

JANUARY 2009

William Penn



Life

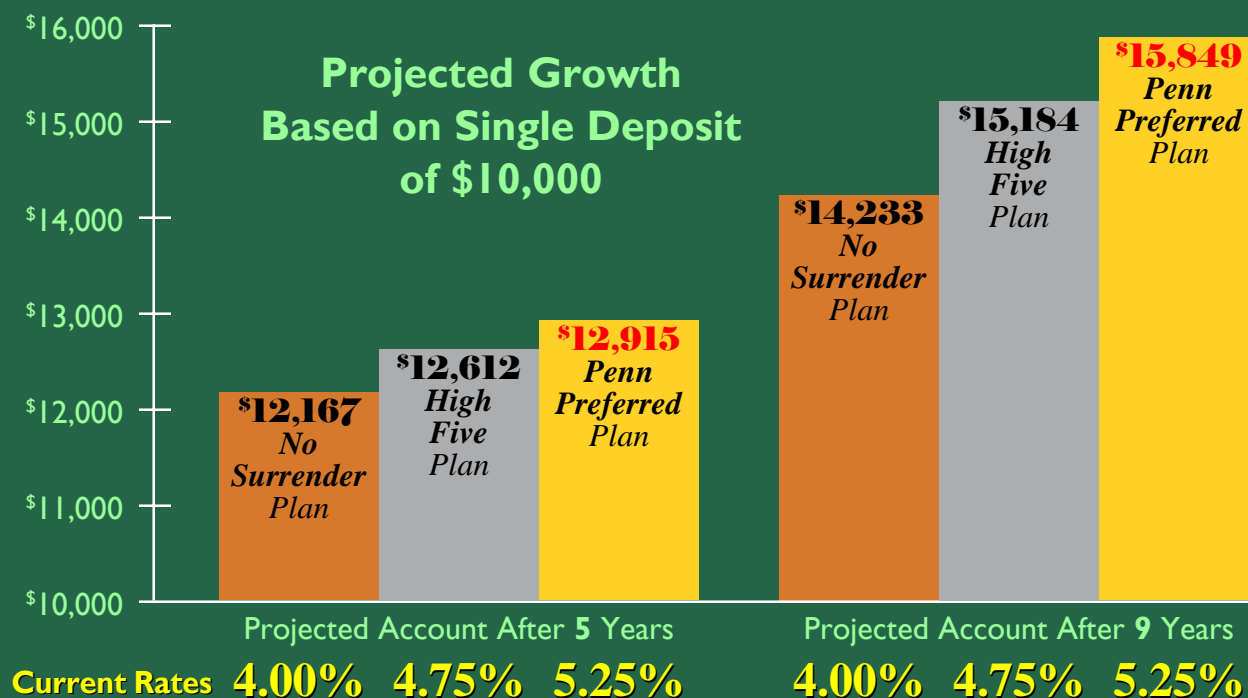
**A toast  
to the  
new year**

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## ***WPA: A safe port in stormy seas***

**By Stephen J. Varga, Chairman of the Board**

**Dear Member or Annuitant,**

Since my previous letter to you in September, the state of our nation's economy has continued to deteriorate. Like you, I am concerned about where things are heading and how soon our country's leadership will be able to put our economy back on a positive track.

Yet, despite the volatility of many aspects of the financial market, I can assure you that the William Penn Association stands strong and remains a safe, solid repository for your retirement investments. Our long-standing conservative approach to managing the Association's assets has again proven to be the wisest course. Our solvency ratio--that is, the amount of assets we maintain to cover our liabilities--is among the highest in the insurance industry. That means you can rest assured that the benefits promised in your life insurance and annuity certificates will be paid to you when due.

Please keep us in mind when you are choosing a safe place to invest. We offer several attractive life insurance policies, as well as above average rates on our annuities. We can afford to offer these rates because we are here to serve our members, not stockholders, thereby passing the best rates on to you. As our long-time insured members can tell you, the WPA has not missed a dividend in 76 years. That's a record you can trust.

Again, I thank you for your loyalty and wish you and yours success, good health and happiness in the new year.





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:

☐ \$1,000 - Gold Level

☐ \$500 - Silver Level

☐ \$250 - Bronze 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:

**William Penn Fraternal Association Scholarship Foundation, Inc.**

**709 Brighton Road, Pittsburgh, PA 15233-1821**

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# William Penn Life



Volume 44, Number 1

JANUARY 2009

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### WPA supports Ronald McDonald House Charities

PITTSBURGH -- This past November, the Board of Directors and National Officers were proud to represent William Penn Association at the Ronald McDonald House Charities of Pittsburgh Annual Storybook Ball.

The ball is an annual fundraising event for the charity and the WPA was honored to be a title sponsor this year, providing both financial and volunteer support.

One of the purposes of this charity is to provide a "home away from home" for the families of seriously ill children receiving medical treatment at area hospitals.

The focal point of the evening was a presentation by a mother whose family is housed in the Pittsburgh Ronald McDonald House. Her family is from Connecticut, and her son has been seriously ill for more than a year. It was a very moving story and solidified the WPA's commitment to support the efforts of the good people and works at the Ronald McDonald House Charities of Pittsburgh to help these families as they struggle to create some normalcy in their lives in the face of crisis.

Our thanks to National Director Ronald S. Balla who played an instrumental role in facilitating a partnership between the WPA and the Ronald McDonald House Charities of Pittsburgh.



