

FEBRUARY 2009

William Penn Life



*Happy
Anniversary*

**Celebrating 123 years
of fraternal service**

Founders Day - February 21



Introducing the
**William Penn
Fraternal Association
Scholarship Foundation**

Tree of Knowledge

During the past 38 years, the WPFA Scholarship Foundation has assisted thousands of deserving college-age members further their education. But helping our young members meet the needs and challenges of modern educational economics requires great effort by all our members and friends. Towards this end, the WPFA Scholarship Foundation has created the **Tree of Knowledge**. The Tree is mounted in the second floor foyer of the WPA Home Office. Those making donations through this program will be recognized with individual "leaves" on the tree, which can be used to honor and remember loved ones. Donations are being accepted at three levels: Gold (\$1,000), Silver (\$500) and Bronze (\$250). Those wishing to purchase a leaf may use the form below. Please help our tree "grow" and allow us to continue to assist young members reach their educational and professional dreams.

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

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William Penn Fraternal Association Scholarship Foundation, Inc.

709 Brighton Road, Pittsburgh, PA 15233-1821

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William Penn Life



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William Penn Fraternal Association Scholarship Foundation

Recipient Profile

**Steven D.
Pillar**
McConel AFB,
Kansas



Steven Daniel Pillar graduated from Waynesburg College in 2004 with a bachelor of arts degree in criminal justice. He is currently serving in the United States Air Force as a senior airman (soon-to-be staff sergeant). He served a tour in Iraq this past year and is currently stationed at McConnell Air Force Base in Wichita, Kansas, assigned to Security Forces.

Steven would like to thank the William Penn Association for the scholarship grants he received through the William Penn Fraternal Association Scholarship Foundation. Those grants helped him attend college and achieve his first stripe in the Air Force upon completion of boot camp.

Members who are past recipients of scholarship grants through the William Penn Fraternal Association Scholarship Foundation are invited to share their post-educational and professional experiences with us. Please send your 'Recipient Profile' along with a recent photo to:

John E. Lovasz
William Penn Association
709 Brighton Road
Pittsburgh, PA 15233

Join Hands Day offers branches a way to connect with youth, serve community

CONNECTING YOUTHS and adults in neighborhood volunteering is the unique focus of John Hands Day--a national day of volunteering sponsored by America's fraternal benefit societies on Saturday, May 2.

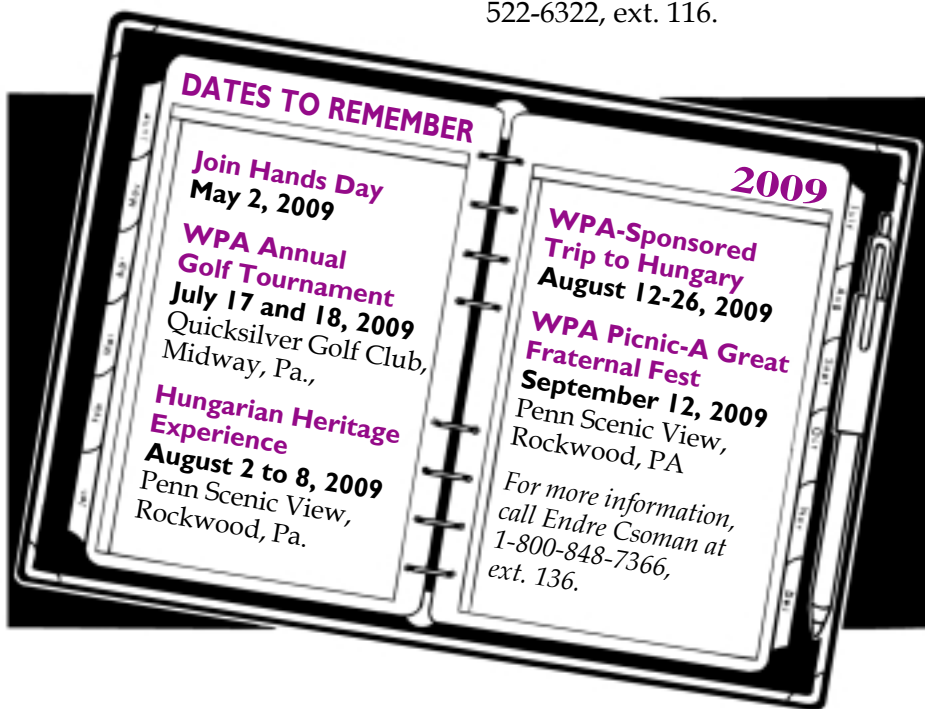
This is fraternalism's day, a day when fraternal benefit societies and volunteer organizations reach out to people or communities in need, connect generations and develop relationships.

Fraternalists "join hands" year-round, because fraternalism is not a one-day-a-year event. However, Join Hands Day provides all fraternalists and non-fraternalists alike with the opportunity to

make a difference in their communities through helpful projects that connect youths and adults.

The William Penn Association encourages all its members and branches to begin planning their involvement in this year's Join Hands Day.

For more information on how you and your branch can become involved, how to form volunteer partnerships for the day and how to plan and promote your Join Hands Day event, please visit the Join Hands Day website at www.joinhandsday.org. or, send an e-mail to actioncenter@joinhandsday.org, or call the Join Hands Day Action Center at 630-522-6322, ext. 116.



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Call Mark Lantz, Sales Director, at 1-800-848-7366, ext. 134, for details.

"We must keep our Association alive, making future generations and members proud to be part of William Penn Association."



From the National President

Building for our future on a tradition of service

Reflections on the WPA's 123rd anniversary

by George S. Charles, Jr., FIC

On February 21, 2009, our Association will celebrate its 123rd anniversary. As we celebrate yet another milestone, we pay special tribute to the dedicated founders of the William Penn Association and all of the past and present officers, directors, former auditors, employees, sales representatives and members that devoted so much of their lives in building our Association that is shared by us all today, with much pride and fond memories.

Our Association is dedicated to the promotion of service to others. While our members always come first in our minds, we also make an effort to assist others outside our membership. We also have a history of dedicated individuals who over the years have labored long and hard to promote our Association and the fraternal spirit of volunteerism. While we would love to see many more of our members involved, we are indeed pleased at the good number who are promoting our Association on a regular basis in many of our branches.

Our Association has been fortunate in that we have many members of all ages involved in many programs and activities.

I am truly proud of the fact that I have been associated with WPA since birth and have had the privilege of working for the Association over 35 years. Without a doubt, it's still a great pleasure and continuing learning experience for me to represent you. Please know that I sincerely appreciate your support and trust.

It is inspiring to know that our Association realizes the importance of family and will continue to support the family and family values. On behalf of my wife Dianne and son Steve as family and

members, we salute William Penn Association.

We have an excellent working fraternal team. Our officers, directors and Home Office staff contribute their talents to the ideals of our Association's mission statement: "To provide financial security to our members through quality life insurance and annuity products; and, to support fraternal, ethnic, cultural, charitable, educational, patriotic and religious works."

Our National Directors are prepared to meet the many new challenges which lie ahead. They are continuously working on developing new programs and products for growth. So remember, when one of our sales representatives asks to review your insurance, welcome him or her into your home. Our sales representatives, along with you, our membership, represent our Association's future.

Our Association is a strong, vibrant, growing reality and our future will continue to be strong. We must keep our Association alive, making future generations and members proud to be part of William Penn Association. May the future be rewarding for all of us.

As we continue to move forward, our Association will continue to dedicate itself to you. Our fraternal spirit is still glowing like the spirit in the hearts of our founders more than 123 years ago. **WPL**

Journey to the Homeland

Part 4 of our look back at the WPA-sponsored tour to Hungary

Thursday, Sept. 25, 2008, will remain a memorable day for the 43 WPA travelers who participated in the wreath-laying ceremony at the tomb of Gyula Verhovay. After the official program, we traveled to Mezöhegyes, just a short distance from Battonya. All of the tour participants were treated to a fantastic luncheon compliments of the William Penn Association. After a most enjoyable meal, we sat around enjoying various fine wines produced in Hungary. In mid-afternoon, we departed back to Gyula and the Hotel Corvin.

