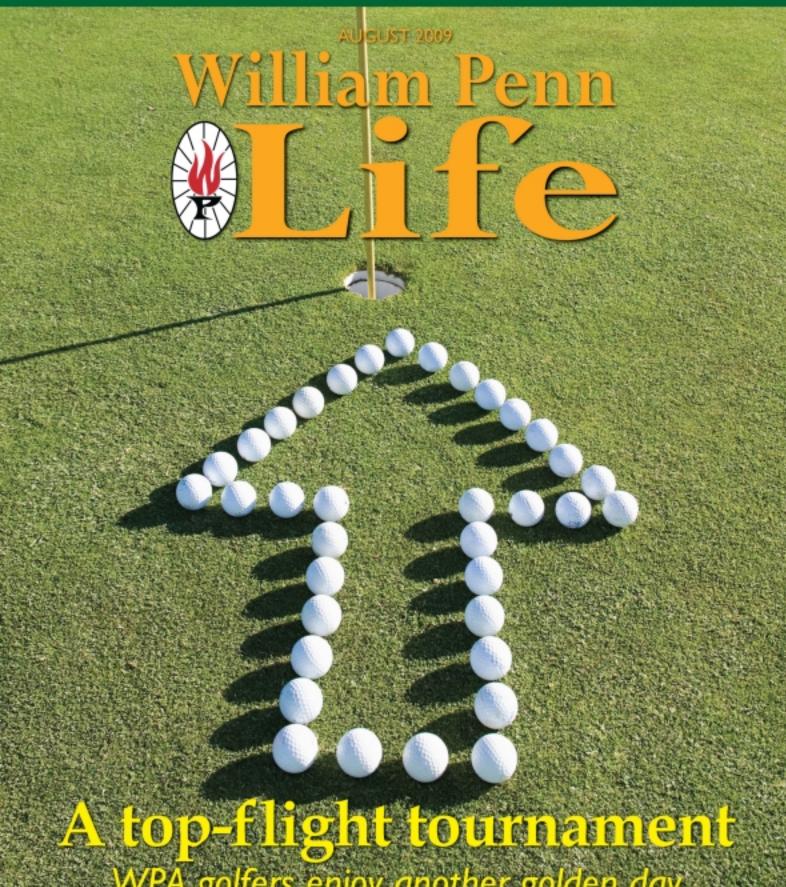
First-ever Monte Carlo Night comes up aces - Page 7



WPA golfers enjoy another golden day at Quicksilver Golf Club - Page 6

### 9<sup>TH</sup> ANNUAL WILLIAM PENN ASSOCIATION

# Picnic

### A Great Fraternal-Fest













Saturday, Sept. 12 • Noon-6:00 pm Penn Scenic View • Rockwood, PA

### All-You-Can-Eat

Székely Káposzta (Transylvania Cabbage) - Gulyás - Kolbász Hot Dogs - Sauerkraut - Bacon Fry - Coffee - Soda - And More

### For Sale

Palacsinta - Pastries - Funnel Cake

Live Hungarian Music & Dancing Chinese Auction & Children's Games

### Admission

**Adults - \$10** (For Groups of 12 or More - \$8 per adult) **Students - \$4** ● **Kids Under 12 - Free** (**Sorry, No Pets Allowed**)

For more information, call 1-800-848-7366, ext.136

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AUGUST 2009

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### Consumer trust fuels fraternal sales

OAK BROOK, IL -- Fraternal life insurers were the only industry sector to post sales increases in the first quarter of 2009, according to a recent study published by the Life Insurance Marketing and Research Association (LIMRA).

According to the study, fraternal sales increased by 26 percent in the first quarter, while mutual insurers experienced a decrease of 7 percent and stock companies' sales fell by 31 percent. The study attributed the growth by fraternal insurers to strong ties to their customers.

"Fraternal companies have the strongest ties to their end-customers. It's evident in the current market that trust in the consumer/producer/carrier relationship is important," said Ashley Durham, LIMRA analyst for product research.

Joseph J. Annotti, president and CEO of the National Fraternal Congress of America, said that the results of the study are good news and demonstrate the relevance of fraternals as both a viable provider of financial services products and an important source of community and social services in the 21st century.

From the desk of

Endre Csoman
National Vice President-Fraternal

In lieu of my regular column this month,

I want to express my heartfelt thanks and
appreciation to all those who helped to make
our 26th Annual Golf Tournament and
Scholarship Days a huge success, including our
tournament co-administrators, National Officers,
Home Office staff and volunteer hole spotters.
You all went above and beyond your normal
standards of excellence to ensure that
everyone enjoyed a fun, fraternal weekend.

Thank You!

### Scholarship Foundation holds annual meeting

MIDWAY, PA -- The William Penn Fraternal Association Scholarship Foundation held its annual meeting July 17 at the Pittsburgh Airport Marriott as part of the WPA's 26th Annual Golf Tournament and Scholarship Days.

Richard J. Toth, a member of Branch 89 Homestead, Pa., and a four-year recipient of Foundation grants, addressed the meeting on behalf of all of our scholarship recipients. He thanked the Foundation for its continued support of our young members seeking higher education and described what he saw as the true value of those grants. (The complete text of his remarks appears on Page 3).

WPA Chairman of the Board

Stephen J. Varga introduced James Cunningham, a professional consultant who will be assisting the Foundation in it's efforts to continue its important work for years to come. Mr. Cunningham said he will help the Foundation to focus efforts on increasing it's annual fund, establishing individual endowments and instituting a planned giving program.

Those attending the meeting showed their strong support for the Foundation by pledging a total of \$8,490 during the meeting. Among the donations were several that purchased leaves on the WPA's "Tree of Knowledge." The funds raised during the meeting were part of the \$19,578 raised from all the

activities held during the tournament weekend.

In other business, the Foundation elected 13 members of the WPA to serve on the Foundation's board of directors. Those members elected by unanimous vote were: Steve Charles, Michele Daley-LaFlame, Thomas F. House, Gregory G. Nagy, Katherine E. Novak, Frank J. Radvany, Catharine Ryan, Cassie Schmidt, Mark Schmidt, Richard J. Toth, Carol Truesdell, Erin Ward and Becky Williams.

In addition to the 13 elected members, the Scholarship Foundation board of directors consists of the members of the WPA Board of Directors and the WPA National Officers.



# The true value of a WPA scholarship grant

We present here the text of a speech by Richard J. Toth, a member of Branch 89 Homestead, Pa., delivered during the annual meeting of the William Penn Fraternal Association Scholarship Foundation held July 17 at the Pittsburgh Airport Marriott.

by Richard J. Toth

I'd just like to start off by saying thank you for allowing me to speak at this wonderful event.

The WPA truly knows how to treat its members well. This, of course, includes members young and old. Having grown up attending WPA events, I can speak up for the youth benefits, but I've since grown older and have come to see how fraternalism bridges the gap between young and old as children take on the ever-increasing responsibilities of becoming young adults.

Today, I represent one of the numerous students that have benefited from the WPA's Scholarship Foundation. While I can't speak for everyone, I'm sure all are appreciative of the generous contributions given to them by the WPA. For some, the money helps to cover the cost of books. For others like myself, the money helps alleviate burdens from high tuition.

The WPA's Scholarship Foundation is an opportunity for all students in pursuit of higher education. If not for these scholarship grants, the financial constraints of education could turn aspirations of a college degree into a fleeting impossible dream. The scholarship grants help open up a window of opportunity both in the present and future. The money obviously eases financial tensions both now and later after loans are repaid.

But I believe the WPA saw even more to it than that. They wanted their members to mature and develop their career paths so that this generation's bright minds are able to grow into the leaders of the future. The WPA wants their members to succeed in life. Success in itself is a difficult term to define because it varies from person to person in terms of the goals set. A college degree can certainly help a student accomplish career goals. For instance, a scholarship recipient may follow their major right into a pre-specified and related career choice while others may find the degree leads to an unrelated, yet at the same time, still successful career.

Due to the current economic condition of our nation, more and more students are using their bachelor's degrees as stepping stones to further their schooling and earn higher degrees, which allow for further job possibilities.

This fall, I will start my senior year at Grove City College majoring in molecular biology. My goal is to one day pursue a career as a doctor. Medical school loans will likely keep me in debt for a good number of years. However, I will have the WPA to thank for helping to subsidize some of my previous schooling costs and keep me from even more debt. In my case, the WPA scholarship will have helped me obtain a bachelor's degree, decreased my undergraduate costs, and allowed me to pursue higher education.

