is available to you in several different forms. You can buy an individual policy from a private insurance company or agent, or you can buy coverage under a group policy through an employer or association membership. The federal government and several state governments offer long-term care insurance coverage to their employees, retirees and their families. You can also get long-term care benefits through a life insurance policy. Some states have long-term care insurance programs designed to help people with the financial impact of spending down to meet Medicaid eligibility. Check with your state insurance department or counseling program to see if these policies are available in your state.

Check with several companies and agents. Contact several companies and agents before you buy a long-term care policy. Be sure to compare benefits, the types of facilities covered, limits on your coverage, what is not covered and the premium. Policies from different insurance companies often have the same coverage and benefits but may not cost the same. Be sure to ask companies about their rate increase history and whether they have increased the rates on the long-term care insurance policies.

Don't be misled by advertising. Most celebrity endorsers are professional actors paid to advertise, not insurance experts. It is also important to note that Medicare does not endorse or sell long-term care insurance policies, so be wary of advertising that suggests Medicare is involved. Do not trust cards you get in the mail that look like official government documents until you check with the government agency identified on the card.

Make sure the insurance company is reputable. To help you find out if an insurance company is reliable, you can take the following actions: Stop before you sign anything, call your state insurance department and confirm that the insurance company is licensed to do business in your state. After you make sure



they are licensed, check the financial stability of the company by checking their ratings. You can get ratings from some insurer rating services for free at most public libraries.

Review your contract carefully. When you purchase long-term care insurance, your company should send you a policy. You should read the policy and make certain you understand its contents. If you have questions about your insurance policy, contact your insurance agent for clarification. If you still have questions, turn to your state insurance department or senior insurance counseling program.

REMEMBER: Not everyone should buy a long-term care insurance policy nor rely solely on long-term care insurance. Paying for long-term care can be done by combining different sources, such as assets, income and long-term care insurance. For some, a policy is affordable and worth the cost. For others, it may be unaffordable. You should not buy long-term care insurance if the only way you can afford to pay for it is to not pay other important bills. Look closely at your needs and resources. Talk with family members, a friend or a trusted and knowledgeable financial professional to decide if long-term care insurance is right for you.

The decision to buy long-term care insurance is very important. You should not make it in a hurry. Most states' laws require insurance companies or agents to give you the NAIC's Shopper's Guide to help you better understand long-term care insurance and decide which, if any, policy to buy. Some states produce their own shopper's guide.

For more information, visit the NAIC's website at www.naic.org.



Festive favorites



Every so often, I get requests for some of the most popular recipes I have shared over the years. So, keeping that in mind, here are my most requested recipes which you can share and enjoy with family and friends this Thanksgiving or during the Christmas season. I should note the recipes are for sides that will compliment your main entrée and for desserts that will provide an upgrade from the usual holiday fare.

I wish all of you a wonderful holiday season with blessings for you and your family. May you also have a prosperous and healthy New Year 2026.

Gratin Dauphinoise

- 2½ pounds russet potatoes
- 2½ cups gruyere cheese, shredded
- 2 cups heavy cream
- 2 garlic cloves, minced
- 3 tablespoons butter, melted
- 1½ teaspoons salt
- ½ teaspoon black pepper
- 2 teaspoons dried thyme

In a mixing bowl, combine the butter, cream, garlic and blend well.

Peel the potatoes and slice evenly ¼-inch thick and set aside in water.

In a baking dish or casserole, spread ⅓ of the potatoes on the bottom, coat with a bit of the cream mixture, sprinkle salt, pepper and thyme over the potatoes, then sprinkle ⅓ of the cheese. Repeat the process to form two more layers in the dish, saving the last ⅓ of cheese to top when the potatoes are cooked.

Cover with foil and bake for 50 minutes in a preheated 350°F oven. Test the potatoes with a fork to make sure they are done, then sprinkle the remaining cheese on top and bake an additional 15 minutes in the oven to melt the cheese to a golden-brown color.

Serve hot to your guests.

Apple Walnut Stuffing

- 1 loaf white bread
- 3 celery stalks
- 1 white onion
- 2 cups apples, peeled & diced small
- 8 tablespoons butter
- 1 teaspoon ground sage
- 1 teaspoons fresh parsley
- 1 teaspoon salt
- ½ teaspoon black pepper
- 1½ cups walnuts, chopped

Preheat the oven to 350°F.

Cube the loaf of bread into 1-inch cubes and place in a mixing bowl.

Melt the butter in a skillet, then sauté the onions, celery and apples for 5 minutes to soften.

Mix the sautéed mixture with the cubed bread to moisten, then add the spices, salt and pepper and finally the walnuts.

Grease a large casserole pan and add the stuffing spreading evenly in the dish.

Bake for 20 minutes or until the mixture is cooked, then cover with foil and bake an additional 15 minutes to keep the stuffing warm before service.

Serve hot to your guests.

Pictured (top to bottom): Gratin Dauphinoise, Apple Walnut Stuffing, Apple Cranberry Ginger Pie, Grilled Spicy Turkey Burger and Butternut Squash Pie.

William Vasvary, CEC, ACE, MBBQ, is an instructor at the Mount Holly Campus of Rowan College at Burlington County, NJ. He is a member of the American Culinary Federation, a Master BBQ Cook, and judge of the Kansas City Barbeque Society.

Garlic Thyme Dinner Rolls

6 cups all-purpose flour
1 tablespoon salt
2 teaspoons sugar
2 tablespoons yeast
2 tablespoons granulated garlic
1 tablespoon dry thyme
2 tablespoons olive oil
2 cups warm water (90°F)
Egg wash

In a mixing bowl, combine the flour, salt, sugar, yeast, granulated garlic and dried thyme.

Add the olive oil, then blend well with a dough hook.

Add the warm water and continue mixing to form dough. If dough is dry, add more water a teaspoon at a time until the dough does not stick to the side of the mixing bowl. Mix for 10 minutes until the dough is soft.

Proof the dough for 30 minutes to relax the gluten network.

Shape into rolls about 2 ounces each and let rest 5 minutes.

Bake in a 400°F preheated oven.

Serve warm to your guests.

Apple Cranberry Ginger Pie

For the Crust

2½ cups flour
2 sticks butter, softened
6 ounces cold water
2 tablespoons sugar

Pulse the flour, sugar and butter in a food processor or blend by hand using a pastry blender. After butter is cut into the flour, add the cold water and mix forming dough. Divide the dough in half, wrap and refrigerate for 30 minutes.

For the Filling

10 apples peeled, cored, thinly sliced
1½ cups fresh whole cranberries
¼ cup crystallized ginger, chopped
2 teaspoons lemon juice
3 tablespoons flour
¼ teaspoon salt
¾ cup sugar

In a mixing bowl, combine the apples and lemon juice and toss coating the slices.

Sprinkle in the flour, salt and sugar, then mix coating the apple slices.

Add the ginger and cranberries, blending well, then chill mixture until ready to use.

Roll out the pie crust and place in a 10-inch pie pan or baking dish. Fill the pie with the apple cranberry ginger filling above the rim of the pie pan.

Mix 1 egg and 3 tablespoons of water making an egg wash for the pie. Brush the edges of the pie with the wash, then place the top crust on the pie and crimp the edges using your thumb pressing against your first two fingers.

Wash the top of the pie then cut 4 or 5 small slits in the top to allow steam to escape from the pie while it bakes.

Bake the pie in a 350°F oven for 50 minutes. The crust and edge should be golden brown. Remove from the oven and let cool to room temperature.

Slice and serve to your guests.

Butternut Squash Pie

1 butternut squash, large cooked & puréed
1 9-inch pie crust, raw
¾ cup light brown sugar, packed
3 whole eggs
¾ cup evaporated milk
1 ½ teaspoons ground cinnamon
¼ teaspoon ground nutmeg
¼ teaspoon ground ginger
¼ teaspoon kosher salt
2 tablespoons all-purpose flour
1 tablespoon butter, melted
1 teaspoon vanilla extract

In a stand mixer, beat the squash with the brown sugar until smooth. Adjust with more brown sugar to your liking.

Add the evaporated milk, cinnamon, nutmeg, ginger, salt, flour, butter and vanilla extract, then beat until combined and smooth.

Fill the pie shell and bake 45 to 55 minutes in a preheated 350°F until the filling is firm not wobbly.