The next morning most of us were packed early and met in the dining room for an early breakfast. After drinking espresso, we were ready to depart for Szeged, the "Sunny City," home of the world-famous Pick salami, piros paprika and *halászlé* (fish soup), which is not one of my favorite dishes. However, it had been planned that we have lunch at the bank of the Tisza River in a local *csárda* famous for their fish soup. The bus tour of the city was a memorable one.

In the late afternoon, we traveled to Ópusztaszer in the National Historical Memorial Park, the site of the first National Assembly where the Magyar conquering tribes agreed to their first laws 1,100 years ago. We also visited the Feszty Panorama and the Historical Village.

From there, we traveled to Kecskemét, the *barack* (peach) city of Hungary, and lodged at the Hotel Aranyhomok. The next morning, we had a walking tour of the city. We visited the main square which included beautiful historical buildings such as the Hungarian Art Nouveau Municipal Hall, the Kodály Institute, the old church, the Cifra Palace and the former synagogue.

Our tour then took us to Kerékegyháza to visit the Varga Tanya horse ranch. Here we enjoyed the trail ride in the Puszta, the horse show, an outdoor party with gypsy music, and, most of all, the *fatányéros* (wooden platter) that two people had to carry.

Unfortunately, we did not have enough time to see everything we wanted to see because we were scheduled to go on to Budapest. In Budapest, we had an opportunity to visit all of the famous landmarks that we have heard so much about. Included in our tour were visits to St. Stephen Basilica, Castle Hill, the Castle Museum, St.



WPA member Elaine Shappell of Wilmington, N.C., was among a group of fellow members who visited Heroe's Square in Budapest.

Matthias Church where the kings of Hungary were crowned and Fishermen's Bastion which was built in memory of the fishermen who defended the fortress against the Turks. It was fun to shop at the Váci-Út and dine at the Mátyás Pince where we listened to the Sándor Lakatos (Jr.) gypsy band. Shopping at St. Endre and riding the subway of Budapest to the National Opera House were also highlights.

All in all, we had a wonderful trip. At the conclusion of our tour, we were a group of friends.

It took a lot of preparation to arrange the tour. Our Hungarian agent, Andrea, our tour guide, Márta, and our "busz" driver, Sándor, were wonderful.

A big thank you to those who came along. Thank you also to my secretary, Dora, and to Vice Chairman of the Board Barbara A. House, who were very much involved in making the trip possible. Last, but not least, many thanks to the William Penn Association and Richard Sarosi, John L. Lovasz, Tom House and many others for their kind, helping hands. **WPL**

Százhuszonhárom Év A Jótékonyság Mezején

Tudatában vagyok annak, hogy mit jelent az ön dicséret, de ha minem kimás fog? Kilenc év óta ezt többször is meg osztottam munka társaimmal, egyesületünk tagjai szorgalmas vezetői és dolgozói büszkék lehetnek együletünk 123 éves történetére, elődeink küzdelmes, viharos életére, akik sok áldozattal megteremtették szeretett egyesületünket. Vajjon hitték-e hogy egyesületünk ilyen nagya épül amelynek hatalmas, terebélyes faágai alatt Amerikai Magyarjai biztonságot találnak. Nyugottan lehetnek mert a vagyon hűséges kezekben van és a tagság biztosítására ott van amelyet még a mai váltságos helyzet sem fenyeget. Száz huszonhárom év óta Isten velünk van mert bizonyítjuk, hogy az igazi testvériség szellemében tagjainkért Amerikai Magyar testvéreinkért cselekszünk és fogunk a jövőben is. Hála száljon fel ajkunkról a gondviselő Istenhez hogy meg őrizett és nagya nevelte együletünket. Szeretettel emlékezünk meg elődeinkről, tagok és tisztviselőkről akik több mint 23 évtizeden keresztül dolgoztak önzetlenül a testvéri érzés szellemében fejlődésünkért.

Rövid cikkem bevégzetével szeretném azt mondani megtettük kötelességünket és tele van szívünk jóreménységgel amikor elindulunk a 123-ik évnek.

Adja Isten hogy úgy legyen!

Join us for our 2009 Tour to Hungary

The William Penn Association is sponsoring another trip to Hungary. The trip is scheduled to leave for Hungary on Aug. 12 and return Aug. 26 (dates are subject to change.) The 14-day trip is being arranged by Eurovip Tours in Hungary.

This year, we are planning to visit Győr, Sopron, Pozsony (Bratislava), Fertőd, Fertő Lake, Bécs (Vienna), Lake Balaton, Héviz, Keszthely, Badacsony, Balatonfüred, Tihany, Veszprém, Herend, Siógárd, Pécs, Villany, Székesfehérvár, Gödöllő, Gyöngyös, Hollókő and Mátra. An optional program might include Szentendre, Visegrád, Esztergom, Gellért and Margaret Island in addition to other areas.

Lodging will be in four-star hotels. We will taste outstanding Hungarian food and wine and listen to the best "cigány" music. For many, we will visit the towns and villages of their ancestors, while others will revisit the place from which they departed for America. We will make sure that it will be a most enjoyable and memorable trip for all.

Space will be limited to 40 people on a first come, first served basis.

More detailed information will be published in upcoming issues of the *William Penn Life*.

Please contact Endre Csoman, national vice president-fraternal, at 1-800-848-7366, ext. 136, for more information.

Experience a true taste of Hungary

- Learn the Hungarian language -
- Enjoy homemade Hungarian food -
- Practice Hungarian traditions -

Hungarian Heritage Experience Reservation Form

August 2-8, 2009 • Penn Scenic View, Rockwood, PA

Name: _____

Address: _____

Phone: _____ Email: _____

WPA Certificate Number: _____

Fee = \$275 per person (includes lodging, meals and instructional materials)

Make check payable to "William Penn Association"

Mail this form and check to:

Hungarian Heritage Experience, William Penn Association
709 Brighton Road, Pittsburgh, PA 15233



A gifting problem and solution

The Problem

- You want to give a gift of \$1,000 to your child, grandchild or other young relative.
- But, you wonder how long that gift will last. Will the child spend it or save it?
- Is there a way to make it a lasting gift?

The Solution

- **Single Premium Whole Life Insurance.**
- A gift of life insurance through the WPA is a gift for life.
- Many gifts of life insurance are stored away until the child grows older, and they usually keep this gift for life.
- It is a gift that both appreciates and is appreciated.
- The \$1,000 you invest in a Single Premium Whole Life Insurance certificate for that special young person in your life will be part of your legacy.

An Example

The Gift: \$1,000 used to purchase a Single Premium Whole Life Insurance certificate

Gift Recipient: Female, Non-Smoker					Gift Recipient: Male, Non-Smoker				
Issue Age	Initial Face Amt.	Value at Age 70	Value at Age 85	Value at Age 100	Issue Age	Initial Face Amt.	Value at Age 70	Value at Age 85	Value at Age 100
5	\$15,873	\$26,032	\$28,413	\$30,794	5	\$13,514	\$22,163	\$24,190	\$26,217
15	\$11,364	\$17,501	\$19,205	\$21,478	15	\$9,346	\$14,393	\$15,795	\$17,197
25	\$7,813	\$11,251	\$12,423	\$13,595	25	\$6,897	\$9,932	\$10,966	\$12,001

Call your local WPA sales representative or Mark Lantz, Sales Director,
at 1-800-848-7366, Ext. 134, for more information.

Thank you for the opportunity to serve you and your family today and tomorrow.