For these reasons, and on behalf of the many other grant recipients, I offer my sincerest thanks and hope the Scholarship Foundation will continue to give students such a wonderful opportunity at success.

Thank you. WPL

## Pay Yourself

### Some tips on how to put your dollars to work...for you

from FDIC Consumrer News While it's important to pay your bills, it's also wise to "pay yourself"--to contribute to your savings accounts, even in uncertain times when you may be strapped for cash.

"During tough financial times, you may believe you cannot pay your bills and continue to put money into savings," said Sandra L. Thompson, Director of the FDIC's Division of Supervision and Consumer Protection.

Here are a few simple moneymanagement tips that can help you cut your expenses and put money aside for savings."

• Have an emergency savings account. This is an account you can tap if you lose your job or have major, unforeseen expenses. "Emergency savings will help ensure that you don't have to borrow from your retirement nest egg or take out additional loans that would push you into debt," said Luke W. Reynolds, Chief of the FDIC's Community Affairs Outreach Section.

A general rule of thumb is to have enough money in this "rainy day" fund equal to at least two months of living expenses. If your employment outlook is especially uncertain, consider setting aside enough to cover six or more months of anticipated expenses.

Also, keep your emergency savings in an account that will be fairly liquid--such as a bank savings account, money market account or a short-term certificate of deposit (CD)--so you can withdraw the money relatively quickly.

"You should probably also keep your emergency money in a deposit account, where your funds are protected by federal deposit insurance, as opposed to stocks or stock or bond mutual funds that can lose value in a volatile market," said Mary Bass, an FDIC Senior Community Affairs Specialist.

- Try to save money for long-term goals, such as your retirement. If your employer matches a portion of your payroll contributions to a tax-advantaged retirement savings plan, "not participating means you are passing up free money and perhaps losing out on a valuable tax break," added Reynolds.
- Pay yourself first. That means each month, before you're tempted to spend money, commit to putting a good bit of it into a savings account. You can write out a check to be deposited into your savings account, but it's much easier to arrange with your bank to automatically transfer a certain amount from your paycheck or your checking account into savings. And as you pay your bills, your mortgage and other obligations, take satisfaction in knowing that some of your hard-earned dollars are already saved...for you!
- **Start small.** "By consistently saving small amounts, even \$25 out

### **Money Links**

For more helpful hints, quick tips, and common-sense strategies to protect and stretch your hard-earned dollars, you can log onto the FDIC's Consumer News web page at:

www.fdic.gov/consumers/ consumer/index.html of every paycheck, your savings account will grow and you will be motivated to try to save more," said Reynolds. "Even that spare change you put once a month into a bank savings account can add up faster than you think."

- Review your existing accounts and comparison shop for the best deals. Look at what is being offered by your bank and a few competitors. The idea is to make sure the interest rates are competitive and that the fees and features are appropriate for how you use each account. For example, if your money is sitting in a low-rate checking or savings account, consider moving it to a higher-yielding account, perhaps a CD where the earnings can get an extra boost.
- Turn a debt payment into a deposit. If you pay off a debt, such as the outstanding balance on a credit card, or if you make that last loan payment on your car, put that money to work as part of your savings.

"If you take the loan amount you had been paying and start putting it directly into savings each month, you'll be earning interest--not paying interest--and there will be hardly any noticeable change in cash flow," said Robert W. Mooney, FDIC Deputy Director for Consumer Protection and Community Affairs.

• Save, don't spend, a financial "windfall." If you receive a large sum--perhaps from an inheritance, an insurance payment, a tax refund or a bonus at work--deposit that money into a savings or investment account before you're tempted to spend [WPL]

### **Puzzle Contest**

Number 50

### Bizarre August 'Holidays'

Poor August—the only month of the year during which we celebrate no national holidays or special days of recognition or remembrance. Never fear! Thanks to good ol' American ingenuity, there's something to celebrate every day this month (and every month, really...you can look it up on the Net). Each of the items listed below is honored with its own day during August. Find each and everyone of them hidden in the puzzle and you could win \$50.

### Puzzle Contest #47 **WINNERS**

The winners of our Puzzle Contest #47 were drawn July 2, 2009, at the Home Office.

Congratulations to:

Frank Francis, Br. 44 Akron, OH Lynn M. Lanzara, Br. 14 Cleveland, OH Marie S. Logue, Br. 26 Sharon, PA Frank L. Wargo, Br. 14 Cleveland, OH

Each won \$50 for their correct entry. WAY TO GO!!

### **RULES**

- 1. ALL WPA Life Benefit Members are eligible.
- 2. Answer all the trivia questions.
- 3. Mail your completed puzzle, along with your name, address, phone number and WPA Certificate Number, to: **WPA PUZZLE #50**, 709 Brighton Road, Pittsburgh, PA 15233.
- 4. Entries must be received at the Home Office by **September 30, 2009**.
- 5. Four (4) winners will be drawn from those entries with all the questions answered correctly on or about October 1, 2009, at the Home Office. Each winner will receive \$50.
- 6. GOOD LUCK!!

### August 'Holidays' Word List

Radio (8/20) **Bad Poetry** (8/18) Bratwurst (8/16) Relaxation (8/15) Cherry Popsicle (8/26) Sauntering (8/28) Creamsicle (8/14) Spongecake (8/23) Failures (8/15) Spumoni (8/21) Trail Mix (8/31) Knife (8/24) Mustard (8/5) Twins (8/4) Polka (8/9) Watermelon (8/3) Potato (8/19)

Ε Н S Ν Ε C S 0 D Ε Ε R O G S Ε 0 Т L Μ 0 G В S Т Υ A D Ε

Name:	WPA Life Cer	WPA Life Certificate No.:		
Address:				
Phone:	Email:			

### A top-flight tournament

Golfers enjoy another golden day at Quicksilver Golf Club

MIDWAY, PA -- What do you get when you combine a championship-level golf course, comfortable weather, good food, exciting casino games and high levels of fraternal camaraderie? One of the most successful golfing weekends in the 26-year history of the WPA annual tournament.

A total of 106 golfers and scores of non-golfing members and friends of the WPA seemed to thoroughly enjoy the 26th Annual WPA Golf Tournament and Scholarship Days held July 17 and 18 at the Pittsburgh Airport Marriott and the Quicksilver Golf Club in Midway, Pa.

Many thought the weather for the tournament was nearly perfect. The temperatures stayed between the upper 60s and low 70s. As golfers finished their rounds, threatening clouds appeared, but they stayed away from the golf course.

The tournament title once again came down to tie breakers as numerous foursomes scored in the low 60's in the scramble format outing. When all the scores were compiled, the first place prize was shared by the foursome of Larry Speelman, Harold Krawchyk, Larry Speelman Jr. and Joe Vidmar. Second prize was awarded to the foursome of Bill Krawchyk, Charles Oravitz, Ron Oravitz and Ron Oravitz Jr. In addition to the team prizes, a number of individual prizes were awarded to golfers who won the various skill shot contests held along the course.

Unfortunately, no one scored a hole-in-one during the tournament. So none of the big cash prizes were awarded. But, golfer and member Dan Swartz sure came close to winning \$15,000. His tee shot at hole #8 stopped just an inch over two feet short of the cup. He settled for \$500 for getting his tee shot closest to

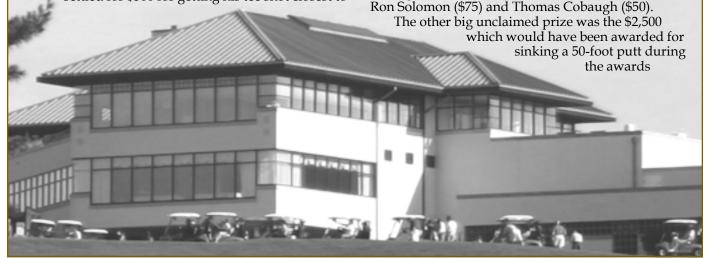


Betty and Al Vargo sample the delicious grilled meats served by the Quicksilver staff during the Golf Awards Barbeque.

the pin on that hole. Jim Mylius wasn't complaining either as he won \$200 for getting his tee shot second-closest to the pin on the big-money hole.

(For a complete list of tournament winners, please see The Leader Board on Page 8.)