Let pie cool then slice and serve with a dollop of whipped cream.

Grilled Spicy Turkey Burger

½ onion, minced
1 tablespoon vegetable oil
3 pounds ground turkey
½ tablespoon salt
½ tablespoon celery salt
½ tablespoon curry powder
½ tablespoon paprika
½ teaspoon black pepper
¼ teaspoon allspice
¼ teaspoon ground coriander
¼ teaspoon ground cumin
½ cup cold water

Sweat the onions in the oil until soft, then cool to room temperature.

Combine the onions, turkey, salts, spices and water in a bowl and mix gently until uniform. Portion the mixture into 5-ounce patties and form into a burger. Grill or broil until just well done, but avoid overcooking which will dry the burger.

Serve with toasted hamburger rolls, lettuce, tomato, ketchup and/or mayo.

Chef Bill's Hot Apple Cider

1 gallon fresh apple cider
1 quart cranberry juice
½ cup brown sugar
1 teaspoon vanilla extract
1 tablespoon ground cinnamon
½ tablespoon ground nutmeg
½ teaspoon crushed mint salt
1 cup citron fruit mix
½ teaspoon cayenne pepper salt

In a large pot, combine all the ingredients and bring to a boil, then reduce to a simmer for 30 minutes. Garnish each hot drink with slices of apple or crab apple for extra flavor. Serve hot to your guests.

William Penn Association members attending accredited colleges, universities, technical schools and trade schools as full-time undergraduate students are eligible to apply for grants through the William Penn Fraternal Association Scholarship Foundation, Inc. To date, our Scholarship Foundation has awarded nearly 7,000 grants totalling more than \$3.3 million. This year, the Foundation awarded grants to 37 students, including 36 new recipients, totalling \$48,500. All of this is made possible by the generosity of our members and friends through direct contributions, through the purchase of “leaves” on our Scholarship Foundation’s Tree of Knowledge, and through support of various fundraising activities conducted throughout the year. We congratulate all our member scholars, especially this year’s new recipients honored here.



Grant recipients not pictured

Brooklyn M. Boso, Br. 129 Columbus, OH
Bethany L. Boykin, Br. 28 Youngstown, OH
Bryton W. Carruthers, Br. 14 Cleveland, OH
Charles H. Fedullo, Br. 336 Harrisburg, PA
Carson T. Horvath, Br. 14 Cleveland, OH

Julia L. Kocis, Br. 8036 Scottdale, PA
Katie R. Koulianos, Br. 28 Youngstown, OH
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Brady T. Vargo, Br. 249 Dayton, OH
Ella V. Volpe, Br. 296 Springdale, PA
Colton J. Weber, Br. 44 Akron, OH

2025-2026 grant recipients



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Br. 1 Bridgeport, CT



MARKUS T. ANDREWS
Br. 226 McKeesport, PA



SOPHIA M. ARENDS
Br. 249 Dayton, OH



JAMELAH D. EDWARDS
Br. 8340 Baltimore, MD



SOFIA A. FEDORIOUK
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Br. 28 Youngstown, OH



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JESSICA M. SERAFINO
Br. 14 Cleveland, OH



CADENCE R. SHORTHOUSE
Br. 28 Youngstown, OH

Easy paper Christmas ornaments

Happy Holidays -- Thanksgiving, Hanukkah, Christmas, Kwanzaa and New Year's -- just to name a few!

We are reminded that nothing should be taken for granted. This season of giving, why not show off your skills as a DIY (Do It Yourself) expert. Give heartfelt, handmade ornaments to your friends and family. Remember: it is not the ornament itself that's most important. What IS most important is that you cared enough about those you love to remember them in a special way.

Thanks to the good folks at www.fantasticfunandlearning.com for this easy to make holiday craft.

What you need:

- Red and green colored paper
- Scissors (when adult is present)
- Ribbon
- Ruler
- Scotch tape



What you do:

- Using your ruler and a pencil, draw lines lengthwise across each sheet of paper that are 1-inch apart.
- Cut your paper into strips with your scissors.
- Use your ruler and scissors to make strips that are 6, 7, 8, 9, 10 and 11 inches long
- Stack your strips, using the longest one first, then the next shortest in the opposite color. Continue doing this until you have six strips stacked on top of each other, with 3 red and 3 green alternating.
- Use tape to secure the end that has all the strips lined up. Be sure to tape all sides securely so that the paper strips do not slip out.
- To make the ornament, curl the shortest strip of paper down and around. Then tape the end to the back of the set. Continue curling and securing each strip so that the ends of the paper align as much as possible to get a consistent circular shape.
- Once all the strips of paper are secured tie some ribbon around the ornament, and you're done!



*Wishing you all the happiest
of holiday seasons!*

Let's build up our family community on Facebook by sharing your photos of your holiday crafts with us @WPALife #wपालife !

What's Happening

EVENTS PAST AND FUTURE

November

- 01** Magyar Club of Dayton Heritage Dinner-Dance, the Czech-Slovak Club, Dayton, OH. Information: magyarclubofdayton@gmail.com
- 08-09** 19th Hungarian Festival, Sarasota County Fairground, Sarasota, FL. Information: call 941.320.8253
- 09** 110th Anniversary of the Magyar Reformed Church, New Brunswick. Information: 732.828.3165
- 28** Free Thanksgiving Dinner, Bayard St. Presbyterian Church, New Brunswick, NJ. For information or to volunteer: 732.247.0384

December

- 07** U. of Pittsburgh Nationality Rooms Holiday Open House, Cathedral of Learning, Pittsburgh. Information: nationalityrooms@pitt.edu
- 07** Magyar Club of Dayton Christmas Dinner, Presidential Banquet Center, Dayton. Information: magyarclubofdayton@gmail.com
- 06** International Festival of Trees opening reception, American Hungarian Foundation, Somerset, NJ. Information: 732.846.5777
- 13** Hungarian Christmas Market. American Hungarian Foundation, New Brunswick, NJ. Information: 732.846.5777
- 24** Christmas Toy Giveaway, Bayard St. Presbyterian Church, New Brunswick, NJ. To donate or for information: 732.247.0384

February

- 07** Hungarian Arts Club Fehér Rózsa Bál, Lovett Hall at The Henry Ford, Dearborn, MI. Information: 248.352.0927

If you know of an event happening in your area that you think your fellow WPA members might like to attend, send your information to John Lovasz at jlovasz@wpalife.org.

Branch 1 Bridgeport, CT

By Jim Ballas

Fall colors are in full bloom though Thanksgiving and Christmas are right around the corner. Be safe if you are traveling over the holidays, and let's hope that the unpredictable weather does not interfere with your plans.

Our annual Christmas party will take place on Thursday, Dec. 11, at 6:00 p.m. at Testo's Restaurant, 1023 Brooklawn Ave., Fairfield, CT. In addition to the fellowship and dinner, there will be a brief branch meeting. Call Branch Coordinator Jim Ballas at 203-929-9425 or email him at jamesballas@att.net by Dec. 6 if you would like to attend.

During the summer months, our branch members along with the United Church of Christ of Bridgeport, collected donations for America's veterans. Items donated included various books, snacks, socks, toiletries and personal care items, blankets, stuffed animals, and toy diecast cars. Sandy Stasko boxed up the items. The local VFW picked up these items to donate to America's veterans and their families.

The Veterans of Foreign Wars (VFW) has many programs and services that support veterans, service members and their families as well as communities worldwide. "No One Does More for Veterans." Thanks to all those who donated to this worthy cause. Special thanks to Sandy Stasko for organizing, managing, and volunteering her time and efforts in handling this event.

Our branch also plans to participate in the Holiday Basket program. We will give food baskets with a grocery gift card to several families, following the guidelines set forth by the Home Office.

We wish everyone Season's Greetings, Merry Christmas and Happy New Year!



These items, donated by the members of Branch 1, were distributed to America's veterans and their families.

Branch 8 Johnstown, PA

By Alexis Yuhaz Kozak

Greetings on this beautiful fall day in PA!

Will make this short and sweet since I am playing nurse to Branch President David Kozak who just had a shoulder replacement in early October. He is doing very well, with the grace of God.

We survived the 10th Annual Johnstown Slavic Fest. It was two glorious days of beautiful weather, events, good food, entertainment and a wedding. They held a real traditional Slavic wedding with costumes that were nearly 100 years old. The Fest concluded with a live performance by the Tamburitans. Every year, this event gets bigger and better. Thank you, WPA, for being a sponsor that holds up our European traditions. We are very grateful.