*Bringing the joy of the season to young patients at Children's Hospital of Pittsburgh were (l-r) Betty Vargo, Mark Schmidt, Zita Prowse, Marguerite McNelis, Becky Williams, Donna Varga, Sandy Stasko and Elsie Radvany.*

### WPA volunteers play Santa for young patients at Children's Hospital of Pgh.

by Betty Vargo

Children's Hospital of Pittsburgh heartily welcomed in early December a group of gift-bearing volunteers from the William Penn Association.

The unloading of the many gifts and gift cards--provided by the members of the WPA Board of Directors, the National Officers and their spouses--was a sight to behold. Everyone involved could not hide their joy; every face wore the biggest smile you could imagine.

The happiest faces and greatest joy, however, will be shown by the children who received these gifts as they open them Christmas morning.

Sandy Clement and her staff at the hospital extended their thanks and appreciation for the thoughtfulness shown by the WPA for the children.

Our sincere thanks and appreciation go to all who participated in making this worthwhile project a reality for the children. It exemplifies the true meaning of fraternalism.

### **'Mort-90 Conversion' Program offers qualifying paid-up members a chance to increase insurance coverage**

WPA members owning paid-up life insurance and/or endowment certificates (policies) which were originally written using the 1941 CSO 2.5% Mortality Table are entitled to increase the face amount of their existing certificates under our Mort-90 Conversion Program. Members owning qualifying paid-up **life insurance** certificates should have received a letter from the Home Office detailing the specifics of this program. Those owning qualifying paid-up **endowment** certificates will receive a letter in early 2009. If you think you own a qualifying paid-up life insurance certificate and did not receive such a letter, or, if you did receive a letter and have questions about the program, please contact your WPA sales representative or our Home Office toll-free at 1-800-848-7366.



The officers and Board of Directors of the Pennsylvania Fraternal Congress for 2009 are: (seated, l-r) Charles S. Johns, second vice president; Richard W. Toth, president; Theresa Kluchinski, first vice president; and directors (standing, l-r) George Lopata, Roger Mervine, Robert Lawrence, Anthony Flaynik, Sara Bender, John Andrzejewski, Erina Korchynsky, Nickolas M. Kotik and George Matta.

## V.P.-Secretary Toth elected president of Pennsylvania Fraternal Congress

HERSHEY, PA -- WPA National Vice President-Secretary Richard W. Toth was installed as president of the Pennsylvania Fraternal Congress (PAFC) during the congress' annual meeting held in October in Hershey, Pa.

Also elected to leadership positions within the PAFC were two members of the WPA Board of Directors: Charles S. Johns was elected as second vice president, and Nickolas M. Kotik was elected as a member of the PAFC Board of Directors.

"Never in my wildest dreams during my 25 years with the William Penn Association did I think I would be in such a position," Mr. Toth said in his acceptance speech at the PAFC annual meeting. "Yet, here I am, and I pledge to you today that I will uphold and maintain the integrity, values and objectives of the Pennsylvania Fraternal Congress and the Fraternal Benefit System."

Mr. Toth assumes the PAFC

presidency after serving as president of the Fraternal Societies of Greater Pittsburgh. That experience, he said, prepared him for his new role. "I have learned that it is much easier to follow in the footsteps of our accomplished and dedicated past presidents who served before me, and I accept this challenge and I will do the best I can and work closely with my fellow officers and directors to continue that tradition of outstanding service."

The Pennsylvania Fraternal Congress was organized in 1901 as a means of uniting fraternal benefit societies doing business in the state. It is comprised of 62 fraternal societies licensed to do business in Pennsylvania. Its combined membership totals more than 700,000 fraternalists. The PAFC promotes a general awareness and interest in the fraternal benefit system while helping others. Its motto is "The Keystone of Fraternalism, Joining Hands to Touch Lives."

## 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!**



# Journey to the Homeland

## *A look back at the WPA-sponsored tour to Hungary Part 3: A Visit to The Calvinist City of Debrecen*

Continuing with our trip, we made our way to the famous “Pálinkafőzde” in Panyola (Szatmár County). All of the tour participants were welcomed to a unforgettable luncheon of *kolbász*, *sült szalonna* and *pecsenye* and endless glasses of *pálinka* (brandy).

Late afternoon, we arrived at Debrecen and established headquarters at the Arany Bika Hotel (Golden Bull). After having eaten a hearty meal of *turós csusza* at the hotel, we proceeded to see the city called by many “Calvinist Rome.” Debrecen is the second largest city in Hungary. In the city’s square stands the famous Calvinist Church (Református Templom) with its two gigantic towers visible from a great distance. Since the Middle Ages, Debrecen has been known as the town of schools. It was also the capital of the War of Independence in 1848-49 against the Habsburgs.

The next morning, the group took a walking tour of the Kossuth Lajos University of Sciences, the Nagy Erdő, the Déry Museum and other interesting places.

Continuing with our tour in the afternoon, we made our way by bus to the famous Hortobágy where we witnessed the miracle of the plains by seeing a mirage (Déltháb). The *csikós* (cowboys) put on a performance showing us many feats of riding and daring skills. From our group, several younger ones mounted the horses and went horseback riding. Others photographed the stately cowboys of the plains. For dinner, we ate at the famous Hortobágyi Csárda. The *gulyás* and breaded pork was delicious. The music of the gypsy orchestra was excellent. Many of us sang and danced the *csárdás*. We also visited the Shepherd Museum where we were shown how the shepherds lived, their folk art and the tools they used. The Hortobágy is a large protected grassland where the Hungarian grey cattle, herds of twisted horn racka sheep and buffalo graze out in the open.