A couple of other big prizes went unclaimed during the weekend's festivities. Five lucky contestants, plus two alternates, all had a chance to win \$1,000 at the annual putting contest held during the golfers reception the evening prior to the tournament. Alas, no one could sink the required 30-foot putt. As a consolation, three of their names were pulled at random with each winning a smaller cash prize: Ron Oravits Jr. (\$100),



# Monte Carlo Night Comes Up Aces

WPA golfers and guests enjoyed the first-ever Monte Carlo Night July 17 that helped kick off the tournament weekend. By the end of the evening, all of the Poker, Black Jack, Roullette, Texas Hold 'Em and Craps tables were full of players and cheers of victory could be heard when someone won big. The evening's biggest winner, of course, was the WPFA Scholarship Foundation, which benefited from the \$1,885 raised that night. It's a safe bet that this will be part of future tournament weekends.







barbeque, held at the course immediately following tournament play.

The fun and excitement of the tournament weekend was kicked up several notches by the introduction of "Monte Carlo Night" held during Friday's golfers reception. Guests tried their luck at various casiono games, including Poker, Black Jack, Roulette, Texas Hold 'Em and Craps. Players purchased cash coupons at the cashier's table staffed by WPA employees. Players then traded the coupons for chips at the gaming tables, and used the chips to place their bets. At the end of the night, players redeemed their chips for raffle tickets, which they then used to try to win one of 13 great prizes in a Chinese auction-styled raffle.

As always, the weekend's biggest winners were the young WPA members who will receive scholarship grants from the William Penn Fraternal Association Scholarship Foundation. For all the weekend's activities

benefited the Scholarship Foundation. In fact, the weekend raised a total of \$19,578 for the foundation. Most of that total--\$9,030--was raised through donations, the majority of which were made during the Foundation's annual meeting held at the Pittsburgh Airport Marriott on Friday evening. The remainder of the funds were raised through tournament hole sponsors (\$6,600), Monte Carlo Night (\$1,885), the Chinese auction (\$1,521) a 50/50 raffle (\$430) and Friday evening's putting contest (\$82).

The success of this year's tournament was made possible through the hard work and dedication of many people. Our heartfelt thanks and appreciation go to the National Officers; the Home Office staff; tournament coadministrators Andrew W. McNelis and Roger G. Nagy; our hole spotters; and the staff and management of Quicksilver Golf Club and the Pittsburgh Airport Marriott.

### SCRAMBLE PRIZE WINNERS

#### First Prize - \$400

Larry Speelman Harold Krawchyk Larry Speelman, Jr. Joe Vidmar

#### Second Prize - \$300

Bill Krawchyk, Charles Oravitz, Ron Oravitz, Ron Oravitz Jr.

#### Third Prize - \$200

Ralph Manning, Bill Gallagher, Frank Cepits, Bob Walsh

#### Fourth Prize - \$200

John Horvath, John Horvath Jr., Bill Wood, Bob Comford

### Fifth Prize - \$100

Betsy Griffith, David Griffith, Cory Ermold, Robert Kovach

### The Leader Board

A listing of prize winners from our golf tournament

#### \$60 CASH PRIZES

Longest Putt (Hole #18)

Men - Jeff Holmes

Women - Leslie Montgomery

#### Longest Drive Ages 18-59

Men - Rick Madey

Women - Debra Zamberry

### Longest Drive Ages 60 & Up

Men - Joe Vidmar

Women - No Winner

#### Closest to the Line (Hole #10)

Men - Dave Horvath Women - Lorie Gray

#### Closest to the Pin (Hole #6)

Men - Bill Vasvary

Women - No Winner

#### \$60 CASH PRIZES

Closest to the Pin (Hole #11)

Men - Will Hogan

Women - No Winner

Closest to the Pin (Hole #14)

Men - Ed Houseman

Women - No Winner

#### **HOLE-IN-ONE CONTEST**

Holes #6 - #8 - #11 - #14

No Winners

Consolation Prizes

Closest to the Pin - Hole #8

Dan Swartz - 2' I" - \$500

Jim Mylius - 19' 3" - \$200

### Hole Sponsors

### We greatefully acknowledge the support of our hole sponsors:

Christine Baldyga

Ronald S. & Patricia G. Balla

Bill Bero and Family

Bethlen Communities

Margaret H. Boso

George & Irene Charles

Dennis & Kathy Chobody

Citizens Bank

Computer Specialties Corp.

Convention Connections, Inc.

Country Jewelers, Inc. (Thomas C. Pietrini)

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Graphic Garments (Bill Williams)

HDH Group, Inc. (Scott Hondru)

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Barbara A. & Tom House

HRC Remodeling

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Jack Kelly

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Nickolas M. & Shirley Kotik

Steve & Michele LaFlame

Ralph F. Manning (Tucker Arensberg, P.C.)

Andrew W. McNelis

Marguerite T. McNelis

Helen Molnar

Prof. August J. Molnar

Motts Electric (James A. Motts)

Ernest J. Mozer, Jr.

Maria Mozer (In Loving Memory of Emest J.

Mozer, Sr.)

M. Lebanon Office Equipment Co.

Roger G. Nagy

Jorce E. Nicholson

Katherine E. Novak

Stephen A. Novak

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Frank Schauer

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Teresa Toth

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Stephen J. & Donna M. Varga

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W. L. Dillen Co. (Walt Dillen)

Karen Walker

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WPA Branch 14 Cleveland, OH

WPA Branch 16 Perth Amboy, NJ

WPA Branch 18 Lincoln Park, MI

WPA Branch 19 New Brunswick, NJ

V PA Branch 28 Youngstown, OH

V PA Branch 34 Pittsburgh, PA V PA Branch 5 I Passaic, NJ

V PA Branch 88 Rural Valley, PA

V PA Branch 89 Homestead, PA

V'PA Branch 129 Columbus, OH

V PA Branch 226 McKeesport, PA

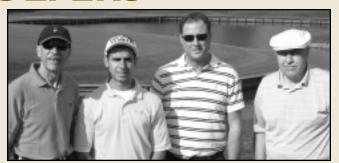
W'PA Branch 249 Dayton, OH

W PA Branch 336 Harrisburg, PA

V PA Branch 8121 St. Marys, PA

### **OUR GOLFERS**



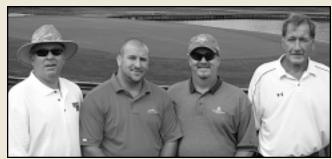








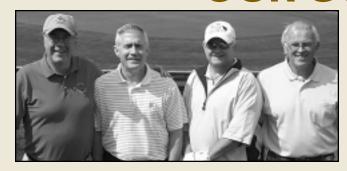


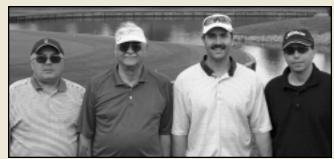






### **OUR GOLFERS**



















### **OUR GOLFERS**











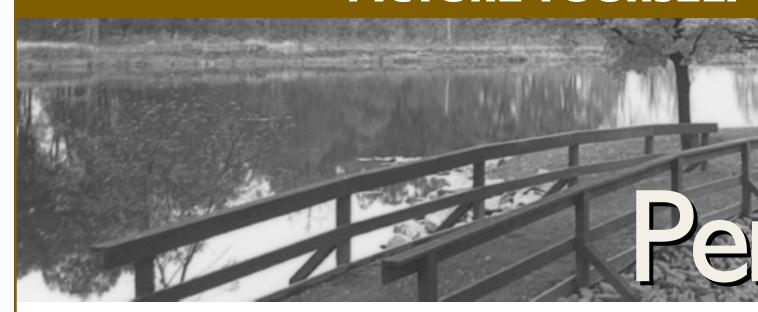








### PICTURE YOURSELF



**PENN SCENIC VIEW** is the perfect place to plan your summertime activities. We're located in Pennsylvania's Laurel Highlands, where the summer days are warm and the nights are cool.

Need a place to get away from it all? You can spend your days lounging in your air-conditioned cabin or lodge, strolling around our beautiful 180-acre property, enjoying panoramic views from our observation point, or fishing in our private lake.

If you're looking for outdoor adventure, we're only minutes from miles of hiking and biking trails and about 40 minutes away from Ohiopyle where you'll find some of the best canoeing and whitewater rafting in Pennsylvania.