Speaking of grateful, Branch 8 could never do this without our wonderful members.

Joe and Deb Oliver did so much pre-work for this event and never left the Fest the entire time. Bless you!

Charlie Tourney was a loyal helper and constant help.

Charlene Hritz stuck it out the entire time.

Deb and Dave Magro were always there for whatever we needed.

To all our other friends who



A couple in nearly century-old ethnic dress get married in a traditional Slavic wedding ceremony at the Johnstown Slavic Fest.

helped, THANK YOU!

It was so nice of Kathy Novak and her cousin Mary Foor to take care of the WPA info booth.

It takes a village to do these events, and we are blessed to have you all.

Christmas will be here before you know it. We will have our Christmas party on Dec. 7, at 1:30 p.m. at Anthony's restaurant. We would love to see all our members **but you must call for reservations.** Call David Kozak at 814-242-1111 before Nov. 30.

Have a blessed Thanksgiving and enjoy the company of your family and friends. Share the love and abundance.



LEFT: Outgoing WPA Chair Katherine E. Novak (left) joins members of Branch 8 in welcoming visitors to the 10th Annual Johnstown Slavic Fest. RIGHT: Guests at the fest enjoyed ethnic food and entertainment.

Branch 9 Hazleton, PA

By **Dora S. McKinsey**

Greetings from Branch 9, Hazleton, PA.

My, where has the time gone? The year 2025 is almost over with 2026 right around the corner. Time is going by faster and faster. Thanksgiving and Christmas will soon be here. Branch 9 officers would like to wish everyone Happy Holidays. As last year, the branch will be sending out gift cards to all branch juvenile members.

We also wish our Jewish members a Happy Hanukkah, which falls on Dec. 14.

Dec. 21 is the first day of winter and the day with the shortest amount of daylight. It's that time of year to bring out the heavy coats, gloves, scarves and boots. Hopefully, this winter will not be too snowy. I can dream, can't I! If you are traveling for the holidays, please be careful so as to reach your destination safely.

With inflation rising, now would also be a good time to review your insurance coverage to make sure your loved ones are adequately provided for. If you would like to review your coverage, please contact Branch Coordinator Sara Barra at s_mckinsey@hotmail.com. She will be able to assist you in answering all your questions.

She can also be of assistance

if you need to change your beneficiary or even your mailing address. It's important to keep WPA informed of any address changes so that you continue to receive premium notices, *William Penn Life* and any other information sent out to members.

Parents and/or grandparents need to report address changes for juvenile members who have the Juvenile Term to Age 25 plan of insurance so that when the child turns age 25, a letter can reach them informing them of their right to convert to permanent insurance with no health questions asked. This is a very important feature of that plan.

Stay safe and healthy. See you next year!

Branch 14 Cleveland, OH

By **Richard E. Sarosi**

Happy fall to our members and friends. Remember to check the calendar from your local Hungarian churches, organizations and clubs to see when events will take place. Don't forget the WPALife website, Facebook and other websites to see what is being planned for 2026.

Since our last issue, I had the pleasure of attending several events.

First was the WPA Picnic on Aug. 9 at the Pittsburgh Shrine Center

in Cheswick, PA. It was a beautiful day, and I was happy to see friends that I haven't seen in several years. The DJ played a lot of Hungarian music and included more current tunes. The food was plentiful and included some Hungarian dishes like cabbage and noodles and sausage. Of course, there were delicious Hungarian pastries. Thank you to the Shriner Clowns who entertained everyone. There were several vendors including Magyar Apparel with their wonderful Hungarian tee shirts. The Chinese auction and guitar raffle were popular. Congratulations to the winners. We hope to see more members and friends in 2026.

The Buckeye Road Nationality Reunion Picnic was held at the Hungarian Cultural Center of Northeastern Ohio on Aug. 17. It was good to see friends who lived in the Buckeye Road area and catch up on old times and renew ties. We had a nice day to enjoy the music, great food from the Cultural Center kitchen and take chances on the raffle items.

The Cleveland Garden Federation held its 79th One World Day on Aug. 24. More than 40,000 people visited the gardens. There was a naturalization ceremony, a parade of nations with current gardens, proposed garden and planned new gardens represented. The Garden Passport helped the



2025 Branch Family Christmas Parties

<u>Branch</u>	<u>City/State</u>	<u>Date</u>	<u>Time</u>	<u>Location & Reservation Information</u>
0001.....	Bridgeport, CT.....	Dec. 11....	6:00.....	Testo's Restaurant, 1023 Brooklawn Ave., Fairfield. Contact jamesballas@att.net or 203-929-9425 by Dec. 6 for reservations.
0008.....	Johnstown, PA.....	Dec. 7.....	1:30.....	Anthony's Restaurant, 725 Scalp Ave., Johnstown. Contact davidm610@aol.com for reservations.
0014.....	Cleveland, OH.....	Dec. 6.....	11:30....	Mentor Presbyterian Church, 5855 Hopkins Road, Mentor. Call 216-970-2769 or 440-248-9012 by Nov. 22 for reservations.
0026.....	Sharon, PA.....	Nov.22.....	1:00.....	Rochester Inn, 505 Rochester Road, Pittsburgh. Contact btew40@yahoo.com or 412-779-9279 by Nov. 15 for reservations.
0027.....	Toledo, OH.....	Nov. 29....	1:00.....	Timbers Bowling Lanes, 1246 Conant St., Maumee. Contact pooh9382@bex.com or 419-460-7214 by Nov. 22 for reservations.
0028.....	Youngstown, OH.....	Dec. 6.....	12:00....	Aut Mori Grotto, 563 N. Belle Vista Ave., Youngstown. Contact snovak1954@neo.rr.com or 330-540-3327 by Nov. 30.
0044.....	Akron, OH.....	Dec. 6.....	9:00.....	Golden Corral Buffet, 2819 S. Arlington Road, Akron. Call 330-608-4496 or 330-606-2634 or email wpennbranch44@gmail.com by Nov. 15 for reservations.
0051.....	Passaic, NJ.....	Dec. 14....	1:00.....	LouCas Restaurant, 9 Lincoln Highway, Edison. Contact 973-222-4273 by Nov. 30 for reservations.
0088.....	Rural Valley, PA.....	Dec. 7.....	2:00.....	William Penn Social Hall, 132 W. Main St., Rural Valley.
0089.....	Homestead, PA.....	Dec. 13....	12:30....	Spins Bowl, 5840 Buttermilk Hollow Road, Pittsburgh. Contact tothmaskarinec@gmail.com or 412-352-7077 by Dec. 1.
0129.....	Columbus, OH.....	Dec. 13....	2:00.....	Columbus - Grove City Elks, 2140 Sonora Dr., Grove City. Call 614-214-1840 by Dec. 5 for reservations.
0132.....	South Bend, IN.....	Dec. 7.....	3:00.....	Mishawaka Barnaby's Pizza Pub, 3724 Grape Road, Mishawaka. Call 574-256-5281 (leave a message) by Dec. 1 for reservations.
0216.....	Northampton, PA.....	Dec. 6.....	1:00.....	Chick-fil-A, 14 W. Lightcap Road, Pottstown. Contact midnight2ups@aol.com by Nov. 29.
0226.....	McKeesport, PA.....	Dec. 14....	1:00.....	Free Hungarian Reformed Church, 101 University Dr., McKeesport. Call or text 412-566-7191 by Dec. 7 for reservations.
0249.....	Dayton, OH.....	Dec. 14....	12:30....	Scene 75 Entertainment Center, 6196 Poe Ave., Dayton. Contact amschmidt@msn.com or 937-938-0198 for reservations.
0296.....	Springdale, PA.....	Nov. 23....	12:00....	Springdale Veterans Association, 1151 Pittsburgh St., Springdale. Contact dtorma@wpalife.org or 724-882-3802 by Nov. 12 for reservations.
0336.....	Harrisburg, PA.....	Dec. 6.....	11:00....	Verhovay Home Association. 1012 S. 29th St., Harrisburg. Contact verhovayhomeassn@gmail.com or 717-564-9833 by Nov. 28.
0349.....	Weirton, WV.....	Nov. 29....	9:00.....	Wintersville Methodist Church Fellowship Hall, 702 Main St., Wintersville. Call or text 740-264-6238 by Nov. 19 for reservations.
0590.....	Cape Coral, FL.....	Nov. 30....	1:00.....	Rotary Park at Suntree, 6495 US-1, Rockledge. Contact jlvk714@aol.com for reservations.
0800.....	Altoona, PA.....	Dec. 7.....	5:00.....	Prime Sirloin Buffet, 501 Municipal Dr., Duncansville. Call 814-943-7471 by Nov. 28 for reservations.

guests to visit the world in one day and collect their stamps, while enjoying food and crafts representative of each country, folk dancing, costumes, singing and more. The Hungarian Garden hosted a Budapest Café and Rubik's Cube demonstration and challenge. The weather and temperature were outstanding.