Puzzle Contest

Number 44

Two-in-One special

During the month of February, we in America celebrate two special days: Valentines Day and Presidents Day. So, we thought it fitting for this month's WPA puzzle contest to honor both. Find the words commonly associated with these two days hidden in the puzzle below, and you could win \$50 in our **Puzzle Contest #44**.

Puzzle Contest #41 WINNERS

The winners of our Puzzle Contest #41 were drawn December 22, 2008, at the Home Office. Congratulations to:

Robert G. Federlein, Br. 8014 Pittsburgh, PA

Irene C. Kalman, Br. 14 Cleveland, OH

Dolores V. Lowder, Br. 352 Coraopolis, PA

Barbara Jean Roberts, Br. 14 Cleveland, OH

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

RULES

1. ALL WPA Life Benefit Members are eligible to enter.
2. Complete the word search puzzle correctly.
3. Mail your completed puzzle, along with your name, address, phone number and WPA Certificate Number, to: **WPA PUZZLE #44**, 709 Brighton Road, Pittsburgh, PA 15233.
4. Entries must be received at the Home Office by **March 24, 2009**.
5. Four (4) winners will be drawn from all correct entries on March 27, 2009, at the Home Office. Each winner will receive \$50.
6. GOOD LUCK!!

Two-in-One Special Word List

Arrow	Jewelry
Candy	Kiss
Card	Lincoln
Cupid	Love
Dating	Presidents Day
Dinner	Rose
Flowers	Snow Day
Happy Valentines	Sweetheart
Heart	Washington
Jefferson	

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

Name: _____

Address: _____

Phone: _____

Email: _____

WPA Life Certificate No.: _____



The Hungarian Kitchen™

with Főszakács Béla

Cakes, Tortes & Treats: Part 3

FÁRADJON BE A MAGYAR KONYHÁBA.

Whenever you're involved with food, there is always something going on or happening. Last month, I had the pleasure of attending the Future Chefs of America dinner at the Mount Washington Resort in Bretton Woods, N.H. I took part in the event by giving a cooking demonstration on Saturday to all invited guests of the hotel who wanted to learn about Magyar food.

My menu was Hortobagy Palacsinta filled with chicken, pan-braised kohlrabi, sweet onions and kale. The demo was a success and, later that evening, I prepared appetizers for the cocktail party. A rye/bacon baguette sliced, toasted, then topped with Liptauer cheese and a garnish of roasted red and green pepper. Even though high above the coast in north country, I learned there are more people who enjoy Hungarian food but don't get that many opportunities to enjoy it. Needless to say I made some friends and gained a few more readers of The Hungarian Kitchen, so now they can prepare their own food.

My recent plans included another dinner at the Ronald McDonald House in Pittsburgh. I'll let you know if the weather was good and I was able to make the trip. Ronald McDonald House is moving to Children's Hospital and will double their bed capacity helping more families get medical assistance.

I was going to include Kalacs in this column, but after careful thought and discussing it with my colleague Chef Vilmos, we decided against it. There is so much to learn about Kalacs it deserves a column of its own, so look for it sometime in the early spring.

I continue to add to my archives on www.hungariankitchen.com. The process is taking longer than I thought. I want to make sure everything posted is accurate with correct instructions. I will keep plugging away with that project, and hopefully, by the sixth anniversary, it will be done.

Once again the housekeeping is done, and its time for your trivia question: *What other famous Magyar dessert was named after a gypsy violinist?* (Hint: it's loaded with dark chocolate.)

In the last two columns we learned about cakes and tortes. This month I am going to wind up by giving you some more recipes for cake, tortes and a few for treats.

A TREAT is a food choice that satisfies the individual who selects it. A treat might be savory and tasty or sweet, sticky and gooey. It all depends upon the person choosing. I have selected some Magyar treats your family should enjoy as they are popular and very tasty.

My first choice is *Indianer*. When I researched the name, I came across one article that said "Indianer"

translates into "westerner," which would relate to the west of Hungary in the direction of France, meaning this treat was designed after French cream puffs. While the French were influential in the confectionery world with their methods of pastry making, the Hungarians, Swiss and Austrians were also creative and added their recipes making for more desserts the world could enjoy.

Another source says the *Indianer* was created by a Hungarian pastry chef who wanted to honor an East Indian juggling act performing at a theater. During intermission the patrons were given a hollowed out cake-like dessert filled with cream and topped with chocolate. As the story goes people forgot about the juggling act but remembered the great dessert they had that night. From then on, *Indianer* was born and every pastry shop in Hungary started making and selling the product.

This is a versatile treat because you can switch fillings from custard to whipped cream to pastry cream to icing. The cake can be from batter, yeast dough or choux pastry. The chocolate on top can be dark, light, hard, soft and gooey or just plain powdered sugar.

LANGOS is my second choice for a treat. It's very simple to make and you can flavor it sweet or savory. This product dates back to the Romans who made flatbreads called

Culinary Corner

If you don't have the time to make fillings for your pastries, try using prepared puddings you can find in the dairy department. Chocolate or vanilla pudding in a cream puff tastes just as good as eating it from a bowl.

Practical Pointer

When choosing a dessert, it's always nice to find out what your guests like to eat. There is nothing better than finishing a meal with a dessert all can enjoy. Try and be seasonal. If it's summertime, use fresh fruit. Autumn is for apples, and in winter you can do anything chocolate.

The Hungarian Kitchen

"focaccia". The original langos were set on a stick next to the coals of an open fire or on the surface of a wood burning oven. The dough would rise up very quickly offering a warm thick surface to spread sweet things like honey, sugar and cinnamon, jams and jellies. If a heartier snack was desired, the topping was tomato sauce, sour cream with fresh onions, garlic and butter or plain salt and pepper.

My last choice is SHORTBREAD COOKIES, and the recipe I use has only four ingredients. They can be made in a short time and enjoyed by children coming home from school,

friends over for coffee or packed and taken for lunch or picnics. They can be iced or served plain with ice cream, pudding or Jell-O.

I will always mention creativity in recipes and how you can give more dimensions to the food you prepare. Mix and match fillings, toppings, flavors and in some cases ingredients. When I want to cut back on calories I use honey instead of granulated sugar. As we learn from month to month we are increasing the amount of weapons in our culinary arsenal. Our battlefield is the kitchen and victory in our case is only a meal, treat or dessert away!

Trivia Answer: Rigo Jansci was the gypsy violinist who had a love affair with a married princess in 1896. The dessert was created so she would always remember him. It was considered quite a scandal at that time. The affair never lasted but the creation of this second most popular Magyar dessert did.

Have a wonderful month!

*Jó étvágyat
Főszakács Béla*

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

Indianer

- 4 egg yolks
- 4 egg whites beaten stiff
- $\frac{3}{4}$ cup sugar
- $\frac{3}{4}$ cup flour
- 1 pint heavy cream whipped into peaks
- 2 sweet chocolate bars
- 3 tablespoons granulated sugar

Mix the yolks with the $\frac{3}{4}$ cup sugar until creamed. Add the beaten egg whites, then the flour. Prepare a cupcake pan by greasing or spraying and powdering lightly with flour. Place batter in the pan and bake at 350 degrees until they are golden brown. Cool, then cut in half side to side to dry the shell. Fill with whipped cream, then dip top in chocolate and put back together.

Langos

- 1 lb. all-purpose flour
- 1 small package dry active yeast
- Canola oil for frying

Put yeast into $\frac{1}{2}$ cup of warm 110 degree water. In 10 minutes the yeast should rise. Put the flour in a mixing bowl and add the yeast water. Knead until dough is smooth and silky. Add a little flour if the dough sticks to your hands. Put dough aside and let rise for 30 minutes. Cut into pieces using a cup, then stretch the piece to make small round pizza dough. Heat the oil and

RECIPES

cook the round until golden brown on both sides. Drain on paper towels, then garnish with your favorite topping.