We're also close to two of Pennsylvania's top resorts (Seven

Springs and I public golf co

gathering, yo Lodge or the

Accommodaffordable. For air-conditioners spacious State facilities, electrons

Whether you event, picture



Lakeside Lodge (For indoor events; cap. 230)



Blue Spruce (2 Bedrooms, Sleeps 6)



Red Oak (2 Bedroom

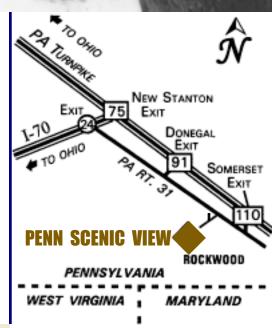
For more information, call us toll-free at 1-800-848-7366, e

### **HERE THIS SUMMER**



Hidden Valley), the Georgian Place Outlet Mall, several ourses and Frank Lloyd Wright's Fallingwater. mmertime wedding, family reunion or other large ou can choose between our air-conditioned Lakeside Kohut Pavillion.

lations here are clean, comfortable, quiet and or groups of two to six people, we offer four attractive, ed cabins. Larger groups of up to 34 can stay in the ole Lodge. All buildings feature restroom and shower tric and oil heat, and a fully-equipped kitchen. Our planning your vacation, a weekend getaway or an e yourself at PENN SCENIC VIEW.





s, Sleeps 6)



Stable Lodge (9 Bedrooms, Sleeps 34)



Kohut Pavillion (For outdoor events; cap. 250)

xt. 103, or visit us on the Web at www.pennscenicview.com



### The Hungarian Kitchen

with Főszakács Béla

### Peaches, peaches

### FÁRADJON BE A MAGYAR KONYHÁBA.

My favorite fruit, anytime of the year, is the peach, and that is why this month I'm sharing some peach recipes I have enjoyed making.

Before we get into the kitchen, let me do some housekeeping.

Thanks to all of you who attended the WPA Annual Golf Tournament and Scholarship Days at Quicksilver Golf Club in Midway, Pa. Remember, all our fraternal activities need your support to make them successful. The very next activity is the Hungarian Heritage Experience, followed by the trip to Hungary, and finally the WPA Picnic-A Great Fraternal Fest in September.

Don't forget to support your local branch activities as well and keep reading the *William Penn Life* to get updates of all happening with the William Penn.

I've heard from some of you that you miss reading the little extras that used to be part of The HK--Nagymama's Recept, Dinner for 4,

Culinary Corner, Chef's Tip and the Practical Pointer. Let me assure you, dear readers, that we are working on ways of incorporating those features-and more great ideas--into future columns. In fact, the WPA is working on new, great ideas for the entire magazine. Just be patient. Good things are coming soon.

Here is your trivia question for the month: What is the only other fruit that is similar to a peach? The juicy answer awaits you!

Here are some quick facts about peaches:

- Peaches do not get extra flavor when they are cooked.
- They can be eaten raw or cooked in the form of a jam, sauce or topping.
- If you blanch peaches in hot water then plunge into cold water, they will be easier to peel.
- If you can't get fresh peaches, get frozen.
- They require little to no sugar when used as a pie filling.
- Vitamins A and C are found in peaches.

- Use fully ripe peaches with no bruises, and they will freeze very well.
- Dried lavender (the culinary type) goes very well with peaches.
- An antioxidant rubbed over the peach flesh will keep it from turning brown
- A quick blanch will also keep the flesh of the peach from turning off color.

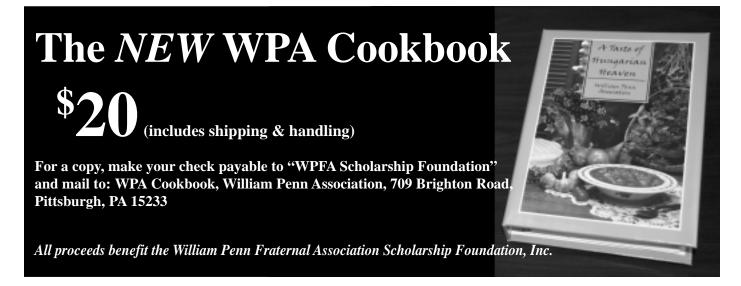
Have fun with the recipes and share them with your friends and neighbors.

**Trivia answer**: A *nectarine* is very similar to a peach with only one gene separating them from being the same. The gene with the fuzz is missing from the nectarine making it distinctive from a peach.

Have a great month!

### Tó étvágyat Főszakács Béla

"The Hungarian Kitchen" is a trademark of William S. Vasvary.



### Hungarian Pork & Peaches

½ cup bourbon

¼ cup honey

3 tablespoons soy sauce

2 tablespoons canola oil

1/2 teaspoon ground ginger

1/4 teaspoon hot paprika

1/4 teaspoon sweet paprika

1/4 teaspoon ground black pepper

1/2 teaspoon minced garlic

4 center-cut pork chops, I-inch thick, trimmed

3 fresh peaches, halved & pitted

In a mixing bowl combine the first 9 ingredients then add the pork chops and peaches. Toss well so the meat and fruit are coated with the liquid. Remove the pork and peaches from the marinade and cook until done. Save the liquid marinade. In a small saucepan heat the marinade until boiling then remove from heat. Take two peach halves and chop them up and add to marinade. Serve a pork chop with a peach on top, then spoon the marinade over the top. Serve hot to your guests with fresh greens.

#### **Peach Bread**

½ cup butter

I cup fine sugar

3 whole eggs

3 cups all-purpose flour

1/2 teaspoon baking soda

I teaspoon salt

1½ teaspoons cinnamon

½ teaspoon sweet paprika

2 cups peeled, diced fresh peaches

3 tablespoons fresh orange juice

I teaspoon vanilla extract

Preheat the oven to 350 degrees. Cream the butter and sugar in a mixing bowl. In another bowl combine all the dry ingredients and set aside. Add the eggs one at a time to the creamed butter mixing well after each addition. Alternately add the flour mixture then peaches a little at a time until you create a batter. Begin and end with the flour mixture. Stir in the orange juice and vanilla. Grease and flour a loaf pan

### RECIPES

and pour in the batter. Bake for one hour until a toothpick inserted comes out clean. Let cool in loafpan for 15 minutes then remove and serve your guests.

#### **Peach Ice Cream**

I cup chopped fresh peaches

11/4 cups fine sugar

2 tablespoons cornstarch

1/4 teaspoon salt

½ teaspoon sweet paprika

2 cups whole milk

2 whole eggs

½ tablespoon peach schnapps

½ tablespoon vanilla extract

2 cups heavy cream

In a small mixing bowl combine the peaches with 1/4 cup of sugar, then chill for one hour. In a saucepan combine the cup of sugar with the cornstarch and salt, mixing well. Add the milk slowly and stir to wet all the dry ingredients. Heat the mixture until it thickens, stirring all the time. In another mixing bowl beat the eggs and set aside. When the milk mixture is thick, slowly add to the beaten eggs whisking to create a creamy thick liquid. Chill this mixture in the refrigerator for two hours. Add the schnapps and vanilla and heavy cream stirring until mixed. Freeze three hours in your freezer or until the mixture is thick. Scoop and serve your guests.

#### **Peach Muffins**

I pound fresh peaches peeled, diced small

2 cups all-purpose flour

34 cup fine sugar

½ teaspoon salt

I tablespoon baking powder

½ teaspoon baking soda

I teaspoon cinnamon

½ teaspoon nutmeg

1/4 teaspoon ground ginger

I cup whole oat flakes

2 whole eggs I cup whole milk ¼ cup canola oil

Preheat the oven to 350 degrees. In a mixing bowl combine all the dry ingredients then stir in the oat flakes and the diced peaches. Combine the eggs, oil and milk then pour into the dry bowl stirring to make a batter. Grease a 12-muffin pan with spray and portion out the batter. Bake for 15 minutes or until the tops are golden and the muffin top springs back when touched. Cool to room temp or serve warm to your guests.

#### **Peach Pie**

A 9-inch pie shell

3/4 cup fine sugar

3 tablespoons cornstarch

I tablespoon sweet paprika

I can peach juice or nectar

2 tablespoon fresh lemon juice

3 pounds fresh peaches, peeled and sliced thick

Par bake the pie crust and set aside. In a small saucepan combine the sugar, cornstarch and paprika then stir in the peach juice or nectar with the lemon juice. Stir well and cook over medium heat until the mixture thickens. Stir all the time to keep from burning. Cool this mixture to room temperature. Arrange half the sliced peaches in the pie shell and top with half the glaze. Add the remaining peaches and cover with the glaze. Chill in a refrigerator for 2 hours before serving.