Preparations for the 80th One World Day in 2026 are taking place. If you haven't seen the Hungarian Garden as well as all of the other nationality gardens, you will be quite surprised.

The 69th Hungarian Scout Festival (Cserkésznap) was held Aug. 31 at the German Central Park in Parma, OH. It is the largest Hungarian celebration in the state of Ohio with 2,500 people attending. Among the Hungarian dishes served were chicken paprikás with dumplings (*paprikás csirke no-kedlivel*), stuffed cabbage (*töltött káposzta*), *lacipecsenye*, *kolbász*, *lecsó*, *lángos*, chimney cake (*kürtőskalács*) and a favorite shot of pálinka. Hungarian music and the Hungarian Scout Folk Ensemble dancing performances, dance lessons for the public, were a highlight.

WPA Branch 14 had a table and it was great to see members and friends. The WPA give away items were a hit. Thank you to WPA sales representative Alan Szabo for answering questions.

The Fall Festival (*Szűreti Bál*) at the Hungarian Cultural Center of Northeastern Ohio took place on Sept. 14. Once again, the weather was perfect, and we had about 400 people. The Cultural Center kitchen prepared delicious selections, and the Hungarian music by Harmonia was enjoyed by all. The Hungarian Scout Folk Ensemble and the St. Elizabeth Dance Group performed. Dance lessons were available for those who brought their dancing shoes. It was a very exciting day. The vendors had wonderful merchandise for sale.



The 4th Annual Cleveland Hungarian Cultural Garden Beer Pairing Dinner, was held on Sept. 25 at the Immigrant Son Microbrewery. A delicious four-course meal was prepared by Chefs Steven Schoeff and Jeff Motika, served with beer pairings selected by Earl Lali. The dinner was delicious, and the upscale Hungarian dishes were beautifully presented. Proceeds from the dinner benefitted the Cleveland Hungarian Cultural Garden restoration and maintenance. A big thank you goes to the donors and volunteers who support the garden.

Once again, I urge the parents of our young members that you are now taking the place of your parents and grandparents in the purchasing of WPA insurance policies for your students. For those parents whose children will soon be growing out of their juvenile policies, it is time to remind them to sign up for their adult policies. Contact your WPA sales representative or the Home Office who will assist you in determining the best policies to fill your needs.

Please remember it is a requirement of the WPA Scholarship Foundation that applicants for grants be WPA policyholders.

Speaking of the Scholarship Foundation, we congratulate those Branch 14 members who were awarded grants for the 2025-26 academic year: Bryton Carruthers, Sofia Fedoriouk, Frank Gagyi, Carson Horvath, Cassidy Klodnick, Olivia Krasznai, Theresa Kraynak, Molly Novak, Michael

Patrick and Haydin Puskar. We wish you all much success in your future endeavors.

To all members, please report any changes to your address, phone number and other personal information to the Home Office so that our records will contain correct and current information for you and your family.

Branch 14 meetings are held at St. John Byzantine Catholic Church, 36125 Aurora Road, Solon, OH. Branch 14 adult members and adult guests are welcome to attend.

The remaining meetings for 2025 will be held on Wednesday, Nov. 5, and Wednesday, Dec. 3. Both will start at 7:00 p.m.

Our branch Christmas party will be held Saturday, Dec. 6, at 11:30 a.m. at Mentor Presbyterian Church, 5855 Hopkins Road, Mentor, OH. Call Branch President Caroline Lanzara at 216-970-2769 or Branch 14 Secretary-Treasurer Richard Sarosi at 440-248-9012 for reservations by Nov. 22.

We remember those WPA members who have passed away or may have recently lost a loved one. May your loving memories help to comfort you and your family. May our friends, family and WPA members who are no longer with us rest in peace.

Get well wishes are being sent to all WPA members who might be dealing with health issues. Special prayers for healing go to Branch President Caroline Lanzara who is recovering from a broken foot. Please keep 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 who are celebrating a November/December birthday and/or anniversary.

It is important to keep in touch with someone you haven't seen or talked with in a long time. Take time to call, write, email or text them. Plan a visit, if you can. It makes a difference.

It is equally important to remember family and friends who are in hospitals, rehabilitation facilities, nursing homes and extended care facilities. Call ahead to check where visits may or may not be possible. Everyone loves to receive cards, notes, telephone calls, have 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 19 New Brunswick, NJ

By Evelyn Bodnar

Branch 19 continues to partner with the Bayard Street Presbyterian Church in New Brunswick, NJ in an outreach program helping low-income families and homeless individuals.

On Aug. 30, the project gave out backpacks and school supplies to more than 100 school children. On the same day, groceries were given out and a free flea market loaded with everything from clothing to household items was held, serving more than 150 people. Free hamburgers and hot dogs were served. Thirty volunteers set up, organized and ran the program.

Next Deadline: Dec. 5



Members of Branch 19 and other volunteers from the community prepare food to be given away to residents in need in the New Brunswick area.

On Sept. 27, after another giveaway, the volunteers will be given a free lunch buffet funded by the branch.

As I write this, we are looking forward to Oct. 25. By the time you read this, St. Peter Hospital will have set up a free clinic at the food giveaway. Check-ups for all participants will be made available.

On Thanksgiving Day, we will work together with Joe and Maureen Bodnar on a free Thanksgiving dinner.

In December, we will work together again with Joe and Maureen Bodnar and Bodnar's Auction to give away over 700 Christmas presents to community children. We thank all our volunteers, and WPA for their generosity.

Branch 27 Toledo, OH

By Paula Bodnar

I sure hope everyone had a great summer and is enjoying the fall weather.

With that said, I have booked The Timbers Bowling Lanes for our branch's annual Christmas party. The party will be held on Saturday, Nov. 29, beginning at 1:00 p.m. The address is 1246 Conant St., Maumee.

Contact Lisa Brooker 419-367-8117 or me at 419-460-7214 before Nov. 21 to make reservations and let us know how many people will be coming. Thank you and hope to see you then.

Branch 28 Youngstown, OH

By Kathy Novak

How incredible it seems that the holidays are just around the corner. The WPA branch family Christmas parties will be happening in various local areas, so hopefully you've received your invitation and made your reservations.

Branch 28 has Saturday, Dec. 6, reserved for its open house party, from noon to 3:00 p.m. at the Aut Mori Grotto Hall on Belle Vista Ave., Youngstown, OH. Details of this fun event will be shared in the next publication. As always we thank WPA for promoting and assisting the branches to host these parties.

Branch 28 also participated in the WPA Holiday Basket program which offers assistance to those in need of extra help during the holidays.

So many activities took place since the last issue of the publication during the months of August and September.

We hope everyone who attended the WPA Picnic Aug. 9 in Cheswick, PA enjoyed themselves. We had a wonderful time listening to the music, enjoying the wonderful food and pastries, and got a chance to shop a little with the vendors and available raffles. It's nice to see our attendance improving a little each year. There were many new faces but it was extra nice to see some that haven't



Branch 28 member Andrew Check (pictured with his wife, Jessica) played his cimbalom for guests at the Birmingham Ethnic Festival in Toledo.



Branch 28 members Alice and Betty Ann Nagy were among those volunteering at the National Scleroderma Foundation information booth at the Canfield Fair.

been with us for a while. It was great to see some of our retired National Directors and their family members there with us.

Thank you to the Home Office staff, Corporate Officers, Board of Directors and their family members for helping prepare and host this event. All proceeds from this event supported the WPFA Scholarship Foundation.