Shortbread Cookies

- $\frac{3}{4}$ cup all-purpose flour, sifted
- $\frac{1}{4}$ cup granulated sugar
- $\frac{1}{4}$ teaspoon salt
- 2 sticks butter softened

In a mixing bowl combine the ingredients and blend into a pie crust. Sprinkle a cutting board lightly with flour, then knead the dough until smooth. Wrap the dough and refrigerate for at least two hours. Divide the dough evenly into pieces or cookies $\frac{1}{4}$ -inch thick. Place on a parchment lined baking sheet. Bake at 350 degrees for 25 minutes or until bottoms are golden brown. Cool and top with icing or serve to your guests plain.

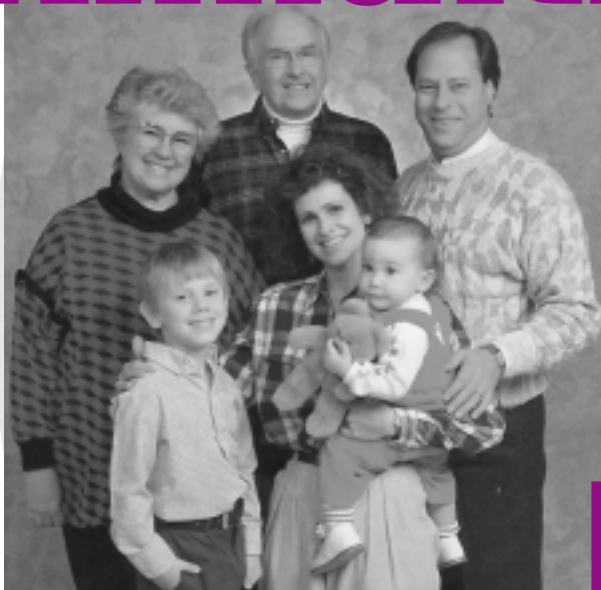
Rigo Jansci (Chocolate Cake)

- 8 ounces semi-sweet chocolate, melted
- 6 whole eggs
- $\frac{3}{4}$ cup sugar
- 1 tablespoon espresso powder mixed with

- 1 tablespoon hot water
- $\frac{1}{2}$ cup baking cocoa powder
- $\frac{1}{4}$ cup unsweetened cocoa
- $\frac{1}{2}$ cup confectioner's sugar
- 2 cups heavy cream
- $\frac{1}{2}$ cup raspberry preserves
- $\frac{1}{2}$ cup apricot preserves
- 4 ounces bittersweet chocolate, chopped coarsely
- $\frac{1}{2}$ cup heavy cream

Preheat oven to 375 degrees. Line a jelly roll pan with parchment and spray with Pam. In a small mixing bowl melt the chocolate over a pan of simmering water, then whisk in the eggs and sugar until the mixture holds a ribbon shape for two seconds. Whisk in the espresso mixture, then fold in the baking cocoa and melted chocolate. Spread on the pan and bake for nine minutes or until set, then set aside to cool. In another bowl sift the $\frac{1}{4}$ cup unsweetened cocoa and confectioner's sugar into the cream and whip until thick. Divide the sheet cake in half. Spread apricot preserves on one side and raspberry preserves on the other. Spread the whipped cream on the raspberry side, then turn the apricot side onto the top of the whipped cream. Scald the $\frac{1}{2}$ cup heavy cream, then pour over the bittersweet chocolate pieces in a small bowl and whisk until smooth. Pour this on top of cake to cover it, then chill until it sets.

WPA Annuities



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- 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.

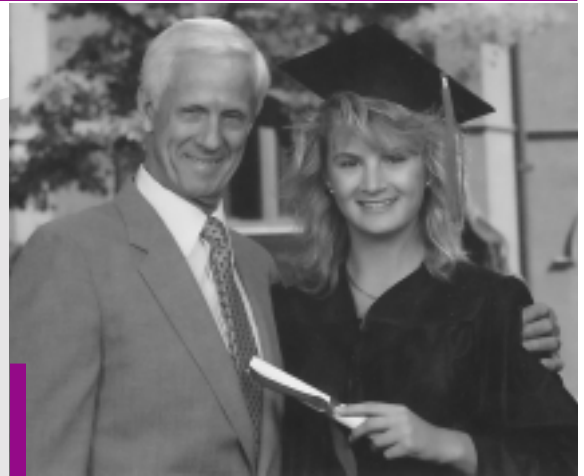
PENN “HIGH FIVE” (5 Year Withdrawal Charge)

- 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.



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.

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.

Average solvency of 25 of the largest life insurance companies.....\$105.46
WILLIAM PENN ASSOCIATION'S solvency.....\$116.40.*

**Assets for each \$100 of liabilities as of Dec. 31, 2007. Source: Standard Analytical Service, Inc., "An Independent Comparative Report for 2008."*

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

William Penn Fraternal Association Scholarship Foundation, Inc.

Eligibility Rules for Year 2009 Scholarship Grants

The Board of Directors has established the following rules governing eligibility for scholarship recipients:

a) The **student** applying for a scholarship grant must be an individual Life Benefit Member of the William Penn Association for four (4) years. A Life Benefit Member is an individual who is insured for life or endowment benefits.

b) On both renewal and new applications, **the applicant must be the child or grandchild of a life benefit member of the William Penn Association in good standing.** For the 2009 school year, the parent/grandparent must be a Life Benefit Member for at least four (4) years as of January 1, 2009.

c) Scholarship grants are awarded to full-time undergraduate students only if they have been accepted by or are currently attending an accredited college, university or school of nursing.

d) Grants are awarded for a two- or four-year period. The student must notify the President of the Scholarship Foundation, by letter, postmarked no later than **May 31, 2009**, that the student desires to receive a scholarship grant. It is recommended that the letter be sent via Certified Mail to ascertain proof of mailing date. **E-Mail notification will NOT be accepted as proof of notification.**

e) **First-time applicants must submit the following:**

1. **WPA Scholarship Application** on forms furnished by the Scholarship Foundation. Forms may be obtained by writing to: President, William Penn Fraternal Association Scholarship Foundation, Inc., 709 Brighton Road, Pittsburgh, PA 15233.

2. **A Slogan** (Marketing Catch Phrase) for the WPA, such as the well-known slogans "Have It Your Way" (Burger King), "Think Outside the Bun" (Taco Bell), and "Do the Dew" (Mountain Dew).

The Scholarship Application and Slogan must be mailed and postmarked by May 31, 2009.

3. A transcript of the student's latest high school scholastic record.

4. A copy of the student's SAT/ACT scores or waiver letter from the school in which enrolled.

5. Proof of enrollment for the coming school year in September.

Items 3, 4 and 5 must be submitted by September 30, 2009.

f) **Renewal applicants must submit the following:**

1. **A letter** requesting a renewal grant.

2. **A Slogan** (Marketing Catch Phrase) for the WPA, such as the well-known slogans "Have It Your Way" (Burger King), "Think Outside the Bun" (Taco Bell), and "Do the Dew" (Mountain Dew).

The Renewal Letter and Slogan must be mailed and postmarked by May 31, 2009.

3. A copy of the student's **latest scholastic record.** All renewal applicants **must maintain no lower than a 2.5 GPA on a 4.0 scale to qualify.**

4. Proof of enrollment for the new term in September.

Items 3 and 4 must be submitted by September 30, 2009.

g) All requests for an application and renewal letters must be submitted and signed by the student requesting the grant and mailed to the attention of the President. **Eligibility rules for renewal grants will be in accordance with the eligibility rules in effect for the initial grant. Letters submitted by anyone other than the student will not be considered. E-Mails will NOT be accepted.**

h) Scholarship grants will be awarded by the Executive Committee of the William Penn Fraternal Association Scholarship Foundation, Inc., once each year. Grants will be paid directly to the applicant provided **the student** is a member in good standing on the date the check is issued and all of the eligibility requirements stated herein have been met.

i) If for any reason the recipient does not attend college after receiving the grant, it must be returned to the William Penn Fraternal Association Scholarship Foundation, Inc.

j) In compliance with current privacy laws, all information in regards to the scholarship status will be divulged only to the applicant/student.

k) All applications and renewal letters must be postmarked no later than **May 31, 2009.** Any applications or renewal letters postmarked after that date will not be considered.