In late afternoon, we returned to Debrecen and rested up for the next excursion to Nagyvárad (now Romania), the birthplace of Saint László, many famous



*A csikós (Hungarian cowboy) watches large grey oxen in National Park in the Hortobágy.*

poets, writers and politicians. The group spent part of the day visiting the old town of Nagyvárad, the bishop’s place, the town hall, the theatre and other wonderful places.

For lunch, we ate at the beautiful Góbé Csárda which specializes in Transylvanian (Székely) food. Actually, the csárda also rents sleeping rooms, each representing the different regions of Székely, such as Háromszék, Udvarhely and Gyergyó, among others, through the display of hand-painted furniture and other decorations.

We then headed back to Gyula, Hungary, and stayed at the Hotel Corvin. After dinner, part of the group went sight-seeing, while others went shopping or bathing in the spa.

The next morning, after a rich buffet breakfast in the hotel, we traveled to Battonya. We arrived later than planned; however, the group was given a warm reception. The pastor and the mayor of Battonya were most gracious and explained the history of this area to the group.




## Branching Out with Endre Csoman

We viewed the interior of the Roman Catholic Church and presented the William Penn Association's donation of \$500 to the Rev. Istvan Bajnai. Our next stop was the Battonya Cemetery where, on behalf of the Association, Vice Chairman of the Board Barbara A. House and the Mayor of Battonya, Dr. József Karsai, placed a wreath on the Verhovay Monument. I kept busy wiping tears from my face.

I would like to express my gratitude to the Association for the opportunity of being able to fulfill my long-time dream of seeing the monument and placing a wreath on the monument of a great Hungarian, Gyula Verhovay, who was so much loved by the founders of our beloved Association, formerly known as the Verhovay Sick Benefit Society.

In the next issue, we will continue with the tour as we travel to....

My coworkers and I extend to each and every member a Happy and Healthy New Year.

Boldog Új Évet! 



### Special Delivery

The WPA Home Office completed Phase Two of its ongoing Food Drive Nov. 20 when another large load of food was donated to the Greater Pittsburgh Community Food Bank. The shipment included \$1,000 worth of food purchased by the WPA along with many additional food items donated by the National Officers, Board of Directors, Home Office employees and their families. Helping to load the Food Bank truck are (from left) National Vice President-Fraternal Endre Csoman, National Director Ronald S. Balla and Home Office employee Steve Evans.

## WPA events offer taste of Hungary

Mark your calendars and make plans to join us for these two great Magyar happenings being sponsored by the WPA.

Our **Hungarian Heritage Experience** returns to our beautiful facilities at Penn Scenic View in Rockwood, Pa., **August 2 to 8, 2009**. Students will receive 25 hours of instruction focusing on practical usage of the Hungarian language, enjoy homemade Hungarian food and make new friends. The Experience is open to WPA life-benefit members age 18 or older.

The wonderful experience of our 2008 tour to Hungary has convinced us to plan another **William Penn Association Trip to Hungary, August 12 to 26, 2009**. Seats on this tour are almost guaranteed to be filled quickly, so we advise you not to delay placing your reservation.

For more information about these and other great events being planned by the WPA, please contact Endre Csoman, national vice president-fraternal, at the Home Office by calling toll-free 1-800-848-7366, ext. 136.

## Hungarian Room to mark 70th anniversary

PITTSBURGH -- The Hungarian Room Committee of the University of Pittsburgh will celebrate the 70th anniversary of the dedication of the Hungarian Room with a dinner on Saturday, June 13, at the University Club. More details about the celebration will be announced soon.

The committee also recently elected officers for the year 2009. Elected were: Barbara A. House, chairman; Roger G. Nagy, vice chairman; William S. Vasvary, vice chairman; John L. Lovasz, secretary and historian; Diane M. Torma, treasurer; Maria M. Bistey, controller; and Endre Csoman, scholarship coordinator.



# Happy New Year!

Thank you for being a member of the William Penn Association.

**Thank you for being a great source of referrals.**

We appreciate the fact that you love your family and friends by sharing the importance of life insurance and annuity planning through William Penn Association.

If you haven't talked about life insurance planning, it may come up in conversation. We all know someone who has died in the past few years. Many times the survivors wished that there was more money.

**The Solution: Life Insurance.**

Sharing the importance of having enough life insurance may help someone you love ease the financial burden.

Permanent Life Insurance helps to pay the expected and unexpected costs at death...funeral expenses, unpaid bills, money for the survivors.

Term Life Insurance provides a high level of face amount at a lower cost to cover the higher financial obligations, while raising a family.

Lifting the burden of a loss is made a little easier when proper life insurance planning is in place. It's time to review and upgrade your life insurance planning.

Call your William Penn Association agent today to make an appointment to confirm that you and your family have the amount of life insurance that's right for you.

If you do not have an agent, please call Mark Lantz, Sales Director, for assistance toll-free at 1-800-848-7366, Ext. 134.

The premiums published in our December 2008 issue for our Life Paid-Up at Age 65 Plan were incorrect. Below are the correct premiums.