The Birmingham Ethnic Festival held Aug. 17 in Toledo had a great turnout, with numerous food stations, entertainment stages, and vendors to keep everyone busy. WPA was a sponsor for this event with a large visible sign near a stage area, as well as near the booth where Andrew Check was located with his cimbalom provid-



Branch 28 member Paula Horvath welcomed visitors to the Hungary display at the Canfield Fair.

ing music for those passing by. As always, his supportive wife Jessica was there with him.

The American Hungarian Friends of Scouting held their annual festival on Aug. 31 with a day of beautiful weather. WPA sponsored a booth with National Director Richard Sarosi and sales agent Alan Szabo meeting and greeting those who stopped by. As always, Branch 14 supplied some extra give away items.

The annual Canfield Fair was held Aug. 21 to Sept. 1. Once again, the Hungarians were represented in the International Building with Paula Horvath setting up the display and arranging for volunteers to sit in the booth talking with visiting guests.

Also, while walking in the Medical Building, I found Branch 28 members Alice Nagy and Betty Ann Nagy volunteering in the National Scleroderma Foundation booth. Both of these two great ladies are very active in all the local events held for the group throughout the year.

On Sept. 19 and 20, Johnstown, PA hosted its annual Slavic Fest. The aroma of delicious food filled the air as did the music of so many talented groups. A special performance by the Tamburitzans was held on Saturday evening; needless to say, the tent was overflowing with people watching these very talented performers.

WPA was one of the key spon-

sors and had a large banner in a perfect location on the courtyard stage. Branch 8 officers and volunteers once again were serving delicious food. WPA also had an information booth with Branch 28 member Mary Foor and me greeting the many friendly people who stopped by to chat.

It's always a great two days spent with David and Alexis Kozak, Joe and Debbie Oliver, Charlie, and other Branch 8 members.

To commemorate the Hungarian uprising of Oct. 23, 1956, a memorial service was held Oct. 26 at the Franciscan Friary with fellowship following offering goulash, kolbász sandwiches, pastries and refreshments. More details of this event will be in the next issue.

We congratulate all our scholarship recipients.

Happy birthday to all those celebrating their special day in November and December.

Also, happy 100th birthday to the Nationality Rooms of the University of Pittsburgh. Special events are being held to honor this milestone, beginning with a "Cut the Cake" event held in August. The Rooms' annual Holiday Open House will take place on Sunday, Dec. 7.

Best wishes to all those loving couples celebrating their wedding anniversaries. Special happy 40th to such a very loving couple, Mark and Anne Marie Schmidt.

Get well wishes to everyone not

up to par these days, especially Nancy Gunyula, Evelyn Horvath, Mary Jane Molnar, Jackie Prologo, David Kozak, Ursula Makovits, Robert Horvath and George Batyi.

Deepest sympathy and prayers are extended to those who recently lost a loved one.

If you have any news to share or questions about WPA products, please call Alan 330-482-9994 or me at 330-540-3327.

May this wonderful time of the year bring everyone much joy, love and happiness.

Branch 89 Homestead, PA

By Lisa S. Toth-Maskarinac

We hope you have a very safe and Happy Thanksgiving and will be able to spend it with your family and friends.

We have started preparations for our branch Christmas party to be held Saturday, Dec. 13, at Spins Bowl in Pittsburgh. This year we will again have both a balloon artist and a tattoo artist. It's amazing how talented these people are and how much the children like them. They love watching them create the balloons and many pictures and drawings. I think they may like these artists better than bowling, and they love bowling especially when Santa makes his appearance and bowls with them. We're looking forward to another fabulous branch Christmas party.

As a special Christmas project this year, we are collecting clothing, bedding and other items for homeless veterans in the Greater Pittsburgh area. Mark and I were part of a charity golf outing for the benefit of Veterans Place in Pittsburgh. It is a great organization that truly helps these individuals who fought to make the world a better place for us all.

Specifically, items being accepted include:

- Towels and washcloths
- Laundry detergent, dryer sheets



Members and friends of Branch 88 Rural Vally, PA enjoyed delicious food and warm fellowship during the branch's annual bacon roast held Sept. 21.

- Shampoo, conditioner, soap
- Razors, wet wipes
- Shelf-stable foods (not expired)
- New clothing with tags attached
- Backpacks, tents, sleeping bags
- Tennis shoes
- Pillows, full-size bedding
- Winter gloves, hats & scarves

If anyone would like to brighten a veteran's Christmas, please send any items to our address. We will personally deliver these items in time for Christmas. No donation is too small.

Mark and I thank everyone for making both of our golf outings successful. While our attendance was a little lighter than we had hoped for, a good time was had by all. We are including some pictures from our August outing. The Volunteer Firemen of the Steel Valley Area, Greater Love Ministries and Eighth Avenue Ministries will once again benefit from the outing as will our church. All of these organizations are grateful for any financial assistance they may receive. It was nice of the Salvation Army Disaster Relief to send their canteen up and serve breakfast sandwiches and coffee to the golfers and volunteers. Nice touch to start the day.

Speaking of the August golf outing, Doug Bacon won the 2-week trip to

Italy, and the winner of the 50-50 raffle was branch member Janet Phillips. How nice. I believe Justin Toth, Branch 89 Auditor, won one of the skill prizes.

We thank the staff at Grand View Golf Club for making our event such a success. They are truly a great staff to work with.

We extend best wishes and congratulations to The First Hungarian Reformed Church of Homestead on celebrating their 122nd anniversary on Oct. 19. Attendance at the church has dropped drastically since Covid, but it is still open and will continue to be as long as possible.

Please do something nice for someone. Pick up the phone and call someone. Show them you care. Stay healthy and don't eat too much turkey. Sit back and do what Mark does: enjoy a football game or two.



These golfers were among those who enjoyed Branch 89's golf outing in August.



These golfers also enjoyed Branch 89's golf outing in August in Braddock, PA.

Branch 129 Columbus, OH

By Debra Lewis

As the end of 2025 approaches, we would like to wish all of our WPA members and their families love, peace and happiness this holiday season and beyond. We hope everyone will be blessed with a Thanksgiving Day spent with family and friends. We also wish everyone a Merry Christmas and a Happy New Year.

Please reach out to important people in your lives that you haven't been in contact with, especially during this holiday season. It can be a lonely time of the year, especially for the elderly and shut ins. You never know the impact that a visit, phone call, text or card will have to lift someone's spirits during the holidays and after.

We would like to congratulate our Branch 129 new student scholarship recipient for 2025, Brooklyn Boso. Good luck to all members on your continuing education. If you would like to donate to the WPFA Scholarship Foundation, please send your donation to the WPA Home Office. Thank you for your past and continuing donations.

Our next branch meeting will be Wednesday, Nov. 19, at 11:30 a.m. It will be held at Plank's on Broadway, located at 4022 Broadway in Grove City. We will be making final plans for our branch Christmas

party and activities for 2026.

Our branch Christmas party will be held on Saturday, Dec. 13, beginning at 2:00 p.m. It will again be held at the Columbus-Grove City Elks, located at 2140 Sonora Drive in Grove City. Reservations are due by Friday, Dec. 5. For any questions you may have, please call Debbie Lewis at 614-875-9968 or 614-214-1840.

Important dates for November are: Daylight Saving Time Ends (Nov. 2, turn your clocks back one hour); Election Day (Nov. 4); Veterans Day (Nov. 11); our branch meeting (Nov. 19); and Thanksgiving Day (Nov. 27). December dates are: Branch 129 Christmas party (Dec. 13); first day of winter (Dec. 21); Christmas Day (Dec. 25); and New Year's Eve (Dec. 31).

We congratulate all those celebrating birthdays and anniversaries in November and December. Congratulations to all who have new additions to their families. Get well wishes to all who have been ill or hospitalized.

We extend our sincere sympathy to all who have recently lost a loved one. Please keep them and all members in your thoughts and prayers.

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

Branch 226 McKeesport, PA

By Judit Ganchuk

Congrats to Markus Andrews on receiving a WPA scholarship! Congrats to you and best wishes for the future.

We are sending warm wishes to members Goldie Szarka, Shirley Marcinko, and my mother, Judit Borsay.

We pray for the family and friends of branch members who have passed away: Thelma S. Homonai, Angela J. Kushto and Charles Valvo. May they rest in peace.

We're trying to get final details for our Join Hands Day activity and a lot can be said of these non-profit charities that are run by volunteers. Once we get our ducks in a row, we plan to email out info.