*If unsure of eligibility rules, please call **Gerry Davenport** at the Home Office at 1-800-848-7366 (Ext. 128) or e-mail us at **scholarship@williampennassociation.org**.*

Hungary pushing for EU support of vital pipeline project

BUDAPEST - Europe must give solid support for the ambitious Nabucco gas pipeline project, Hungarian Prime Minister Ferenc Gyurcsany said recently following a crisis over Russian gas imports in January.

Speaking ahead of a conference on Nabucco in the Hungarian capital Jan. 26 and 27, Gyurcsany told the MTI news agency that one of the meeting's main goals was to secure financial and political backing from the European Union.

"This project is not purely about business but also about Europe's energy security. It is therefore vital to make sure we have resources that are backed and guaranteed by the EU," he added.

Nabucco is a 2,100-mile pipeline between Turkey and Austria aimed at transporting up to one trillion cubic feet of gas each year

from the Caspian Sea to western Europe, bypassing Russia and Ukraine.

The project is seen as all the more vital for ensuring Europe's independence from Russian gas after most of the continent found supplies cut off in January during a pricing dispute between Moscow and Kiev.

Nabucco has been slow to get off the ground because key issues, such as financing and where the gas would actually come from, have yet to be agreed.

The consortium planning the pipeline recently raised the cost estimate to around \$10.7 billion from an initial projection of \$5.8 billion.

For Nabucco to be profitable, Europe would have to find a trillion cubic feet of gas each year from countries such as Azerbaijan, Turkmenistan, Iran and Iraq.

Russian bank steps in to save financially troubled Malév Airlines

BUDAPEST -- Hungarian Airline Malév has found an apparent savior in Russia's state-owned bank, Vneshekonombank (VEB). Hungary's Finance Minister János Veres confirmed the VEB takeover in late January.

The announcement followed rampant speculation about VEB taking the reigns of the financially-troubled airline, speculation fueled by Malév's decision Jan. 16 to recall Chairman Boris Abramovich and board of directors member Alexandr Abramovich.

VEB is buying into Malév's

current owners, AirBridge Zrt., which had been held by Boris Abramovich and two Hungarian investors, Magdolna Költo and Kálmán Kiss.

Veres said the new ownership would endanger neither Malév's Hungarian characteristics and nor its rights to fly routes in the European Union.

Russian airline Aeroflot may run the Hungarian airline.

Financial experts say VEB may have to pump tens of billions of forints into Malév to help it stay afloat and pay off its debts, reported to total 20 billion forints.

In Brief

McKeesport club to host dinner-dance on Valentine's Day

McKEESPORT, PA -- The McKeesport Hungarian Social Club will host a Valentine's Day Venison and Beef Dinner-Dance on Saturday, Feb. 14. Dinner will be served at 5:00 p.m. with Hungarian music and dancing to follow at 7:00 p.m. Everyone is welcome. Tickets are \$15 per person. For more information and to make reservations, please call 724-854-0042.

We are constantly looking for news and information about Hungary and the Hungarian American community which we can share with our members and readers of the William Penn Life. If you have information about a person, place or event that you think would be of interest to those interested in things Hungarian, then please send your information to:

John E. Lovasz
William Penn Association
709 Brighton Road
Pittsburgh, PA 15233

Or, send an email to:
jlovasz
@williampennassociation.org

Next Deadline February 13

Branch News

Branch 14 Cleveland, OH

by Dawn D. Ward

During the frigid winter months of January and February, Branch 14 meetings are in recess. The next meeting will be Wednesday, March 4. All members are encouraged to attend and share their ideas regarding ways their branch can be philanthropic and discuss what possible activities the branch could sponsor.

While activities can be limited in this cold climate, the branch is well represented in the local Brecksville men's basketball scene. Those participants with a local Branch 14 connection include Tony France, Jim Bourquin, Ryan Romankowski, Jeff Klecan, Dave Martinis, Charlie Schroer, Doug Miller, Steve Spicer, and Jeff Ward. Bill Rowland is on injured reserve and will be back soon. The amazing thing about this crew is that seven of them play in an organized, age 50-and-over league, complete with referees, statisticians, and scorekeepers. The younger players keep the old guys in shape with regular weekly pick-up games. This is another example of fraternalism at its best, with William Penn members getting together for recreation, fitness and fellowship. This group is responsible for bringing many new members to the branch, including their children, grandchildren and friends.

Branch 14 welcomes new members Aubrey Souza, Blake Welker, Malakia Rodgers, Carol Chernick, Brandt Boomsma, Christina Zebkar, Serenity Wagner and Doug Miller. The branch continues to grow as is evidenced by the annual children's Christmas party. The youth are the future of the William Penn Association, and the Juvenile Term to Age 25 certificate is very affordable with an annual premium of just \$25. For more information on this product and adult plans, contact the Ward Agency at 440-838-1200.



Members of Branch 15 Chicago enjoy the branch's annual Christmas party.

Mark your calendar for branch meetings in 2009. They will be held at the Bethlen Hall of the First Hungarian Reformed Church, 14530 Alexander Road, Walton Hills, at 7:30 p.m. on March 4, April 1, Sept. 2, and Dec. 2. At the March meeting, a date for an outing to an Indians game will be decided. Bring other suggestions to plan another year of fun-filled activities and charitable endeavors.

Branch 15 Chicago, IL

by Terezija Corba

On Dec. 21 the Branch 15 annual family Christmas party was held at St. Stephen King of Hungary Church. As always, the highlight of the party was the entrance of Santa Claus. At the sound of Santa's bells, everyone began to sing "Santa Claus Is Coming to Town." Each of the children in attendance received a gift from Santa, a bag of goodies and a monetary gift.

The officers of Branch 15 hope you enjoyed a wonderful holiday season and want to wish all our friends in the WPA a very happy and healthy 2009.



Irene Korpak (far right) and her son Joseph's family from Mississippi. All are WPA members.

Branch 18 Lincoln Park, MI

by Barbara A. House

Winter is definitely here in Michigan. We can only hope for an early spring.

Some of us from Branch 18 were pleased to attend the Holy Family celebration at Holy Cross Hungarian Catholic Church on Dec. 28. We had a meal that was second to none. Thank you, Fathers Barnabas and Angelus, for the lovely afternoon. A wonderful time was had by all. Yes, we plan on attending next year. I also want to compliment the hard-working bakers of the church. They

**Next Deadline
February 13**

Branch News



Young members of Branch 18 sing carols during the branch's annual family Christmas party.



The children of Branch 26 welcome Santa Claus to their branch's Christmas party.

events.

Get well wishes to our wonderful members, especially Art Antal, Karen Bufford, Jack Tokar and Rocky Borsia. You are always in our prayers.

Remember our deceased members and their families in your prayers, especially Alex Nameth. May he rest in peace.

Thank you, Jacksons and Walkers, for the lovely newsletters. We really enjoyed them. We received a lovely thank you from the Malloy family. We have been saving the pull tabs from cans for their children to take to school for a charitable project. This project is an ongoing one. Please continue to save them for us at Branch 18, and we will forward them to the Malloy family.

Special thanks to Nancy Almassy Willim and Deac Sabo for the confidence you have in the WPA and me. We

promise to take good care of your investments.