#### **Peach Salsa**

3 small peaches, peeled & cubed small

I tablespoon fresh lime juice

I teaspoon white vinegar

2 tablespoons chopped green onions

I tablespoon chopped fresh cilantro

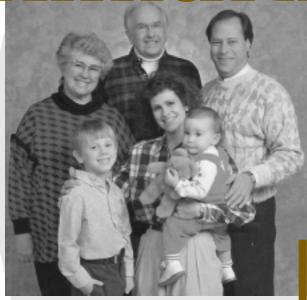
I teaspoon hot paprika

½ teaspoon red pepper flakes

Salt & white pepper to taste

In a small mixing bowl combine all ingredients. Adjust the taste to your liking then refrigerate for one hour. Serve with grilled meat or seafood.

# WPA Annuities



## Why Invest In Our Non-Qualified, Tax-Deferred Annuities?

- NO fees of any kind.
- NO administrative charges.
- NO front loads.
- Fixed annuity ensures guaranteed minimum growth.
- Tax-deferred status allows your money to grow faster since you don't pay taxes on interest earned until you begin withdrawals.
- You can make additional deposits throughout the life of the contract.
- The WPA's excellent solvency ratio of assets over liabilities means your money is safe.

You work hard for your money.
Shouldn't your money work hard for you?

WPA Flexible Premium Deferred Annuities provide you with guaranteed future income, based on the premiums you pay. Ideal for retirement, your WPA Annuity contract is a great long-term plan for your future and for your family members.

Deferred annuities shield your interest earnings from current income tax. Until you take a cash withdrawal, your interest credits continue to grow tax-deferred.

Featuring attractive rates, your **WPA** Flexible Premium Deferred Annuity earns interest on your premiums. So, your money is working for you!

### **Qualified Plans for Your Long-Term Goals**

If you have other long-term goals, such as paying for your child's education or purchasing a home, the WPA has Traditional and Roth IRAs that can help you reach your goal. Call your local WPA representative or our Home Office at 1-800-848-7366 for more information on these qualified plans.

### Choose Your Plan

### WPA Flexible Premium Deferred Annuities

(Non-Qualified)

Tax-deferred interest accumulations Current interest rate guaranteed for first 6 months Minimum guaranteed interest rate – 3.0%

### PENN "PREFERRED"

(9 Year Withdrawal Charge)

- Designed for those saving for long-term goals.
  - Earns our **highest** interest rate.
- Make withdrawals of up to 10% of your anniversary balance during first 9 years with no WPA penalties.
  - Make withdrawals after 9 years with no WPA penalties.

### **PENN "HIGH FIVE"**

(5 Year Withdrawal Charge)

- Designed for those saving for **near-term** goals.
  - Earns interest at our second-highest rate.
- Make withdrawals of up to 10% of your anniversary balance during first 5 years with no WPA penalties.
  - Make withdrawals **after** 5 years with no WPA penalties.

### PENN "NO SURRENDER"

(Zero Withdrawal Charge)

- Designed for those needing a reliable source of income now.
  - Earns interest at competitive rates with no WPA penalties for early withdrawal.

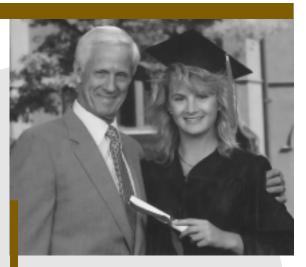
PLEASE NOTE: All annuities may be subject to IRS penalties for early withdrawal.

### A note on Solvency... ...and why it's important to you.

Solvency is the ratio of a company's assets over its liabilities. It indicates a company's financial soundness and ability to meet all of its obligations as they become due. The higher a company's solvency ratio, the more confidence you can have in that company that it can pay all the money due you and your beneficiaries.

WILLIAM PENN ASSOCIATION'S solvency.....\$113.09.\*

\*Assets for each \$100 of liabilities as of Dec. 31, 2008.



### **Key Advantages** of WPA Annuities

- ✓ **Safety** Your annuity funds are fully protected, as required by law. **WPA** maintains cash reserves which exceed those required by law. **WPA** takes pride in its **solvency**, which can be verified by financial statements filed annually with state insurance departments.
- ✓ Competitive Rates Current WPA interest rates are guaranteed never to drop below 3.0%. Interest earnings accumulate tax-deferred until withdrawal or surrender, with interest compounded on each anniversary date. WPA may change the rate for interest credits in excess of 3.0%.
- ✓ Management-Free There are no sales or administrative fees; 100% of your premiums begin earning interest immediately upon deposit.
- ✓ **Lifetime Income** Cash payments can be made in a lump sum or through other settlement options.
- ✓ Probate Avoided Should the annuitant die prior to the contract maturity date, the total cash value is paid directly to the beneficiary. Problems with the expenses and delays of probate are avoided!
- ✓ Flexibility! Premium payments may be discontinued or resumed at any time.

Want to know more? Call us TODAY at: 1-800-848-7366



### **Our Newest Leaf**

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

In Memory of Louis A. Fodor Ethel Fodor & Family (Gold Level)

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 Knowl •• \$1,000 - Gold Level	ledge grow. Please accept my t  • \$500 - Silver Level					
Name:						
Address:						
Telephone:	Email:					
Leaf Inscription - Maximum of 3 lines with 20 characters per line (including blank spaces):						
Line 1:						
Line 2:						
Line 3:						
Please make checks payable to "William Penn Fraternal Association Scholarship Foundation. Inc." and mail to						

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

Branch 10
Barton, OH
Branch 40
Martins Ferry, OH
Branch 248
Monaville, WV
Branch 349
Weirton, WV
Branch 8164

by Emily Nicholson

Hello from the WPA branches from Barton, Martins Ferry, Weirton, Steubenville and Monaville!

Steubenville, OH

It's hard to believe it's August already and summer is almost gone. Soon the children will be heading back to school and temperatures will begin to get cooler.

But before that happens, we must remember the WPA picnic is just around the corner. Every year brings good fun, delicious food and wonderful friends together to celebrate a great fraternal-fest. I want to thank everyone who works throughout the entire year to prepare, plan and put together this one day of fun-for-all! I hope to see everyone at this year's picnic on Saturday, Sept. 12, at Penn Scenic View in Pennsylvania. It's a beautiful facility.

Best wishes to all members who are celebrating anniversaries or birthdays this month.

Get well wishes to all members not feeling their best.

Our sincere sympathy to those members who recently experienced the loss of a loved one.

For information about Branch 10 Barton, Ohio, Branch 40 Martins Ferry, Ohio, Branch 248 Monaville, W.Va., Branch 349 Weirton, W.Va. or Branch 8164 Steubenville, Ohio, and their activities, or to learn more about the WPA, please call Joyce Nicholson at 740-264-6238.



Volunteers from Branch 18 gathered on Join Hands Day at the Sanctuary at Maryhaven, a Trinity Senior Living Community, where they cleaned up the community grounds and planted flowers. The volunteers did the same at St. Michael and All Angels Epsicopal Church.

### Branch 14 Cleveland, OH

by Dawn D. Ward

Branch 14 was well-represented at the WPA Annual Golf Tournament and Scholarship Days with 10 golfers and their families experiencing fellowship, great food and competitive play at the beautiful Quicksilver Golf Club in Midway, Pa

This fraternal activity provides a perfect venue for members to enjoy themselves while raising money for the Scholarship Foundation. Thanks so much to the Board of Directors, National Officers and Home Office staff for staging another successful tournament.

Branch member Zak Adkins, age 17, recently played the role of Lefou in his high school musical, "Beauty and the Beast." This was Zak's first time on stage and his first year as a "Big Show" performer. His singing and acting are only two of the talents of this versatile young man. Zak is also an honor student and participates in high school football, wrestling and baseball. He is

a DARE (Drug and Alcohol Resistance Education) representative, and travels to area grade schools to mentor young people about the dangers and risks of drug and alcohol abuse. Zak also volunteers at volleyball and baseball summer camps. This young man epitomizes the fraternal spirit of the William Penn Association, and we are proud to have him as a member.

It is always gratifying to hear about the varied accomplishments of our members (both young and old). Please call, write or e-mail the Ward Agency with any news regarding the achievements of your fellow members. Our phone number is 440-838-1200; our e-mail address is *jiward13@ roadrunner.com;* and our street address is 7650 Chippewa Road, #206, Brecksville, OH 44141.