We hold our meetings in March, June, September and December. The next regular quarterly meeting will be on Tuesday, Dec. 3 at 6:00 p.m. in McKeesport getting ready for the Festival of Trees at the Main Pavilion in Renzie Park. Please call or text Judit Ganchuk at 412-566-7191 for more info.

Our branch family Christmas party will be Sunday, Dec. 14. Please make sure to RSVP. We are planning to have a magician, food, games and a visit from Santa Claus. We will be collecting non-perishable items for Hope Ministries of McKeesport, formerly known as The Intersection. We'll have photos in an upcoming issue.

We are fortunate enough to be able to give back to our community. We plan to participate in the Holiday Baskets program through the Home Office.

Do you have good news you'd like us to share? Text message the branch at 412-566-7191 or find our private Facebook group online. If you're on Facebook, we'd love to have you join our group. Make sure to like the main WPALife page on Facebook, too.

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

Branch 249 Dayton, OH

By Mark Schmidt

Well folks, it's fall/winter. One day warm and sunny; the next, cold and blustery with a little snow for good measure. But, do we care? Heck, no! Too much going on to worry about the weather.

September saw a successful Magyar Club of Dayton Gulyás Fest. Nearly 100 people came Sept. 21, for the traditional soup made in cast iron kettles, and boy, was it delicious. The cabbage and noodles and desserts were pretty tasty, too, and Matt Tolentino supplied ethnic accordion music for hours. All had a grand time.

We had the annual Branch 249 Adults' Night Out with participation from the Magyar Club of Dayton. We held this at Hollywood Gaming and Dayton Raceway Oct. 3, from 4:00 to 6:00 p.m.. Many stayed later because their luck at the slots was good. But, all enjoyed the fraternalism and the hors d'oeuvres and dessert buffet located in the SkyBox Sports Bar overlooking the horse racetrack. I even made a few bucks on the ponies. Shhhh! Don't tell my wife.

Lots going on with ethnic festivals, football games, the World Series and Halloween. And November isn't any less packed with events.

First is the Magyar Club of Dayton's annual Heritage Dinner Dance. It will be held at the American Czech-Slovak Club Nov. 1, from 5:30 to 9:00 p.m. Cost is \$15 for members advanced reservations, \$20 at the door. Non-members costs are \$20 advanced reservation or \$25 at the door. Seating is limited so get your reservations in



Caroline Buckley and Mark Schmidt shared the winnings at Branch 249's adults' night out at Hollywood Gaming and Dayton Raceway.

fast. Call Gail Robison at 937-776-5944. A delicious Hungarian dinner will be served along with music to dance the night away.

After that, there is a family favorite: Thanksgiving. Thanksgiving is a national holiday originally founded as a day of giving thanks for the blessings of the harvest and of the preceding year. Various similarly named harvest festival holidays occur throughout the world during autumn. So go ahead and stuff your face.

And then the big one, the whopper daddy of the year. No, no, not Christmas. I'm talking about the Branch 249 family Christmas party! Free for all juvenile members and their families, you will get pizza, wings, fruit, cheeses, cookies, drinks and paid cards to ride the rides and play the 100's of games at Scene 75 in Dayton, Ohio on Sunday, Dec. 14, from 12:30 to 2:30 p.m. I hope you sent back your reservation to me because this is not to be missed. Kids and adults alike go nuts in this place, and it's the best (and easiest way) to wear the kids out. And for you sports fans there is a bar with dozens of TVs to watch all the games.

Congratulations to our new Branch 249 student scholarship winners, Sophia Arends and Brady Vargo. May this scholarship help power you to a career you truly love. Remember, it isn't work if



Members of the Magyar Club of Dayton prepare a kettle of gulyás for the club's annual Gulyás Fest.

you love what you're doing.

Happy birthday to all the November and December birthday babies. Remember to stay bundled up.

And speaking of bundled up, I don't think the anniversary couples will have trouble staying warm; if you get my drift. To my bride and wife of 40 years, you are my life, and I wouldn't know what to do without you. Love you to the stars and back.

Our condolences to those who have lost a loved one or friend at this time. Draw your friends and family around you for the love and support you need at this time of mourning during the holidays.

We officers of the branch want to thank the members and friends of WPA Branch 249 Dayton for all the help, support and encouragement we receive from you. You truly make it a labor of love.

Seriously though, we wish you a very merry, blessed Christmas, Hanukkah, Kwanzaa, and Bodhi Day and may you and your family come together in love to celebrate the year's end.

Year's end?! I almost forgot New Years Eve! Happy New Year! And may you actually keep your resolution throughout the year.

See you in 2026!



Members and friends of Branch 296 gathered Sept. 27 at Harrison Hills Park in Natrona Heights, PA, for the branch's annual bacon roast.

Branch 296 Springdale, PA

By Mary A. Kelly-Lovasz

As I'm writing this, we are just entering autumn and anticipating nature's colorful display. Due to drought-like conditions throughout August and most of September, many of the trees have begun to shed their leaves. Those fabulous colors rely on more dependable rain, and the regularly vibrant displays may be in doubt. The nearby Laurel Highlands region, has been named 2025's top destination for fall leaf-peeping. My hope is that I'm completely wrong about expecting to see more brown-leaved trees than those with incredible orange, red, yellow, and purplish hues. The drive to the Laurel Highlands is definitely worth it.

Branch 296's annual bacon roast is another pleasant memory. Due to the Steelers playing in Dublin, Ireland, we chose to have it on a Saturday afternoon, instead of a Sunday, as we felt that many would want to watch the game broadcast from the Emerald Isle.

Although a bit overcast, the weather for our roast was perfect this year. Our appreciation goes out to all who attended, and helped with planning, as well as

their time and talents. It was great reconnecting with those who we haven't spent time with in a while, plus all of the food was terrific!

WPA's annual Holiday Basket program will be kicking off very soon, and 296 looks forward to participating in this worthwhile program. We acknowledge the WPA Board and Home Office for sponsoring this fraternal program.

Circle Sunday, Nov. 23, on your calendar for our family branch Christmas party at the Springdale VFW Hall. Arrive by noon, since our entertainment begins at 12:15 p.m. Importantly, please RSVP Diane Torma at dtorma@wपालife.org or call 724-882-3802 so that our caterer has a headcount, and to make Santa aware of how many children's treat bags he'll need to bring to the party from the North Pole.

As in previous years, we will happily accept donations of non-perishable items for our local food bank ministry. Your donations can be dropped off at the hall entryway. Recipients of your kindness always greatly appreciate your thoughtful consideration.

Congratulations to our newest WPFASF, Inc. scholarship recipients who are Branch 296 members: Donald Gill, Roger Philipp and Ella

Volpe. We wish you a tremendous college experience and great success in your lives beyond the classroom.

There is still time to send in your 2025 tax-deductible donation to the WPA Home Office address, made payable to "WPFASF, Inc." Without your continued support, we cannot continue to offer this fraternal benefit. Each dollar donated goes directly to the scholarship foundation. Thank you for your support!

Happy birthday to each of our Branch 296 members during November and December, most especially to Diana Borland, Noreen Fritz and Kathleen Panaro.

For those dealing with illnesses or personal losses, we lift you up in prayer. Celebrating holiday events may be different this year. Please be kind to one another. If you know of anyone who could use a boost, write a friendly note, pay a visit, or give that person a call. Your thoughtful act of reaching out could make a huge difference for them.

A warm welcome to our newest Branch 296 member, Ridley Mae



Holmes, born on Sept. 4. This little cutie is the daughter of branch member Jeffrey Holmes and his wife Chelsea and granddaughter of Branch Treasurer and WPA CAO Cassie Holmes.

Do you have any personal milestones for sharing in 2026? Contact me at 724-274-5318 and I will include them. Remember that Noreen Fritz, FIC, LUTCF our thoughtful WPA agent is available to answer your annuity and insurance questions, by phone at 412-821-1837 or by email at noreen.fritz@comcast.net.

As a reminder, our last branch meeting for 2025 will take place

at the Tarentum (Pittsburgh Mills) Eat'n Park at 6:00 p.m. on Thursday, Nov. 20. A winter break follows, and we'll meet again in March 2026. It's hard to believe the first quarter of the 21st century will soon come to a close!

Throughout the upcoming holiday season, may you receive abundant blessings of friendship, gratitude, generosity and joy.