LIFE PAID-UP AT AGE 65 ISSUED TO AGE 60 FEMALE, NON-SMOKER STANDARD MONTHLY PREMIUMS					LIFE PAID-UP AT AGE 65 ISSUED TO AGE 60 MALE, NON-SMOKER STANDARD MONTHLY PREMIUMS				
AGE	\$10,000	\$25,000	\$50,000	\$100,000	AGE	\$10,000	\$25,000	\$50,000	\$100,000
20	\$10.20	\$18.74	\$37.49	\$70.47	20	\$10.76	\$20.16	\$40.32	\$76.14
40	\$16.48	\$34.45	\$68.90	\$133.29	40	\$18.23	\$38.81	\$77.63	\$150.75
60	\$72.46	\$174.40	\$348.80	\$693.09	60	\$82.47	\$199.42	\$398.84	\$793.17

*We look forward to helping you and your family, today and tomorrow.*

## Puzzle Contest

Number 43

# Financial Considerations

*The beginning of a new year is a perfect time to review your finances, both in terms of your current needs and your needs for the future. Find the words associated with these financial considerations hidden in the puzzle below, and you could brighten your financial prospects a little by winning \$50 in our **Puzzle Contest #43**.*

## Puzzle Contest #40 WINNERS

The winners of our Puzzle Contest #40 were drawn December 1, 2008, at the Home Office. Congratulations to:

**Carol M. Bakenhaster, Br. 129 Columbus, OH**

**Gene C. DeSimone, Br. 14 Cleveland, OH**

**Mary Ann Kasper, Br. 44 Akron, OH**

**Cynthia A. Liesau, Br. 90 Allentown, PA**

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 #43**, 709 Brighton Road, Pittsburgh, PA 15233.
4. Entries must be received at the Home Office by **February 24, 2009**.
5. Four (4) winners will be drawn from all correct entries on February 27, 2009, at the Home Office. Each winner will receive \$50.
6. GOOD LUCK!!

## Financial Considerations Word List

Annuity	Pension
Bill	Planning
Gift	Resolutions
Happy New Year	Retire
IRA	Rollover
Life Insurance	Roth
Loan	Savings
Net Pay	Transfer
Payroll	

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

Name: \_\_\_\_\_

Address: \_\_\_\_\_

Phone: \_\_\_\_\_

Email: \_\_\_\_\_

WPA Life Certificate No.: \_\_\_\_\_



# The Hungarian Kitchen™

with Főszakács Béla



## Part 2 Cakes, Tortes & Treats

### FÁRADJON BE A MAGYAR KONYHÁBA.

Welcome to the New Year 2009. Chef Vilmos and I wish you all the best for the coming year.

Before I forget, let me mention that the Hungarian Room in the Cathedral of Learning at the University of Pittsburgh will be 70 years old this year. Plans are in the works for a gala celebration sometime in the spring which will take place on the Pitt campus. More details will follow as I get them.

Thanks to all those who sent cards and letters to The Hungarian Kitchen last year. It was my pleasure to answer them all and help fellow culinarians learn more about cooking in the manner of Magyars.

Once again, a new year means

new things we can learn about and work on in the kitchen. I do want to share something of importance with you about the recipes and columns in The HK. I always try and keep with the theme of the article when selecting recipes. If you read all the recipes, you can see patterns develop of ingredients that can be used. Keeping that in mind, you should be able to create many new recipes just by reading the ones provided.

For example, I had a recipe for a pound cake that was very moist. I added some chopped cherries with caraway seeds to create a cake that was unique in taste and texture. I got the idea to combine caraway seeds and cherries from a recipe I gave you last month for caraway seed cake.

Anyone can try all the recipes but

if you mix and match the ingredients with your imagination, you'll go from okay to gourmet! Always keep that in mind.

Last month, we learned about cakes and some cake history. This month, we will continue with tortes and learn all about them. Next month is the final part of the series, and we will cover kalacs, baked pastries and treats.

Before we get started, here is the trivia question of the month: *What is the oldest torte known to man still made today?* The scrumptious answer waits.

Usually a TORTE is a rich cake made with little or no flour but instead with ground nuts or breadcrumbs, eggs, sugar and flavorings. The German word for cake is torte. The French word for cake is gâteau. If you were to look up various torte recipes, you would see a similarity in ingredients. In cake recipes, the flour is the main ingredient. In tortes, the flour is mostly a binding agent that combines with the other ingredients, making a creation more exquisite and rich tasting.

The flavoring agents could be reductions of juices or fruits, liquors, fruit brandies or Sherries. Toppings normally would include freshly whipped creams, icings or glazes. Fillings include creams, creamed cheeses, jams, jellies, purees or pastes. Some tortes have a bottom and side crust made of ingredients not normally used when making a

## Dinner for 4

### Paprikás Borjuszelet

4 pieces of veal steak	1 tablespoon lard
1 small green pepper, diced	½ cup water
1 tomato, diced	½ teaspoon paprika
2 small onions, sliced	Salt & pepper to taste

In a skillet melt the lard and brown the meat on both sides. Add the peppers, tomatoes, onions, paprika and water; stir once, then cover the pan. Cook until the meat is tender. Taste and adjust seasoning with salt and pepper. Serve with white rice and spoon vegetables with pan juices over meat and rice.

## The Hungarian Kitchen

cake. Ground nuts (like almonds, pecans or walnuts), sweet bread, pastry or cookie crumbs are just a few ingredients used for a crust.

Now that you know some basics about tortes, let's look at the most famous tortes in the world and their history.

**SACHERTORTE** is a rich Viennese, classic, three-layer chocolate cake with apricot jam and a chocolate glaze, served with whipped cream. It was created in 1832 by Franz Sacher of Vienna at one of the hotels owned by the Sacher family. At the time this was created, Swiss chocolate was the finest in the world and added to the taste of this sweet concoction. Add to this sweet creamery butter and the freshest apricot jam, and you can see why this dessert would be a world class delight.