As we go to press there are still two tickets available for the bus trip to the ninth annual WPA Picnic-A Great Fraternal Fest, Saturday, Sept. 12. For information and reservations, call Violet Sarosi at 440-248-9012.

Branch meetings will resume Wednesday, Sept. 2, at the Bethlen Hall of the First Hungarian Reformed Church located at 14530 Alexander

Road, Walton Hills. The September meeting will commence at 7:30 p.m. Hope to see you there!

### Branch 18 Lincoln Park, MI

by Barbara A. House

We at Branch 18 had a very successful Join Hands Day. We were blessed with 19 adult and 5 youth member volunteers. We planted and cleaned up at St. Michael and All Angels Episcopal Church and at the Sanctuary at Maryhaven senior living community. Thank you so much to all our angels. Our littlest angels were Sierra and Brianna Rivers, Michael Truesdell and Leila and Mario Cassar. I hope you will be our future leaders. Thank you.

We are still collecting animal food for the shelter. We take monetary donations, too. This will be our ongoing charity.

We also donated \$200 to the Bethlen Home to support its many good works.

Our June trip was our best ever. We had quite a few large winners. We crossed the Mackinaw Bridge and ended up in God's country. So beautiful up that far. I hope you will plan on joining us again next year.

Our next trip will be to WPA Picnic-A Great Fraternal Fest, Sept. 11 and 12. Cost is \$185 per person, but only \$85 for members. That price includes transportation, hotel, picnic admission and all your food and drinks at the picnic. Please call me as soon as possible at 313-418-5572 to make your reservation, or use the form on this page.

Thank you to Emma Poliska and Deac Sabo for remembering the WPA and me for your annuity needs.

Thanks, Bill Bero. Hope they like the car.

Welcome back, Gerry Davenport. You were missed.

Branch 18 had no deceased members for the month of June. That's the first time I can remember that happening. We would like to send our prayers and sympathy to Ron and Patty Balla. They each lost a parent in June. Hope you are feeling

a tiny bit better.

Get well wishes to Shirley Kotik, Beata Csaszar, Elsie Kantor, Steve Nagy, Anna Golob and Carol Truesdell. You are loved. Hope you are better real soon.

Happy birthday to all and many more.

Special good wishes to Carol and Doug Truesdell on their wedding anniversary.

Congratulations to Jason Wolfe on your wonderful new job. We are all proud.

WPA was well represented at the Holy Cross Hungarian Catholic Church Festival. A great time was had by all. I ate three bacon breads. They were like heaven. Thank you to all who supported this wonderful event. Without you these events will cease. Joe and Wanda Gall came up from Mississippi just for the festival, as they do every year. Many thanks.

Got a note from Linda Enyedi concerning the Hungarian Scouts. They wish to contact Hungarian-speaking children in the Detroit area.

They want to start a troop here. I know there are a lot of you out there. The child must be at least 4 years old and speak some Hungarian. Please contact them directly online at <a href="https://www.kmcssz.org">www.kmcssz.org</a> to register your child or to get more information. What a wonderful idea and opportunity.

Here are some events you may be interested in.

The St. Joseph Hungarian Club in the Flint area will host the following:

-Aug. 23 - Szalonna Sütés after 10:30 a.m. Mass in the pavilion;

- Sept. 13 monthly meeting;
- Oct. 10 Szüreti Bál;
- Nov. 2, 3 & 5 sausage making;
- Dec. 6 Christmas party;
- Dec. 10 baking for Christmas;
- Dec. 12 & 13 bake sale (contact Aladar Nemes for information at 810-742-9328).

Holy Cross Hungarian Catholic Church upcoming events include:

- Aug. 23 St. Stephen of Hungary Mass and dinner;
- Sept. 13 Feast of the Holy Cross Mass and dinner.

### WPA Branch 18 Overnight Trip to the

### WPA Picnic A Great Fraternal Fest

### September 11-12, 2009

PACKAGE INCLUDES:

- -- Admission to the WPA Picnic-A Great Fraternal Fest --
- -- Roundtrip deluxe motorcoach transportation with DVD/VCR --
  - -- One night hotel accommodations --
    - -- Breakfast Saturday morning. --

-- All taxes. --

### Only \$85.00 for WPA members

Prices listed are per person based on double occupancy

NAME:	DATE OF BIRTH:	
ADDRESS:		
CITY:	STATE:	ZIP:
PHONE:	ROOMING WITH:	

Make checks payable to "William Penn Association" Send this form & full payment to: 24541 Manchester Dr., Brownstown, MI 48134

For more information call Barbara House at 734-782-4667



For their Join Hands Day project, volunteers from Branch 705 help transform an unused piece of earth at St. Leonard's Catholic Church into a shrine for the Blessed Virgin Mary.

If you contact me, I will be glad to post your events in my branch news report.

Enjoy the rest of your summer. Again, please consider joining us on our trip to the WPA Picnic. I guarantee you a wonderful time. I can be contacted anytime on my cell phone at 313-418-5572. I will be happy to help you with your WPA business or if you have news to share.

### Branch 129 Columbus, OH

by Árpád Sibrik

The local Hungarian church was the lucky one to get the beautiful flowers from our groups of WPA busy hands on Join Hands Day. Our volunteers went to the church to clean up the grounds and do some planting. Everything looks very nice.

The members of the women's guild this week took the shut-in ladies out to lunch. Everyone had a good time and enjoyed themselves very much.

We wish Margie Boso a very happy retirement, hoping she will have many years of leisure time. The culture club of the Hungarian church, along with the WPA, hosted a picnic on July 25 on the church grounds. We enjoyed good Hungarian food, and were happy to welcome Endre Csoman and some great Hungarian gulyas.

Several golfers from our branch participated in the WPA's annual tournament in July. Congratulations to those who won prizes.

Congratulations also to the Zanotto family on the wedding of their daughter. We wish them many happy years together.

For any life insurance or annuity needs, please call Arpad Sibrik at 614-231-8024, or write to 645 S. Kellner Road, Columbus, OH 43209.

### Branch 132 South Bend, IN

by the Branch Officers The officers of Branch 132 wish everyone a great summer.

The branch picnic will be held on Sunday, Aug. 30, beginning at 1:00 p.m. at Potawatomi Pavilion 1. There will be no invitations mailed. Please call Ann Horvath at 574-232-9451 before Aug. 20 to make your reserva-

tions. Let us know how many people will attend. Please call in the evening. The branch will furnish plates, utensils, chicken, sausage and drinks. Everyone is asked to bring a vegetable, salad or dessert to share. We look forward to seeing you there.

Congratulations to the Wood Dogs and their coaches, Michael and Michelle Horvath, for a great season with the South Side Little League.

Wishing all those celebrating a July birthday a happy day, especially Helen Pecsi, John Burns and John's grandson.

Our deepest sympathy to the family of Marianne Wentland. Marianne was a great gal.

The branch will hold a regular business meeting on Sept. 8, at 6:00 p.m. at Martin's Supermarket Café on Ireland Road. Please plan on attending.

### Branch 705 Mayville, WI

by Timothy J. Lippert
Every May, the WPA supports the
celebration of Join Hands Day.
Branch 705 is very proud to have had
the opportunity to be a part of this
year's event.

Laona, Wisc., is a small town in the northeast part of the state. Its population is not much more than a thousand people.

Located in Forest County (which is one of Wisconsin's poorest counties) is St. Leonard's Catholic Church. The Rev. John W. Cerkas has been pastor there for close to 30 years.

In that time, he has had a dream to build a shrine to the Blessed Virgin Mary. His wish was always overshadowed by a lack of funds and volunteer labor.

When I first approached Father Cerkas, he became very emotional when he learned that the WPA would be willing to contribute funds to help get this project started.

After a two-week appeal to children and adults to clear a piece of land next to the church and plant flowers and shrubs, several children from the church came forward with a ton of energy and enthusiasm. With

the help of many hard-working adults and a terrific plan, together they far exceeded Father Cerkas' original concept.

What was once an ordinary, unused piece of earth, was instantly transformed into a beautiful, tranquil place to pray, meditate or simply enjoy the wide array of colorful plants.

Father Cerkas is set to retire in 2010, and he no longer has to be concerned about how the shrine will get built.

This project, which under normal circumstances might have never happened, was accomplished for a total of \$500 and done in one day.

Fraternalism is strong and very much alive here in Wisconsin. The William Penn Association has made a name for itself in the small community of Laona, and just outside St. Leonard Church, there is a beautiful, visible reminder of what can be accomplished when adults and young people volunteer their time and talents for something good.