Branch 349 Weirton, WV

By Joyce Nicholson

Happy Thanksgiving and Merry Christmas from our branch to you!

As the world lights up with twinkling lights and the scent of pine drifts through the air, we're reminded of cozy gatherings around the Thanksgiving table or the decorated Christmas tree, laughter echoing through the halls, and the timeless traditions handed down by our parents and grandparents.

This Holy Season invites us to slow down, honor the traditions that bring us together and cherish those around us to celebrate the warmth of family, friends and faith.

Enjoy this blessed time of year, and join us in welcoming the promise and possibilities of 2026. May your days be wrapped in joy, your heart brimming with hope and your home filled with laughter.

Remember to RSVP to our branch Christmas party by Nov. 19. You can text or leave a voice message at 740-264-6238 to let me know your name and how many adults and children will attend.

The party will be at Wintersville Methodist Church Fellowship Hall, 702 Main St., Wintersville, OH from 9:00 to 11:00 a.m. Please bring a non-perishable food item for your raffle ticket to win prizes. The donations will replenish the Blessings Box food supply at the church for those in need.

In August, the WPA Picnic was held at the Pittsburgh Shrine



As part of Branch 349's Join Hands Day project, WPA Chair Joyce Nicholson (center) delivers items donated by the branch to the after-school program at the Wintersville Methodist Church. Accepting the donations are Kitty Ferguson (left), director of the after-school program, and Youth Pastor Tiffany Manley.

Center in Cheswick, PA. The facility was spacious, clean and very comfortable. Golf carts conveyed several in attendance from the nearby parking lot to the pavilion so you could save your energy and dance away the afternoon to the Hungarian music. This year's menu included stuffed cabbage, kielbasa, cabbage and noodles, pulled chicken, smoked beans, mac 'n cheese, hot dogs and, of course, it wouldn't be complete without a *szalonna sütés* (bacon roast). There were a few craft vendors selling their beautiful wares and, as always, multiple raffle baskets and a 50/50 raffle. If you missed it, you missed a good time. Set your sights to attend in 2026. Info will follow soon.

In September, Harry and I attended the WPA Branch 296 bacon roast in the beautiful setting of Harrison Hills Park. Thanks to all the branch officers and members who organized this delicious picnic. It was thoroughly enjoyable.

Our branch did a Join Hands Day project in September with the Wintersville Methodist Church after-school program. The church program offers a place for children to go after school to gather together for social interaction, crafts and food. WMC Youth Pastor Tif-

fany Manley, After-School Program Director Kitty Ferguson and their volunteers provide a safe place for a few hours every Tuesday when parents are not yet at home from work. We supplied food to feed approximately 50 children in attendance through the end of 2025.

Our branch also donated a raffle basket in July to "Play for the Paws" fundraiser. This non-profit organization raises money to support the Parma Animal Shelter, a fully volunteer-run shelter. They reached their goal to raise enough to install new dog kennels to replace the old ones.

The Hungarian Arts Club of Dearborn, MI is continuing with the long-standing tradition of the Fehér Rózsa Bál on Feb. 7, 2026. The ball will again be at the beautiful venue of Lovett Hall at The Henry Ford complex on the Greenfield Village grounds. The event will include the formal introduction to society of young debutantes of Hungarian descent and the presentation of the club's annual scholarship. For information on becoming a debutante or an escort, call Linda Enyedy at (248) 352-0927. You do not have to be local to Detroit to be an introduced debutante.

Also, the Hungarian Arts Club is



Branch 800 was pleased to welcome Pa. State Senator Judy Ward (left) to the branch's annual picnic. Joining her are Branch President Dennis Greiner, Branch Vice President Mary Smithmyer and Branch Treasurer-Coordinator Bob Jones.

offering scholarships to qualified students. The number of scholarships and awarded amounts will vary depending on funding. To earn the scholarship, recipients must be enrolled, or planning to enroll once entering college, in an undergraduate or graduate degree program in the 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.

This edition's interesting fact: Situated in Hungary's Philosopher's Garden on Gellért Hill overlooking Budapest, the romantic masterpiece sculpture of *The Prince of Buda and the Princess of Pest* symbolizes the harmonious union of Budapest in 1873.

The statue tells a beautiful but tragic tale of Prince Buda and Princess Pest, two lovers divided by the Danube. It depicts the two reaching out to embrace over the river separating them, representing the two halves of the city becoming unified. They are divided by the Danube, yet are united in love and history.

Lastly, I would like to thank the WPLife Board of Directors for your trust and support in electing me as the next Chair of the Board.

I'm honored by the opportunity and look forward to working together with the Board, Officers, and our wonderful members to achieve great things.

We wish happy birthday to branch members born in November or December. Happy anniversary wishes to those celebrating wedded bliss in these months.

Our prayers go out to those who may have lost someone close recently, including the family of branch member Jean Ann Mannarino. May all rest in peace.

If you have any news you wish to share with us, or would like more information about our branch activities, please call or text me at 740-264-6238. You can call on Alan Szabo for all your insurance needs at 330-482-9994.

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

Branch 800 Altoona, PA

By Joan B. Ballash

Members and guests attending the annual branch picnic on Aug. 6 enjoyed the company of Pa. State Senator Judy Ward. Sen. Ward is well-known throughout her district.

Congratulations to the staff and residents of Presbyterian Village at Hollidaysburg. They are celebrating their 100th anniversary of serving the local community.

Sincere condolences to the families and friends of Robert W. Douglas and Danny M. Roberts, who recently passed from this world. November is the month when we remember all souls. Pray for our dearly departed.

God bless our veterans. Take time to express your appreciation to the men and women who have served in the military to protect our country.

By now I am certain most of our members have begun shopping for Christmas and have Thanksgiving dinner menus finalized. Please keep in mind the needy of the area--consider donating time, money, skills, etc. to one or more of the many charitable organizations helping people locally.

Happy November birthday to our Branch Treasurer/Coordinator Bob Jones and others born in November or December. We wish you happy and healthy years.

Winter will soon be upon us. Is your car ready? Do you know where your windshield scrapers are? Don't get caught unprepared. Also, talk to your healthcare provider about actions you can take to avoid illness.

If you have news to share, call 814 913-1712. If you have any questions concerning life insurance or annuities, call Bob Jones at 814 932-8609.

NOTE: The day and location of Branch 800 meetings have changed, effective immediately. Branch meetings are now held at 7:00 PM on the second Monday of each month at Blair Tower Community Room, 1600 Eighth Avenue, Altoona. All adult members are welcome.

We wish everyone a blessed Thanksgiving, holy Christmas, and a healthy 2026.

In Memoriam

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

AUGUST/SEPTEMBER 2025

- 0001 BRIDGEPORT, CT
Mark Donovan
Mary E. Eterginio
Robert G. Shuby
- 0008 JOHNSTOWN, PA
Margaret C. Marone
- 0014 CLEVELAND, OH
Mary J. Beebe
Richard Eaton
Margaret Gergely
John J. Roman
Lucille Marie Sabo
Thomas J. Savitski
Louis D. Sebastian
- 0015 CHICAGO, IL
Robert G. Knox
Richard F. Smith
- 0018 LINCOLN PARK, MI
Mark Helsius
Marcella Lamberson
John S. Papp
Goldie Sabuda
Phyllis M. Tracy

- 0019 NEW BRUNSWICK, NJ
Joan Benson
Elizabeth Molnar
- 0023 POCAHONTAS, VA
Anna Z. Head
- 0026 SHARON, PA
Julius J. Toth
- 0027 TOLEDO, OH
Joseph E. Berta
Charles Serfozo
- 0028 YOUNGSTOWN, OH
Cindy L. Kovick
John F. Nemeth
Thomas A. Patterson
William J. Sagy
- 0044 AKRON, OH
Paul Karson, Jr.
- 0048 NEW YORK, NY
Jack E. Shuffield
Robert Spence
Lydia M. West-Moody
- 0076 PHILADELPHIA, PA
Thomas J. Busch
Charles Harshaw
Leo Sincavage
Francis Sitar
- 0089 HOMESTEAD, PA
Duane D. Belevich
John W. Puhatch
Beverly J. Sabo