The Allen Park American Hungarian Reformed Church MAHAKs are hosting their annual pork dinner on Feb. 22 at 12:30 p.m. Cost is \$12. Please call Elizabeth Miklos at 734-782-6201 or Rose Wickers at the church at 313-382-1001. We would also like to thank Rose Wickers and Mr. and Mrs. Tarkanyi for always having the hall cleaned and ready for all our meetings and events. We only have to walk in and get started. Thank you very much for taking such good care of us. We look forward to

many more years at the church.

The Hungarian American Cultural Center is open for authentic Hungarian meals on Friday from 5:00 to 10:00 p.m. and Sunday from noon to 6:00 p.m. I recommend the meals to all of you. Give them a try. You won't be disappointed.

Our branch meetings resume on April 15 at the American Hungarian Reformed Church. Our officers for the year are: Barbara House, president; Helen Molnar, vice president; Rose Antal, secretary; Carol Truesdell, treasurer; Michael Oberg, chairman of the auditing committee; and Douglas Truesdell and Tom House, auditors.

I hope you plan on joining us this year.

I can always be reached at 313-418-5572.

Think Spring!

Branch 26 Sharon, PA

by Gerry Davenport

On Saturday, Nov. 29, Branch 26 held its family Christmas party at the Grove City YMCA in Grove City, Pa. This year was the first time we had the Christmas party at the YMCA. The children were able to swim in the Y's olympic-size pool, play basketball in the gym and play games in the party room.

A pizza party, complete with Christmas cookies, brownies and other homemade desserts, was enjoyed by all. The evening was complete when Jolly Ole St. Nick (R.J. Robison) made his appearance. He was the highlight of the evening. The children, as well as the adults, sat on Santa's lap and told Santa what they wished for on Christmas day.

After pictures were taken with Santa, the children received Christmas gifts donated by the WPA Home Office, and special gifts were given to each child compliments of Branch 26.

A big "thank you" goes to all of Santa's helpers who helped make the party a success.

Branch 26 members extend wishes to all for a happy and healthy new year.

raised \$9,763.70 on their Christmas kalacs sale. Wow! That is wonderful. Congratulations.

We have decided to sponsor another sports team. We now are sponsoring a soccer team for our new member, John Blazo. As usual, we still sponsor two softball teams. It sure is nice to see all those young people with William Penn Association on their shirts. It doesn't take a lot of money to spread the word about the WPA. I hope other branches will look into sponsoring a team for our young members. It is really rewarding to attend these

Branch News

Branch 28 Youngstown, OH

by Kathy Novak

Wow! What a blast of winter! Youngstown even made national news with record-breaking snow accumulations. Hoping our readers have been safe and warm through it all.

Thanks to everyone who helped make the 2008 Christmas party a success. We especially thank the Home Office for its continued encouragement and support for the youth of our organization.

Entertainment was provided by Endre Check II and the Aut Mori Clowns, a volunteer group which provides their services in exchange for a monetary donation which is used to help meet medical needs for handicapped children.

After enjoying some fun, fellowship and food from the abundant buffet table, our guests were led in singing by Evie Byers. As a chorus of "Jingle Bells" rang out, Santa (John Tollas Sr.) found his way to join us, in spite of the very bad snow storm we experienced that day. Santa visited before the group photo was taken by Frank Schauer Sr. Then Santa listened to each child's Christmas wish list as he handed them a gift bag and money envelope. Elves helping Santa were Steve Novak and Nicole Bishop.

Raffles were held with 18 children and 26 adults winning prizes. Left over gift bags were donated to the Emmanuel House, a safe haven for underprivileged and abused children.

In conjunction with our party, we held the holiday/scholarship raffle. Winners were: Evie Byers (\$100), Elaine Hellman (\$75) and Amy Yurko (\$50). Six other prizes were also raffled off.

Following the party, members held a brief meeting to elect officers for 2009. Elected were: Steve Novak, president; Frank Schauer, vice president; Kathy Novak, secretary-treasurer; and Mary Schauer and Maria Goda, auditors.

Congratulations to Rick Toth on being elected president of the Penn-



Members enjoy the Christmas party hosted by Branches 90, 98 and 216.

sylvania Fraternal Congress, an honorable position well-deserved.

Get well wishes to all those not up to par these days.

Best wishes and congratulations to all those celebrating birthdays or anniversaries.

Belated best wishes to David Stack and Gloria Purton Stack on their recent marriage. It was a wonderful celebration of love as well as the start of a new beginning for a couple who have known each other all their lives as members of very active Hungarian families at St. Stephen of Hungary Church.

Thoughts and prayers to all those who recently lost a loved one, especially to the members of the Lou Molnar family of Clifton, N.J., who recently passed away. Lou was a good friend who will surely be missed.

Have a wonderful Valentines Day. Remember your loved ones on this special day.

Have questions about life insurance or annuities, or about WPA and Branch 28 activities? If you do, then please call either Kathy Novak at 330-746-7704 or Alan Szabo at 330-482-9994.

Branch 34 Pittsburgh, PA

by Andy McNelis

Hope that everyone had a safe and happy New Year's Eve and will continue to have good health in the new year.

HERE WE GO, STEELERS, HERE WE GO! As this article goes to press, the Steelers were preparing to play in the Super Bowl. The Steelers Nation is truly something. Our two nephews from California are avid Steelers fans, and they came to stay with us and go to the playoff game against the San Diego Chargers to cheer the Steelers on to victory!

Due to unfortunate circumstances, our election of branch officers and Christmas party were held much later this year, on Dec. 20. The officers were unanimously re-elected by all present. Our auditors that were unanimously elected are Gary Vamos and Becky Williams. Thank you for having faith in us and our service to Branch 34. A special thank you to Endre Csoman, national vice president-fraternal, for swearing in the officers and auditors. *Koszonom szépen!*

We missed our friends from Magyar Park that always come to our events, whether to help or just enjoy the fraternalism. Hope to see you next year.

We would like to extend happy birthday wishes to all branch members celebrating their birthdays. We hope that you all are happy and healthy.

If you have any news you would like to share, please contact Andy McNelis at 412-421-6031. For information about WPA insurance and annuity policies, please contact Branch Coordinator Maria Bistey at 412-431-6035.

Branch News



Four generations of Branch 28 members: mother Nicole Tollas Bishop, Justin Bishop Jr., great-grandpa Sandor Tollas Sr. and grandpa John Tollas Sr.

were allowed to go to the play area. The adults had a friendly get-together. We figure this was our 17th Christmas party. Everyone had a great time.

The children liked the colorful Christmas tree and the gifts they received. Our thanks to the WPA and the Board of Directors for the many gifts they sent for our guests.

Before we parted ways, everyone enjoyed some ice cream and cookies. Everyone left happy.

We hope all our fellow WPA members enjoyed a blessed Christmas. We also send our wishes to all for a happy and healthy new year.

Anyone who needs help with life insurance or annuity concerns should please give me a call at 610-326-7429.

Branch 129 Columbus, OH

by Árpád Sibrik

It doesn't seem possible that another year has flown by, and a new year is here again. I hope that 2009 will be good to us all.

Branch 129 held its election of officers for 2009, and the current slate of officers were reelected by acclamation. Good luck to all of you.

The branch held its Christmas party on Dec. 13 at the Grove City Elks Club. We had a nice turnout with about 150 members and guests of all ages. The food, catered by the Culture Club of the Hungarian Reformed Church, was great. A magic show entertained the children (and the adults enjoyed it, too).

The Gegenheimer girls played Christmas music on their violins. Way to go, girls!

Several members led everyone in

singing Christmas songs.

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

We thank every member who helped with our Christmas party.

Branch 226 McKeesport, PA

by Leslie F. Petras

The officers of Branch 226 wish all members and their families a very happy new year. May 2009 be filled with good health, happiness and prosperity.

Branch 226 held its election of branch officers on Sunday, Dec. 7. The following members were re-elected to serve in 2009: Malvene Heyz, president; Richard Heyz Jr., vice president; Leslie F. Petras, secretary-treasurer; Malvene Harris, recording secretary; and Sarah Petras and Janet Sparico, auditors.