### Branch 800 Altoona, PA

by Vincent Frank

Branch 800 mourns over the sudden unexpected death of our branch secretary, George A. Dorman. George, 86, was a longtime active member right up till his death. He had received the 50 year emblem from the WPA. George was a good person and a very dedicated, efficient and trustworthy secretary for our branch and also for the former



Thanks to the efforts of volunteers from WPA Branch 705, the dream of a shrine to the Blessed Virgin Mary at St. Leonard Catholic Church in Laona, Wisc., is now a beautiful reality.

Catholic Knights of St. George over many, many years. May the Good Lord welcome him into Heaven.

Branch 800 also mourns the death of Frederick Weakland, who was the branch's oldest member with 72 years of membership in our Association. If you remember, he was featured in the William Penn Life in September 2008 when he celebrated his 100th birthday. May his soul rest in peace with the Lord.

This year Labor Day will be celebrated on Monday, Sept. 7. It's a day when workers get to celebrate and rest. What would be a more joyful thing to do than to have a nice barbecue with family and friends

and reminisce of bygone days?

Congratulations to members celebrating a birthday or wedding anniversary this month. Your branch officers wish you good health and safe travels wherever you may go.

With summer almost over, branch meetings will resume on Tuesday, Sept. 8, at 7:00 p.m. at Our Lady of Lourdes religious education center, 873 - 21st St., Altoona. We encourage all members to attend this meeting.

Let us remember in our prayers the men and women serving our country in the military. We thank them for the sacrifices they make by putting their lives on the line to protect all of us.

All articles & photographs for the September issue of the William Penn Life are due in our office by August 17, 2009

Do you have any questions about your life insurance or annuity plans? Call Bob Jones in Altoona at 814-942-2661, and he will help you.

### Branch 8114 Clarion, PA

by Noreen Fritz, FIC, LUTCF This is it! The branch annual steak fry is this month. Please send in your reservations, or if you have any questions you can telephone me.

Don't forget that the 9th annual WPA Picnic-A Great Fraternal Fest is Saturday, Sept 12, from noon to 6:00 p.m. at Penn Scenic View. This picnic is fantastic, you don't want to miss it!

Branch members having birthdays this month are: Clair Bauer, Dan Estadt, Parker Jones, Tom Pierucci, Austin Gates (in Florida), Clayton McElravy, Bryant Santini (Arizona), Anthony Pierucci, Melvin Stark, Donna Schill, Thomas Sarvey, Diane Beichner, Bradley Beichner and Eileen Schill. Wishing you a very happy birthday!

Does your life insurance certificate need a review or update? If you have questions on any life insurance or annuity certificate, I am available to help you free of charge. If you have branch news to share or questions on IRA transfers, 401-K direct rollovers, pension plans or anywhere that you are losing money because of the current economic situation, call me. Remember there are no sales charges, and I work in most areas. I can be reached at 412-821-1837 or P.O. Box 15060, Pittsburgh, PA 15237-0060. Or, you can contact me via e-mail at noreenbunny.fritz@verizon.net.

### Branch 8121 St. Marys, PA

by Mary Lou Schutz

We held a regular business meeting on July 8. We reviewed a letter from the Home Office about sponsoring a hole at the annual golf tournament for the benefit of the Scholarship Foundation. We decided our branch would send a \$100 donation.

Our June meeting had to be cancelled due to conflicting appointments, but we were happy to be able to meet in July.

Our picnic will be held Wednesday, Aug. 5, at 6:00 p.m. at the Green Lite Restaurant.

We also signed a "Thinking of You" card and sent it to Branch Secretary Margaret Marconi.

### In Memoriam

#### ELIZABETH "BETTY" HLEBA

PITTSBURGH -- The Home Office and members of Branch 71 Duquesne, Pa., were saddened by the recent death of retired Home Office employee and fellow branch member Elizabeth "Betty" Hleba. Mrs. Hleba, 88, died July 15, 2009, in Jefferson Regional Medical Center.

She was born Jan. 17, 1921, in Duquesne, Pa., the daughter of the late John and Elizabeth Nagy Kucik. She was a member of Sts. Peter and Paul Byzantine Catholic Church of Duquesne and a past member of St. Mary's bowling league.

She was preceded in death by her husband, Nicholas Hleba; a sister, Marcy Kucik Keach; and a nephew, Edward Keach. She is survived by her sister-in-law Dorothy Hleba and many nieces and nephews.

Betty will be remembered for her warm heart, great sense of humor and willingness to help others.

Burial was in Sts.
Peter and Paul Cemetery, West Mifflin, Pa.
May she rest in peace.

We ask you to pray for the eternal rest of Mrs. Hleba and all our recently departed members listed below:

#### **IUNE 2009**

0001 BRIDGEPORT, CT James Callahan Bunida A. Cappa George L. Krekan James M. Moran 0008 JOHNSTOWN, PA James Doliveira Elizabeth M. Shaffer Elizabeth J. Wertz

0014 CLEVELAND, OH Patricia A. Byomin Robert Kovacs Olga Lengel Helen Misley 0019 NEW BRUNSWICK, NJ Joan M. Gifford Ilona Horvath Emil Velekei 0026 SHARON, PA Patsy Mantini 0027 TOLEDO, OH Daniel Christian 0028 YOUNGSTOWN, OH