**LINZERTORTE** is made from ground almonds turned into a buttery crust with grated lemon rinds and a filling, usually seedless raspberry jam, that is served at room temperature. It hails from Linz, Austria, and the pastry chef responsible for its creation remains a mystery to this day. The first tortes made used red currants made into a jam instead of raspberries.

**DOBOSTORTE** is a multilayered creation of sponge cake, chocolate

butter cream and a hard caramel glaze on the top layer. It was introduced by Josef Dobos in 1885 at the National Exhibition of Budapest. Most of the tortes at this time used fillings and frostings of whipped dairy creams and cooked pastry creams. Dobos was a confectioner. A confectioner was a person who dealt with sweet foods, not necessarily candies. He invented the butter cream frosting and the sponge cake which made this torte special and unique. His idea was to invent a confection that would last longer than most pastries available at that time. Butter cream sealed in moistness when used to ice the sides. The caramel glaze on the top layer made sure the cake didn't dry out. After Dobos shared his recipe with pastry chefs, butter cream was used more and more in the pastry world, along with his recipe for sponge cake. His creations would forever change cake making.

**GATEAU ST. HONORE** is a traditional, rich French cake named after Saint Honore, who is the patron saint of French bakers. Honoratus was the bishop of Amiens in 600 A.D. and his feast day is celebrated every May 16. The pastry chef who created it was Chiboust in his Paris pastry shop in 1846. It is made up of a short, sweet crust topped with cream puffs

dipped in caramel to hold them around the edge of the torte. The filling is a pastry cream that has been lightened with a sweet meringue then set with gelatin. Fresh fruit, usually berries in season, would also be placed on the edge of the crust. Last, but not least, fresh whipped cream garnished this lavish creation.

And now we know a bit more about tortes and the more famous ones in the world. Remember, tortes require more work, so don't be discouraged if the first time you try the recipes they don't work out. Torte making is not for the beginning baker. Chef Vilmos and I have had our shares of flops in the kitchen when it comes to tortes. Take your time and enjoy this month's recipes.

**Trivia answer:** The oldest recipe recorded was found in a cookbook 350 years ago and it's the Linzertorte. While the creator remains a mystery, it was created in the town of Linz, Austria. The name of Linzertorte has been used since 1696.

Have a great month in the kitchen.

*Jó étvágyat  
Főszakács Béla*

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

### Dobos Torte

#### Cake

5 large eggs, separated  
2 finger pinches of salt  
1-1/3 cup granulated sugar  
1/2 cup cake flour  
Sweet butter, softened

#### Filling

1 vanilla bean  
3/4 cup powdered sugar  
6 ounces sweet butter softened  
3 tablespoons espresso coffee  
1 whole egg  
3 ounces semi-sweet chocolate

Split the vanilla bean and scrape insides into powdered sugar. Mix the sugar with butter, prepared espresso and the whole egg and beat

## RECIPES

into a creamy mixture. Soften the chocolate and blend into this mixture. Set aside and cool until ready to use. Preheat the oven to 375 degrees. Whip the egg white with one tablespoon of cold water and a pinch of salt into stiff peaks. Add the egg yolks one at a time beating well. Add one cup of sugar spoonful by spoonful until it's all blended in. Add the flour spoon by spoon blending completely into the egg mixture. Line a baking sheet or half sheet pan with parchment and

spread two tablespoons of melted butter over the paper. Pour the batter over the paper and tap pan to make sure batter is evenly distributed. Bake for 12 minutes until golden brown. Cut cake into even pieces with each being 8" x 4". Pull the paper off the bottom and cover with fresh parchment while cake is cooling. Choose the best piece for the top and put on a piece of parchment on your counter. Spread the chocolate filling thinly on the other pieces and stack the layers then ice the sides of the cake. Make sure you have icing left over to garnish the cake. Melt the 1/3 cup of sugar in a skillet stirring with a

(Continued on next page)

## RECIPES

(Continued from previous page)  
buttered spoon. The sugar will turn into a walnut-colored shiny liquid. Remove from heat quickly and spoon over the top layer. With a knife score out portion slices then let cool. Place the top on the rest of the cake once the caramel hardens. If you have a pastry bag, pipe a border on the top edges. Refrigerate the cake until its firm, about three hours. Slice the cake with a knife dipped in hot water to get clean slices. Plate the cake and serve.

### Linzer Torte

1 3/4 cups all-purpose flour  
1/3 cup granulated sugar  
1 cup toasted almonds, chopped then ground  
8 ounces sweet butter cut into cubes then softened  
3 large egg yolks  
1/2 teaspoon vanilla extract  
1/2 teaspoon cinnamon  
1/4 teaspoon nutmeg  
12 ounces seedless raspberry jam  
1 1/2 tablespoons kirsch liquor  
1/2 cup powdered sugar

Preheat the oven to 375 degrees. On a cutting board combine the flour, sugar and ground almonds, making a well in the middle. Add the butter, egg yolks, vanilla extract, cinnamon and nutmeg into the well. Knead the mixture until it turns into smooth dough and the butter is totally blended. Line a spring form pan with parchment paper. Use three-quarters of the dough and press into the pan making a bottom crust at least 1/2-inch thick with an edge up the side of the pan at least 1/2-inch high. In a small bowl mix the jam with the kirsch then spread over the bottom crust evenly. With the remaining dough make strips, then place them on the top of the torte forming a lattice from edge to edge. Bake the torte for 35 minutes until the jam is bubbly and the crust is golden brown. Remove from the oven and cool down, then peel away the parchment from the sides and bottom. Sprinkle powdered sugar on the torte, slice, then serve.