- 0129 COLUMBUS, OH
Elizabeth J. Kennedy
Fay E. Schwartz
- 0132 SOUTH BEND, IN
Joseph A. Kukoy
Julia Pozwilka
Anna Williams
- 0216 NORTHAMPTON, PA
Louis Mertus
- 0226 McKEESPORT, PA
William W. Garland
Joseph Villi
- 0249 DAYTON, OH
Martin J. Tarkany
- 0278 OMAHA, NE
Myrna C. Niewohner
- 0296 SPRINGDALE, PA
John H. Luko
Martha A. Schuller
William Shaffer
Robert Torok
- 0310 LYNCH, KY
Marcella A. Basham
Stevie Vincent
Karen W. Walker
- 0336 HARRISBURG, PA
Nancy M. Fitz
- 0349 WEIRTON, WV
Peggy A. Knotts

- 0352 PITTSBURGH, PA
Ann Conner
Rita P. Dansak
Elizabeth K. Gullace
Joseph J. Helebrand
Mary Ann Joy
Dolores E. Rylatt
Joseph F. Siebauer
John J. Volante
- 0383 BUFFALO, NY
Sandra Hajzak
Carolyn T. Presley
- 0525 LOS ANGELES, CA
Mary P. Crown
Rosalina S. Del Rosario
Anthony P. Takash
- 0590 CAPE CORAL, FL
Ida J. Cook
Blanche Lamppp
Else Renz
- 0705 MAYVILLE, WI
Michael Godolloy
Richard V. Roehl
Betty Weger
- 0720 DEDHAM, MA
Germaine M. Gaudet
Sharon H. Kirkpatrick
Wilfred L. Tisdell
- 8114 CLARION, PA
Norbert M. Bauer

Donations

Donations Through Premium Payments AUGUST 2025

- Branch - Donor - Amount**
23 - Delaney R. Webb - \$3.80
28 - Jennifer Palotsee - \$25.00
28 - Joshua E. Spencer - \$25.00
28 - Elizabeth C. Spencer - \$25.00
89 - Eric J. Berger - \$10.00
89 - Tracy B. Findlay - \$3.06
89 - Meghan A. Farley - \$20.00
296 - Elsie R. Cristillo - \$5.00
226 - Letitia Hrehocik - \$30.00
226 - Sharon M. Stipkovits - \$6.30
226 - Timothy R. Holtzman - \$1.40
720 - Alane C. Renaud - \$10.00
TOTAL for Month = \$164.56

SEPTEMBER 2025

- Branch - Donor - Amount**
8 - Raymond D. Faccan - \$10.00
9 - Colleen M. Phillips - \$5.00
14 - Betty F. Fortner - \$5.00
28 - Kiran P. Golhar - \$10.00
129 - Julie Westcamp - \$5.00
226 - Judit Borsay - \$25.00
296 - Brittany A. Brasiola - \$20.00
352 - Brooke A. Worrall - \$50.00
705 - Richard F. Orbon - \$5.28
705 - Katherine A. Orbon - \$2.87
TOTAL for Month = \$138.15

Additional Donations AUGUST/SEPTEMBER 2025

- Donor - Amount (In Memory of, if applicable)**
Richard Sarosi - \$25.00
(Traci Fritz)

- WPA Br. 296 Springdale, PA - \$55.00
(Proceeds from 50/50 raffle at annual bacon roast)
WPA Cookbook Sales - \$135.00
TOTAL = \$215.00

Funds Raised at WPA Picnic AUGUST 9, 2025

- Donor - Amount (In Memory of, if applicable)**
The Biscaglia Family - \$100.00
(Our Parents)
Becky Fedor - \$10.00
Judit Ganchuk - \$50.00
(My Grandparents)
Mary A. Kelly-Lovasz - \$50.00
Marguerite T. McNelis - \$50.00
James W. Robertson - \$30.00
Proceeds from Picnic Raffle -

- \$980.00
Sale of Picnic Cups - \$145.00
Sale of Picnic Food - \$831.00
Sale of Pastries - \$404.94
Miscellaneous - \$123.00
Donations via PayPal - \$255.58
TOTAL = \$3,029.52

Tree of Knowledge Leaves AUGUST/SEPTEMBER 2025

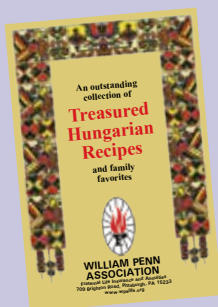
- Donor - Level - Amount (Leaf Inscription)**
Magyar Club of Dayton
Silver Level - \$500.00
(In Loving Memory Deceased Members Magyar Club Dayton, OH)
TOTAL = \$500.00

Get Your Official WPA Cookbooks

A Taste of Hungarian Heaven - 500-plus recipes - \$20
Treasured Hungarian Recipes - 160 classic Magyar recipes - \$7
Postage and handling are included in price.

Make your check payable to "WPFA Scholarship Foundation" and mail to:
WPA Cookbook, WPALife, 709 Brighton Road, Pittsburgh, PA 15233

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



Least favorite Christmas foods

As the Christmas season approaches, a lot of us can sense our mouths watering as we think of our favorite holiday foods we'll soon be enjoying. Many folks will tell you that their fondest holiday memories center around the dinner table shared with family and friends.

You have probably seen or heard about surveys listing American's favorite Christmas foods. One such survey quoted quite frequently was conducted in 2020 by YouGov, an international internet-based market research and data analytics firm. In the survey, 1,140 people were asked to choose the better of two holiday dishes from a list of 58 dishes in a series of head-to-head match-ups. The dishes were then ranked according to the percentage of times each

dish won its match-up.

The top five dishes showed Americans love their carbs, with roasted potatoes finishing first winning 76% of their match-ups, followed by mashed potatoes (75%), turkey (73%) bread or rolls (70%) and stuffing or dressing (70%).

But, what we were most curious about were which foods ranked as the *least* favorites. It really came as no surprise that tofu ranked dead last, winning just 11% of its match-ups, with plantains (24%), turnips or turnip greens (27%), goose (28%) and cabbage (29%) rounding out the bottom five.

In this month's puzzle, you will be asked to find the 15 least favorite Christmas foods.

Good luck, and Merry Christmas!

WPA PUZZLE CONTEST #217 OFFICIAL ENTRY

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

“Least Favorite Christmas Foods” List

- | | | |
|-----------------|-----------------------|---------------|
| Tofu (11%) | Collard Greens (32%) | Kale (38%) |
| Plantains (24%) | Duck (33%) | Jell-O (39%) |
| Turnips (27%) | Coleslaw (34%) | Lamb (39%) |
| Goose (28%) | Black Eyed Peas (36%) | Tamales (40%) |
| Cabbage (29%) | Empanadas (37%) | Fish (42%) |

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 #217
 709 Brighton Road, Pittsburgh, PA 15233

Entries must be received at the Home Office by **Jan. 30, 2026**.
 Four winners will be drawn from all correct entries on or about Feb. 6, 2026, at the Home Office. Each winner will receive \$50.

Puzzle Contest #214 WINNERS

The winners of our Puzzle Contest #214 were drawn July 7, 2025 at the Home Office. Congratulations to:

- Janet A. Lawton, Br. 129 Columbus, OH**
- Andrea Shelly, Br. 8340 Baltimore, MD**
- Patricia Cochran, Br. 352 Pittsburgh, PA**
- Mary Ellen Schwartz, Br. 28 Youngstown, OH**

Each won \$50 for their correct entry.



November/December 2025

WPL
WILLIAM PENN LIFE

PRSR STD
US Postage
PAID
PERMIT #12
INDIANA, PA

Put some extra jingle in your stocking

Refer a family member or friend to WPA and earn a Recommender Award!

Have a wonderful holiday with a little extra money courtesy of WPA. We will pay adult members age 16 and older **\$20** for each **first-time applicant** they recommend who is issued any WPA permanent or term life insurance plan. You can also earn rewards for recommending new life insurance plans to current members. WPA will pay you **\$12** for each current member you recommend who is issued a new permanent life insurance plan. You can also earn **\$10** for each current member you recommend who is issued a WPA term life plan. To claim your Recommender Award, send us the names and addresses of everyone you know who would enjoy the many fraternal benefits that come with membership in WPA.

**Family of sales agents living at the same address as the agent do not qualify for a Recommender Award.*



Please Print

WPA RECOMMENDER

Your Name: _____

Branch No.: _____

Address: _____

Phone: _____

WPA Representative/Agent: _____

Name of Prospective Applicant: _____

Address: _____

Phone: _____

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