After the officers were sworn in, the branch hosted its annual children's Christmas party at the Free Hungarian Reformed Church in McKeesport. The church hall had a large, lighted tree, and the tables were decorated with beautiful centerpieces. A fruit punch fountain dispensed its cooling refreshment to go along with the pretzels and chips at each table. The lunch buffet consisted of pizza, sub sandwiches and fruit salad. For dessert, the families were treated to a beautifully-decorated sheet cake.

After the meal, the children were entertained by a magic show presented by Janinie Productions, which included a rabbit and ferret which magically appeared for the children to pet. After the show each child was given a top hat and magic wand to do their own magic.

The children loudly called for Santa Claus, and he arrived to their great joy and excitement. They lined up to sit on his lap and tell him all their expectations. Santa presented to the children various gifts and toys that were furnished by the Home Office and officers of Branch 226.



Young Branch 129 members Faith Isabel (left) and Piper Smith share a moment with Santa during the branch's Christmas party.

**Branch 90
Allentown, PA**

**Branch 98
Bethlehem, PA**

**Branch 216
Northampton, PA**

by Nancy M. Kovach

Our annual Christmas party was held Sunday, Dec. 14, at the McDonald's Restaurant in Emmaus.

Everyone gathered at 2:00 p.m. It was a beautiful, sunny day. Lunch was served to the children and their families. Then the young children

Branch News

There were 31 children in attendance, and all had a great time.

We thank the Home Office for its support. Special thanks go to our friends and branch officers who worked to make the Christmas party a success.

In the picture to the right, Santa Claus is greeted by the children of the William Penn Magyar Folk Dancers (formerly known as the McKeesport Magyar Folk Dancers): R. J. and Shelby Harris, children of Malvene (Heyz) Harris; Ricky Heyz, son of Rick Heyz; Nicholas Trombola, son of Tammy (Zsemko) Trombola; Katherine Rose and Gabriel Anthony, children of Danielle (Petrus) Anthony; and Nathan and Xander Alberts, children of Beth Ann (Petrus) Alberts.

For all your life insurance and annuity needs, please call Branch Coordinator Malvene Heyz at 412-751-1898.

Branch 296 Springdale, PA

by Diane M. Torma

We welcome new members Ellah Rozycki, Christian Linsenbiger, James Geramita and Leslie Montgomery and hope to see you at our meetings and activities. Thank you for choosing William Penn Association.

Our warmest get well wishes are sent to Emma Balla, who was recently hospitalized. Many thoughts and prayers are with you in hopes that you are feeling better.

Get well wishes are also sent out to Helen Gosciejew. Helen has been a very active member of our branch and our Association for many years. We missed you, Helen, at the branch Christmas party.

A special happy 92nd birthday to Gertrude Simon. Gertrude and her husband John, formerly of Leechburg, Pa., are long-time members who currently reside in Georgia. They recently celebrated Gertrude's big day surrounded by family. Wishing you a happy and healthy year ahead.

Branch 296 holds its monthly



Young members of Branch 226 welcome Santa Claus to their Christmas party.

meetings on the second Thursday of each month at the King's Family Restaurant in New Kensington at 7:30 p.m. The next scheduled meeting is on March 12, weather permitting.

For your life insurance and annuity needs, call Noreen Fritz at 412-821-1837. If you have branch news to share, call me at 724-339-2445, or send me an email at dtorma@williampennassociation.org.

Branch 800 Altoona, PA

by Vincent Frank

A special Happy Valentine's Day wish to all on Feb. 14. You know, life gets so busy sometimes that we even forget to tell special people in our lives just how much they mean to us. This Valentine's Day, drop a card to those special people and remind them how much you care. I am sure they will be very happy.

Congratulations from Branch 800 to the Home Office and all members on the WPA's 123rd anniversary on Founders Day, Feb. 21.

Branch 800 members and families enjoyed a real nice Christmas party this past December. The 22 children

who attended were thankful for their gifts from Santa Claus. We thank the Home Office for the monetary help, along with the WPA calendars and carol booklets which were quite handy when it came time to sing carols. All 54 adults in attendance received a gift from the branch.

Daylight savings time begins this year at 2:00 a.m. on Sunday, March 8. We spring forward one hour. This puts us in the right direction for spring.

The Lenten season begins on Ash Wednesday, which this year falls on Feb. 25. Lent is a time for Christians to prepare for Easter by fasting, offering penance and praying.

Call Bob Jones in Altoona at 814-942-2661 if you need any help with your WPA life insurance or annuity policies. Bob can help with things such as changes of beneficiaries or the latest information on WPA plans to help your family. Bob is always willing and ready to help you.

Next Deadline February 13

Branch News



The children of Branch 249 Dayton, Ohio, enjoy the branch's family Christmas party.



Susie Smithmyer welcomes Santa to the Branch 800 family Christmas party.

Branch 8114 Clarion, PA

by Noreen Fritz, FIC, LUTCF
In great sorrow Branch 8114 and the entire William Penn Association sends its deepest sympathy to the family of Kristine Fink. Kristine passed away suddenly. She is the daughter of member Clair Bauer and the late Dorothy Bauer. Kristine will live on in the hearts of everyone who loved her.

Congratulations to National Vice President-Secretary Richard W. Toth on being elected president of the Pennsylvania Fraternal Congress. The position reflects the high quality

of his work and he is so deserving of this honor.

Branch birthdays this month are: Hannah Jones, Shawna Huefner, Kayla Bauer, Joseph Hargenrader, Kevin Slike, James Zacherl, Terry McDevitt, Vicki Loll, Charles Ruslavage, James Snyder, Ronald Magness, Anthony Cherico Jr., Mary Cummins, Katherine DeLaney, Joan Donahue, William Cotherman, Richard Hurst, Jacob Rice, Lawrence Gatesman Jr., Tannya Best, Barbara Niederriter and Trent Keatley. It's your birthday: do whatever makes you the happiest and be sure to eat lots of cake and ice cream. Yum!

We have a new little Clarion member, Madison Drayer, the great grandchild of Barbara and George Niederriter.

Happy Valentine's Day! February is the love month. Remember: love is a gift from God.

Secure your future with a WPA tax-deferred annuity. I am available if I can be of any help to you by reviewing any commercial life insurance policy or annuity that you may have, free of charge. The WPA offers a safe harbor in a turbulent economy. If you have any questions on a 401-K direct rollover, IRA transfer or any pension plan, please keep in mind that there is no sales charge, and I work in any area. I can be reached at 412-821-1837 or P.O. Box 15060, Pittsburgh, PA 15237. Or, contact me by sending an e-mail to noreenbunny.fritz@verizon.net.

Attention youth members of the WPA:

We Need YOUR Help!

Ever want to tell a grown up what to do? Well, here's your chance! Many of your fellow youth members have told us you would like to have your own space in the *William Penn Life*. And that's exactly what we intend to give you! Very soon we will introduce our new "Youth Section." But, we want to make sure that our youth section gives you what you want. And, to do that, we need your help. We need YOU to tell us the kind of things YOU want to read about.

Send your ideas to
John E. Lovasz at:

jlovasz

@williampennassociation.org

Or, you can send your ideas via
snail-mail to John at:

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

THANKS!

**And watch for YOUR
new youth section
coming soon!**

In Memoriam

*We ask you to pray for
the eternal rest of all
our recently departed
members listed below:*

DECEMBER 2008

- 0001 BRIDGEPORT, CT
Theresa Hockenberger
John Poster, Jr.
0013 TRENTON, NJ
Mary Mansue
0014 CLEVELAND, OH
Dorothy T. Marinchak
Elizabeth E. Szasz

- 0015 CHICAGO, IL
Ruth M. Hetzel
0018 LINCOLN PARK, MI
Alex Nameth
0027 TOLEDO, OH
Maryanne Evancho
0028 YOUNGSTOWN, OH
George M. Ellis
John P. Gombos
Daniel Louis Paul
Irene Tomory
0034 PITTSBURGH, PA
Ethel Roberts
Anna E. Vassalotti
0044 AKRON, OH
Frank Horvath, Sr.