## Nagymama's Recept\*

### Száráz Bableves (Roman Bean Soup)

12 ounces dried roman beans  
2 quarts cold water  
2 tablespoons lard  
2 tablespoons flour  
1 medium onion, diced  
1/2 teaspoon paprika  
1/2 cup sour cream  
8 ounces smoked kolbász, sliced  
1 tablespoon white vinegar  
Salt & pepper to taste

Wash the beans and soak overnight in cold water. Drain the beans and cook with meat in a large pot with the two quarts water. Add all seasonings and cook for 2 hours. In a skillet, melt the lard, add the flour, onions and paprika, then brown as you would for gravy. Add one cup of soup water to make gravy and cook for another 5 minutes. Add the sour cream and stir well, then add to the soup. Stir in the vinegar and adjust taste with salt and pepper.

*\*That's Hungarian for "Grandma's Recipe."*

### Sacher Torte

1 cup softened unsalted butter  
3/4 cup granulated sugar  
1 tablespoon granulated sugar  
11 egg whites beaten into stiff peaks  
11 egg yolks  
12 ounces semi-sweet chocolate, melted  
1 1/2 cups all-purpose flour  
1 cup zwieback or biscotti crumbs  
Apricot lekvar

Preheat the oven to 350 degrees. Cream the butter, then slowly add the sugar and egg yolks alternating between each. Beat until the mixture is very fluffy. Beat nine ounces of the melted chocolate into the butter egg mixture. Fold in the flour and the crumbs. Fold in the egg whites last. Grease and dust a round cake pan with any remaining crumbs then pour in the batter. Bake for 55 minutes or until the cake shrinks from the side of the pan. Remove from the pan and let cool overnight. Spread the lekvar on the top and sides of the torte and let set. Pour three ounces of melted chocolate on the top of the lekvar and warm in a 325 degree oven for five minutes. Slice and serve warm.

### Hungarian Torte

9 egg whites  
1 1/2 cups powdered sugar  
1/2 cup plain Ritz cracker crumbs  
8 oz. grated unsweetened chocolate  
2 tablespoons all-purpose flour  
1 teaspoon baking powder  
1/2 cup almonds, ground  
1/4 cup sweet white wine  
2 teaspoons vanilla extract  
1 tablespoon fresh lemon juice  
3 cups butter cream icing  
Shaved chocolate for garnish  
Powdered sugar for garnish  
Candied cherries for garnish

Beat egg whites into firm peaks, then little by little, fold in the powdered sugar. In another bowl combine the Ritz, grated chocolate, flour, baking powder and nuts, then carefully fold into the egg white mixture. Fold in the wine, vanilla and lemon juice. Grease then line with parchment three layer cake pans. Divide the cake batter evenly among the pans, then bake in a 350 degree preheated oven for 40 minutes or until a cake tester comes out clean. Let cakes cool, then remove from pan and peel away the parchment. Spread butter cream on the top of two cakes, then layer leaving the top cake for shaved chocolate garnish and powdered sugar. Place a half cherry around edge of cake for each slice you will cut. Slice and serve.



# Watch your cholesterol

*Why you should keep your blood level in check*

from the National Institutes of Health  
**Y**ou've heard that you should lower your cholesterol, but do you know why? Sometimes we tend to ignore advice when we don't understand the reasons. That's why it's important to learn what cholesterol is, what it does in your body and why you need to make sure too much isn't flowing in your blood.

Cholesterol is a waxy, fat-like substance that your body needs to function normally. It's used in the cell membranes that surround cells throughout your body. You also use cholesterol to make important chemicals, including hormones, vitamin D and the acids that help you digest fat.

"Cholesterol has a variety of uses in the body that are very important," says Dr. James Cleeman, coordinator of National Institutes of Health's National Cholesterol Education Program, "but the body makes all it needs and we don't need to get any more from our food."

In fact, when the level of cholesterol in the blood gets too high, it can start to cause trouble. The higher the cholesterol level in your blood, the greater your risk for heart disease, the number one killer of Americans, both women and men.

What's the connection? Well, there are two forms of cholesterol in your blood: LDL and HDL. When there's too much cholesterol in your bloodstream, the cholesterol from LDL can build up in the walls of your arteries. Along with fats like triglycerides and other things in the bloodstream, it forms a growing "plaque" that bulges out of the artery wall and can begin to block blood flow—a process called atherosclerosis. Problems get even worse if a plaque bursts and a blood clot forms on top, which can block an artery.

"Where LDL cholesterol does its most harm," Cleeman says, "is in the

walls of the arteries going to the heart—the coronary arteries."

That's why a high LDL cholesterol level increases your risk for heart disease. Like any muscle, the heart's own muscle needs a constant supply of oxygen and nutrients, delivered by the blood in the coronary arteries. When these arteries become narrowed or clogged by plaque, the result is coronary heart disease. If the blood supply to a portion of the heart is completely cut off, the result is a heart attack.

HDL cholesterol seems to have the opposite effect of LDL; higher HDL levels are associated with a lower risk for heart disease.

**S**ome factors affecting your cholesterol level are out of your control. As you get older, for example, your cholesterol level naturally rises. Before menopause, women have lower total cholesterol levels than men of the same age, but after menopause women's LDL levels tend to rise. High blood cholesterol can also run in families. Your genes affect how fast you make cholesterol and remove it from the blood.