Alex Schultz, Jr. Edward John Vrable 0034 PITTSBURGH, PA

Margaret Y. Kaminski 0044 AKRON, OH

Ryan M. Ostronisky 0051 PASSAIC, NJ Peter Sanford

0059 WINDBER, PA Helen M, Spinelli

0071 DUQUESNE, PA Mary J. Geis Francis Humenik Louis A. Kapfer Fred Yanity

0089 HOMESTEAD, PA William J. Capretti Michael J. Minyon Rose Mongiat

0090 ALLENTOWN, PA Theresa Yurasits

0098 BETHLEHEM, PA Helen Molteg

0129 COLUMBUS, OH Erika Schill

0132 SOUTH BEND, IN Otto V. Horvath Frances Nowicki Eleanor J. Spillar

0189 ALLIANCE, OH
Ralph Glenn Barber

0226 McKEESPORT, PA Helen M. Bajuscik 0248 MONAVILLE. WV

Alex Messiora, Jr. 0249 DAYTON, OH

0249 DAYTON, OH Josephine Pallo

0296 SPRINGDALE, PA Emma Balla John P. Burkett, Sr. Frances M. Fazekas

0310 LYNCH, KY John P. Jambrosic

0352 CORAOPOLIS, PA Louis Habrle Guy A. Martini Josephine M. Sensky

0525 LOS ANGELES, CA Trevor A. Phillips

0705 MAYVILLE, WI Leslie S. Jacob

0720 DEDHAM, MA Margaret A. Pothier

0723 WORCESTER, MA Henry J. Yokel

8036 SCOTTDALE, PA Helen Fezie

8075 VERONA, PA Albert F. Kosek

8340 BALTIMORE, MD Charles R. Cox William L. Haroth, Jr.

### **WPFA** Scholarship **Foundation**

#### **IUNE 2009**

#### **Branch - Donor - Amount**

- I Donna M. Farnsworth \$3.00
- I Andrea R. Onderdonk \$1.00
- I Barbara M. Onderdonk \$1.00
- I Mary E. Gilbert DeFeo \$1.00
- 8 Kim S. Budnick \$20.00
- 9 David E. Nemeth \$4.10
- 13 John E. Radvany II \$25.00
- 14 Alexander J. Richling \$5.00
- 14 Paula A. Rosenberg \$5.00
- 14 Sarah E. Rosenberg \$5.00
- 18 Merced Gonzales Jr. \$2.15
- 18 Lorraine E. Baranyai \$6.88
- 28 Sandor Tollas Jr. \$4.63
- 28 Margaret Baker \$1.83
- 28 Vikki A. Peck \$13.50
- 28 Christine M. Allison \$1.00
- 44 Laurie S. Guysick \$1.45
- 76 Kathleen L. Fiordimondo \$10.00
- 89 Mark S. Maskarinec \$5.37
- 129 Anna L. Lucas \$2.00
- 129 Donald L. Lucas \$2.00
- 129 Julie Westcamp \$1.53
- 129 Stephanie L. Koser \$12.00
- 159 John J. Serdy \$20.00
- 189 Donna M. Sera \$1.29
- 189 John Sera \$1.13
- 226 Timothy R. Holtzman \$1.40
- 226 Carol S. Burlikowski \$5.00
- 226 Dennis S. Burlikowski \$5.00
- 226 Robert W. Serena \$5.00 226 - Stephen M. Benedek - \$25.00
- 226 Antonette J. Grygo \$5.00
- 249 Sue A. Dugan \$20.00
- 296 Dorothy J. Boyle \$7.80
- 296 Geraldine M. Heade \$10.00
- 352 Harold E. McCormick \$10.00
- 352 Ellen M. Jones \$2.88
- 352 Mildred Rieseck \$3.46
- 352 Kelly E. Marsh \$1.00
- 352 James R. Marsh III \$1.00
- 352 John P. McKinsey Jr. \$1.32
- 352 Dora S. McKinsey \$1.02 590 - Robert F. Toth - \$10.00
- 720 Julie A. Bjork \$5.00
- 720 William J. Kohler \$10.00
- 720 Barbara Mroz \$10.00
- 723 Lawrence J. Drayton \$20.00
- 8019 Clare M. Bochicchio \$5.00
- 8019 Lillian A. Schmidt \$5.00
- 8020 Karen M. Dansak \$1.00
- 8114 Melvin J. Stark \$10.00
- 8121 Rebecca M. Arnold \$10.00
- 8121 Andrew R. Arnold \$10.00
- 8340 Francis J. Conrad \$20.00
- 8340 Esther M. Lopolito \$10.00

### TOTAL for Month = \$387.74

### **JUNE 2009**

Donor - Amount William J. Bero - \$32.00

Cookbook Sales - \$615.00

TOTAL for Month = \$647.00

TOTAL for Month = \$625.00

### **OUR AWARDS LEAD TO** FAR GREATER REWARDS

The rewards that come with a higher education are priceless. That's why since 1972 the William Penn Association has awarded more than \$1.5 million in scholarship grants to its young members attending accredited institutions of higher learning. Our scholarship program is just one of many benefits available to our members. To learn more on how membership in the WPA can benefit your family, call your local WPA representative or our Home Office. toll-free at 1-800-848-7366.

### IN MEMORY OF

### **JUNE 2009**

#### **Donor - Amount** (In Memory of)

M/M E. E. Vargo - \$50.00 (Emma Balla)

Barbara A. House - \$50.00

(Emma Balla)

William J. Bero - \$100.00

(Emma Balla) William J. Bero - \$50.00

(Howard Hunt)

Julia Bernaski - \$50.00 (Emma Balla)

M/M George S. Charles Sr. - \$50.00 (Emma Balla)

M/M Endre Csoman - \$50.00 (Emma Balla)

M/M Frank J. Radvany - \$50.00 (Emma Balla & John Burkett)

William J. Bero & Family - \$50.00 (John Burkett)

Br. 18 Lincoln Park, MI - \$125.00 (Barney Buza, Mary Timcoe, Cornella Kavicsan, Francis Sabo, Bernard Korody)

#### **Donations Received from** 2009 WPFASF Meeting **JULY 2009**

#### **Donor - Amount** (In Memory of, if applicable)

M/M Endre Csoman - \$100.00 Endre L. & Nadine D. Csoman -\$100.00 (Grandparents Louis & Julia Csoman)

Joe Csoman - \$100.00 (Luke Krawchyk)

Customer Care Specialists, Inc -\$250.00

Glenn & Gerry Davenport - \$50.00 (Bob Robison & Denise Seelbaugh)

Carol Ann Horvath - \$150.00 (Lou Horvath)

M/M Thomas F. House - \$250.00 Thomas Kalupanov - \$100.00

Alexis C. & David Kozak & Family-\$150.00 (Sandor Yuhas) M/M Steven LaFlame - \$100.00 Grace D. Matlock - \$40.00 Gregory G. Nagy - \$25.00

(Gus G. Nagy)

Betty & Al Vargo - \$50.00 (William Horoth, Jr.: In Honor of All Serving in Our Armed Forces) William S. Vasvary - \$100.00 Br. I Bridgeport, CT - \$100.00 (Helen Gonczy) Br. 13 Trenton, NJ - \$100.00 (Our Deceased Members) Br. 18 Lincoln Park, MI - \$500.00 (Deceased Members) Br. 27 Toledo, OH - \$100.00

M/M Roger G. Nagy - \$200.00 (Gus G. Nagy) Sarah E. Nagy - \$25.00

(Deceased Family Members)

(Deceased Family Members)

M/M Frank J. Radvany - \$100.00

M/M Mark C. Schmidt - \$100.00

(Albert G. Kertesz, Sr.)

Paul & Andrea Snyder - \$75.00

M/M Richard W. Toth - \$200.00

(Parents John S. Toth, Sr.

M/M Douglas W. Truesdell - \$100.00

(Parents, M/M Julius Hartman

& M/M Joseph L. Vasko)

M/M Steven J. Varga - \$200.00

(Steve & Anna Varga)

M/M E. E. Vargo - \$100.00

& M/M Louis Vargo)

(Gus G. Nagy) Katherine E. Novak - \$50.00

Stephen A. Novak - \$25.00

Leslie F. Petras - \$50.00

(Our Parents)

(Gaber Mehi)

(Deceased Members of Br. 27)

Br. 28 Youngstown, OH - \$100.00 (Deceased Members)

Br. 71 Duquesne, PA - \$100.00 (Deceased Members)

Br. 249 Dayton, OH - \$100.00 (Deceased Members of Br. 249)

3-D Maintenance/Joseph C. Kelly III -\$25.00

**TOTAL = \$3,915.00** 

### Tree of Knowledge **Donations received from** 2009 WPFASF Meeting **JULY 2009**

GOLD LEAF (\$1,000 Donation) M/M George S. Charles Jr.

(In Memory of Mary E. Jackson) M/M Dennis A. Chobody (In Memory of Our Parents)

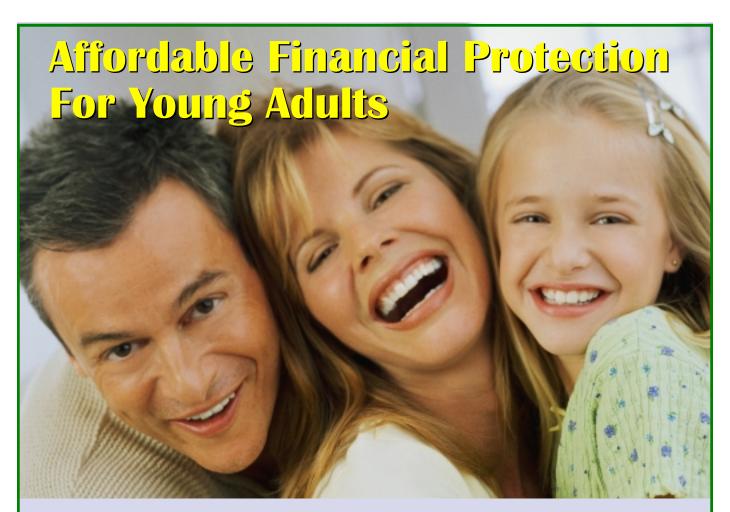
**BRONZE LEAF** (\$250 Donation) Steven F. Charles

(In Memory of Mary E. Jackson) Robert A. Ivancso (In Memory of Stephen & Mary

TOTAL = \$2,500.00

Ivancso)

**TOTAL** received from 2009 **WPFASF Meeting = \$6,415.00** 



### Young-Adult Term Plan

20-year Level-Term Life Insurance

Issue ages 20 - 40

Face Value: \$20,000, \$40,000 or \$60,000

Simple Underwriting

LOW premiums or single pay option

Annual Premiums per \$20,000 Face Value	Class	Male	Female
	Non-Smoker	\$75.00	\$70.00
	Smoker	\$100.00	\$90.00

To learn more, call us at 1-800-848-7366

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The true value of a WPA scholarship grant...**PAGE 3**.

Coverage of our 26th annual golf tournament...PAGES 6-11.

The Hungarian Kitchen...PAGE 14.

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## Referral Fees \$10 to \$12

### William Penn Association Recommender Program

Adult members age 16 and older can earn cash rewards when they refer new members to the WPA. The WPA will pay adult members \$12.00 for each applicant they recommend who is issued a WPA permanent life insurance plan. The WPA will also pay adult members \$10.00 for each applicant they recommend who is issued a WPA term life insurance plan. To claim your reward, send us the names and addresses of everyone you know who would enjoy the many fraternal benefits that come with membership in the 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