- 0059 WINDBER, PA
Helen Marcus
0071 DUQUESNE, PA
Rita Mae Hall
0089 HOMESTEAD, PA
Edward J. McCloskey
0098 BETHLEHEM, PA
George Anthony
0132 SOUTH BEND, IN
Rose Ella Palfi
0216 NORTHAMPTON, PA
Alexander S. Bors
0226 McKEESPORT, PA
Margaret Sovari
0296 SPRINGDALE, PA
Mike Vida

- 0525 LOS ANGELES, CA
Helen S. Brundy
Andrew Kocsi
0705 MAYVILLE, WI
Adaline A. Knox
0720 DEDHAM, MA
Catherine T. Kulesza
0725 SPRINGFIELD, MA
Edward J. Gajewski
Catherine Jiles
Rudolph R. Ligenza, Jr.
8075 WILKES-BARRE, PA
Charles W. Potter

Recent Donations

WPFA Scholarship Foundation

DECEMBER 2008

Branch - Donor - Amount

- 14 - Brad P. Stumpf - \$5.00
14 - Bernard A. Stumpf - \$5.00
14 - Joanne C. Biro - \$5.00
14 - Stanley L. Adams - \$15.00
18 - Steve A. Somodi - \$100.00
18 - Rosemary Mroozian - \$5.00
18 - Marianne T. Orsargos - \$5.00
19 - Frederick L. Koch - \$20.00
28 - Margaret Baker - \$1.83
28 - Janet A. Palotsee - \$5.00
28 - Janet L. Hynes - \$5.00
28 - Corrie L. Crump - \$5.00
28 - Frank Schauer - \$5.60
28 - Kristen M. Hallsy - \$10.00
34 - James E. Holland - \$1.00
34 - Margaret A. Bugielski - \$5.00
44 - Robert A. Moore - \$2.32
44 - Elizabeth F. Hritz - \$5.00
51 - Takiesha L. Gary - \$0.30
88 - Jeanne M. Henry - \$7.90
89 - Mark S. Maskarinec - \$15.37
98 - Larry U. Stoudt - \$10.00
129 - David A. Dobos - \$25.00
129 - Joseph M. Fuleki - \$50.00
129 - Julie Westcamp - \$6.53
189 - Gary A. Nutial - \$10.00
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 - Mary L. Zeravica - \$0.85
296 - Natalie J. Drab - \$2.20
296 - Geraldine M. Heade - \$10.00
296 - Angela R. W. Misera - \$10.00
336 - Jennifer C. Keely - \$10.00
336 - Carly D. Keely - \$10.00
336 - Hannah E. Keely - \$5.00
352 - Julie R. Smilak - \$5.00
352 - James W. Kramer - \$1.00

- 352 - Ellen M. Jones - \$2.88
352 - John P. McKinsey Jr. - \$1.32
352 - Dora S. McKinsey - \$1.02
590 - John Gardi Jr. - \$5.00
720 - Barbara Mroz - \$10.00
723 - Jeanine T. Godbout - \$3.00
8340 - Esther M. Lopolito - \$10.00
TOTAL for Month = \$434.52

AUGUST 2008

Donor - Amount

- Dawn & Jeffrey Ward - \$50.00
(In honor of Frank & Joyce
Wargo's 50th wedding anniversary.)

DECEMBER 2008

Donor - Amount

- Arthur & Martha Barillo - \$25.00
William J. Bero - \$27.00
George L. Faull - \$25.00
Catherine M. Klarr - \$50.00
Norma K. Momtsios - \$25.00
Frank Petohazi - \$25.00
Allison M. Roy - \$5.00
The Andersons, Inc. - \$200.00
Br. 14 Cleveland, OH - \$22.00
Br. 296 Springdale, PA - \$90.00
Br. 8286 Philadelphia, PA - \$250.00
Cookbook Sales - \$990.00
TOTAL for Month = \$1,734.00

IN MEMORY OF

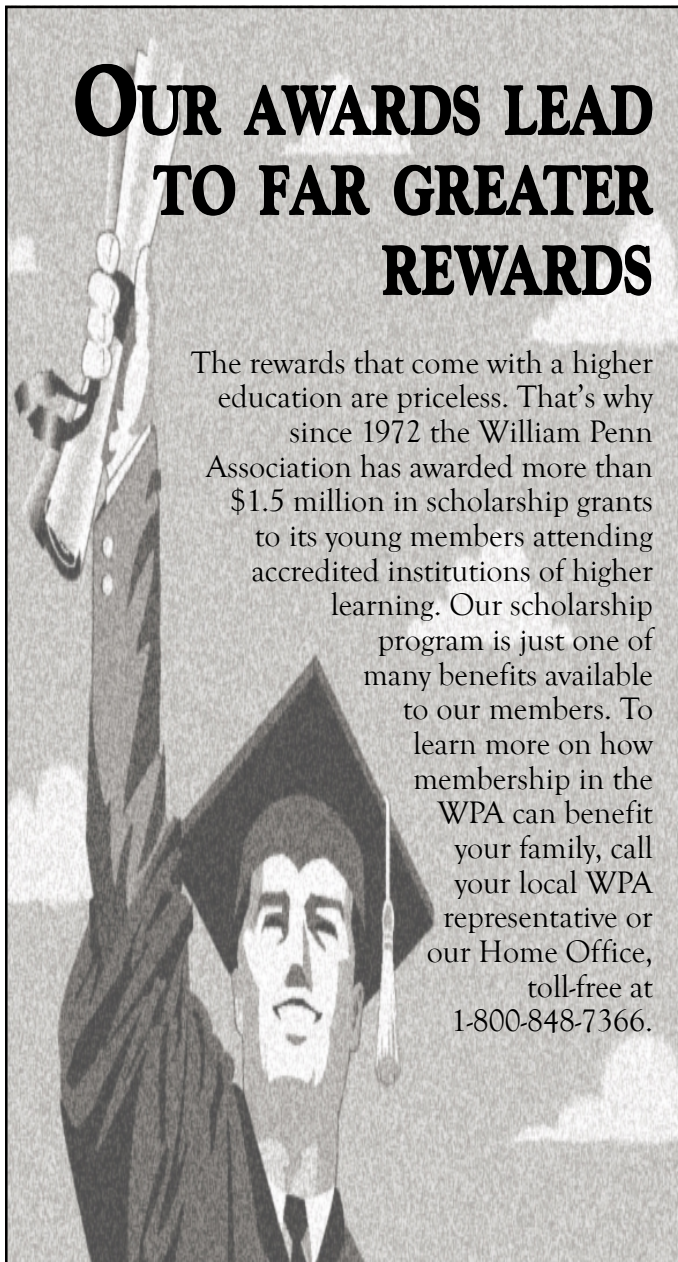
DECEMBER 2008

Donor - Amount

- (In Memory of)
M/M Ferenc Goda - \$20.00
(Elizabeth Szabo)
M/M Thomas F. House - \$25.00
(Lou Almasy)
Br. 18 Lincoln Park, MI - \$125.00
(Beverly Danko, Helen Klaus,
Winifred Sayotovich)
Br. 88 Rural Valley, PA - \$500.00
(Deceased branch members)
TOTAL for Month = \$670.00

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.



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	Smoker	\$100.00	\$90.00

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Inside this issue:

WPA celebrates 123 years...**PAGE 3.**

The final installment of our review of our 2008 tour to Hungary...**PAGE 4.**

Eligibility rules for year 2009 scholarship grants...**PAGE 12.**

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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