However, there are things you can control. "The clinical trial data are absolutely conclusive that lowering LDL cholesterol reduces your risk for heart disease," Cleeman says. "This is true both for those with high cholesterol levels and for those with average cholesterol levels."

How do you know whether your cholesterol levels are where they should be? In general, the higher your risk for heart disease, the lower your LDL level should be. Cleeman says, "Your goal is individualized to your risk for a heart attack. The number depends on your own risk factors." NIH has a heart disease risk calculator online at <http://hp2010.nhlbi.nih.net/atpiii/calculator.asp>, but you should also talk to your doctor about your risk factors and what your cholesterol levels should be.

"A person who has a cholesterol level higher than their goal LDL should follow the TLC program," Cleeman recommends. TLC stands for Therapeutic Lifestyle Changes. It involves three things: changing what you eat, doing more physical activity and controlling your weight.

First, diet. Saturated fat raises your LDL cholesterol level more than anything else in your diet. It's found mostly in meats and full-fat dairy products like whole milk, cheese and butter. Another type of fat called trans fat raises cholesterol similarly, but makes up far less of the American diet. Cholesterol in foods can also raise blood cholesterol levels, but its effect is not as strong as these fats. Saturated fat, trans fat and cholesterol are all listed on food labels so that you can choose foods with lower amounts to help lower your LDL cholesterol level.

Foods with soluble fiber—such as whole grain cereals, fruits and beans—help lower your cholesterol, too. And some products, such as specially labeled margarines, orange juices and yogurts, contain the LDL-lowering compounds "stanols" and "sterols."

Excess weight can increase your LDL cholesterol level. "Fat tissue is not inert," Cleeman says. "It's chemically active and produces all

**Continued on Page 24**

## Health Links

For more on cholesterol and how TLC--Therapeutic Lifestyle Changes--can help you live a healthier life, log onto:

➔ [www.nhlbi.nih.gov/chd/lifestyles.htm](http://www.nhlbi.nih.gov/chd/lifestyles.htm)

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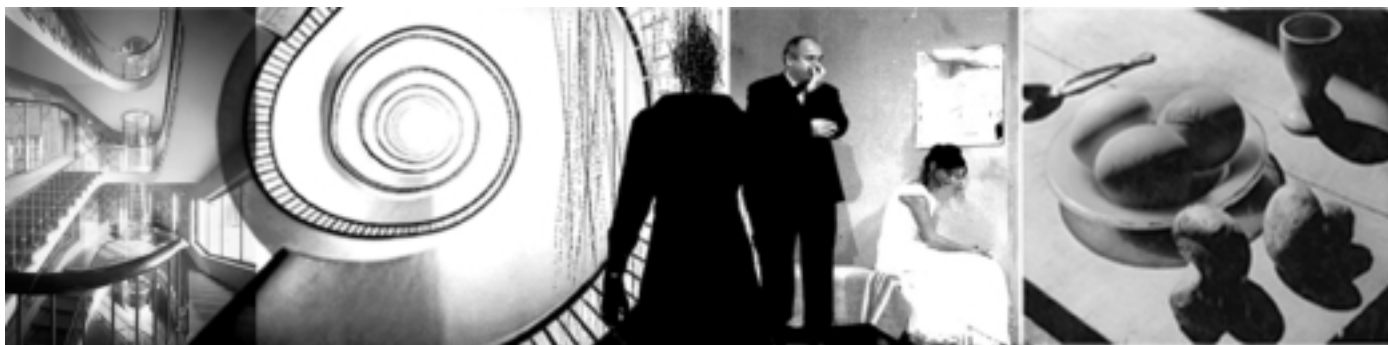


Red Oak Chalet (Houses up to 6)



Blue Spruce Annex (Houses up to 4)





# Hungary to the extreme

*A year of performances and exhibitions in New York City and Washington celebrates Hungary's contemporary arts and impact on American culture*

Throughout 2009, audiences in New York and Washington, D.C., will have an unprecedented opportunity to experience contemporary Hungarian culture through a broad spectrum of visual, literary and performing arts programming. This year-long festival, *Extremely Hungary*, will trace the roots of contemporary Hungarian culture and celebrate the innovations and artistic creations that Hungarians have made over the past century.

*Extremely Hungary* also will highlight the enduring connections between America and Hungary, and the contributions that Hungarians and Hungarian-Americans have made to arts and culture—from the Bauhaus to Robert Capa, *Casablanca* to Béla Bartók.

Festival programs at leading cultural institutions will both celebrate Hungary's rich turn of the century culture and also introduce contemporary Hungarian artists and performers, many of whom are renowned in Europe but not yet known in America. The festival reveals aspects of Hungary's thriving contemporary culture through concerts, exhibitions, opera, new plays, literary symposia, and even such whimsical events as a moustache contest.

Organized by New York's Hungarian Cultural Center, *Extremely*

*Hungary* will be held at premiere arts institutions throughout the two cities, including Carnegie Hall, Lincoln Center, The Jewish Museum, the Museum of Modern Art, International Center of Photography, and the 92nd Street Y in New York, and the National Gallery, Newseum and Library of Congress in D.C.

### Festival Programs and Events

The diverse programming of *Extremely Hungary* features more than 40 events, ranging from exhibitions and performances to avant-garde installations and a modern reinterpretation of the traditional Austro-Hungarian opera ball. Alongside its cultural programming, *Extremely Hungary* will also address the impact of politics and of the fall of the Iron Curtain—2009 marks its 20th anniversary—with programs through the New York Public Library and PEN World Voices.

"In the two decades since the fall of communism, Hungary has undergone a renaissance to reestablish itself as the Paris of the East, a moniker gained during the early 20th century when its cultural energy—the literary coffeehouses, the music of composers like Béla Bartók, the beginning of the Bauhaus—was practically unmatched in Europe," said László Jakab Orsós, the Director of the Hungarian Cultural Center of New York. "*Extremely Hungary* will

present this new generation of artists to American audiences, many for the first time."

The festival kicks off in January 2009 at Carnegie Hall with "Celebrating Hungary," a two-week concert series of Hungarian musicians and composers, featuring repertoire as diverse as Haydn's courtly masterworks and composer and performer György Kurtág's New York debut.

During the winter, the International Center of Photography will present an exhibition of the recently rediscovered archive of legendary Hungarian photographer Martin Munkácsi as part of ICP's Year of Fashion. As staff photographer for *Harpers BAZAAR* in the '30s and '40s, Munkácsi blurred the lines between commercial and art photography with his stunning images of such icons as Katherine Hepburn, Jean Harlow and Joan Crawford.

In the spring, The Jewish Museum will debut "Danube Exodus," an interactive multimedia installation of found footage by 2007 Erasmus Prize winner Péter Forgács. The installation traces two historic voyages on the Danube River: the first, the exodus of Jews escaping down the Danube in 1939, the second, a "reverse" exodus of Germans fleeing Soviets up the Danube one year later.

In the fall, the Museum of Modern Art will present a film series on avant-garde contemporary Hungar-

ian filmmaker Bela Tarr. Alongside works by Tarr, an uncompromising master of contemporary cinema, MoMA will screen new works by young Hungarian filmmakers.

Other programs in New York include:

- Productions of new Hungarian plays at the Lincoln Center Festival, an annual summer-long showcase of international theater;

- Cabarets of Hungarian music at the Neue Galerie's Café Sabarsky;

- Two exhibitions at The Forbes Galleries, one showcasing ceramics by the legendary Zsolnay porcelain factory, including Art Nouveau masterworks; and the other featuring early 20th Century Hungarian paintings from the Nancy G. Brinker Collection;

- An underground music festival of revolutionary bands active in Eastern Europe in the 80s and their contemporary counterparts at LaMama, and (Le) Poisson Rouge, in coordination with the New York Public Library for the Performing Arts;

- Contemporary Hungarian design exhibition and fair in conjunction with New York Design Week;

- A contemporary dance performance by Hungarian-American choreographer Vicky Schick at Danspace Project; and

- Five contemporary Hungarian writers at PEN World Voices Festival.

In Washington, festival events include:

- A specially-commissioned performance by György Kurtág of a new work inspired by Bartók's music, presented at the Library of Congress;

- An exhibition at American University's Katzen Art Center juxtaposing works by Lajos Vajda, the most distinctive artist of the Hungarian avant-garde, with those of contemporary Hungarian artists;

- A forum on the 20th anniversary of the fall of communism at the Newseum, including discussions with journalists who reported from Eastern Europe in 1989; and

- A concert by current European

folk sensation Bea Palya at the John F. Kennedy Center for the Performing Arts.

## Hungarians in America

America is a country collaged of settlers and immigrants, and Hungarians are embedded into our nation's firmament – during the American Revolution, Hungarian-American Michael de Kovats founded the nation's cavalry. Since then, Hungarians have maintained a constant state of immigration to the United States, with surges following the Hungarian revolutions of 1848 and 1956.

In the 1930s, many talented Hungarian intellectuals immigrated to the United States, among them numerous internationally known scientists, artists, and filmmakers who would forever impact America. Forced into exile by the rising tide of fascism, they would alter the way we fight and prevent wars, help shape modern art, design, photography and cinema, and transform the way we communicate and view the world.

The thread of creative achievements by Hungarians and Hungarian-Americans infused the fabric of American culture with contributions that helped to establish modern art movements. Franz Liszt and Béla Bartók are considered among the greatest composers of the last two centuries, with legacies that extend to modern and contemporary compositions.

Hungarians and Hungarian-Americans also made their mark in Hollywood: from entertainers Harry Houdini and Béla Lugosi, to business tycoons William Fox and Adolph Zukor, the founders of 20th Century Fox and Paramount Studios, respectively. Émigré Michael Curtiz directed *Casablanca*, one of the most influential films of all time, itself an anti-fascist treatise. The legacy of Hungarian-American entertainers continues today with Jerry Seinfeld, Drew Barrymore, Kate Hudson and Adrien Brody, among others.

Over a dozen Nobel Prize winners emerged from the mid-century generation of Hungarian talent,


including innovators who helped usher in both the nuclear age and the age of the computer. Physicist Leó Szilárd discovered nuclear chain reactions, the foundation for the atomic bomb – and the discovery that fueled the Manhattan Project. In 1951, the Hungarian physicist Edward Teller, who had worked alongside Szilárd on the Manhattan Project, built on that work to conceive the hydrogen bomb. Meanwhile, Hungarian-born computer scientist John Kemeny invented BASIC computer language, which made computers usable for the masses. A few decades later, fellow émigré Andrew Grove pioneered the Intel microprocessor.

New York remains the area with the largest concentration of Americans of Hungarian origin. First generation Hungarian-American political leaders include former New York governor George Pataki. Hungarian-American titans of industry include technology executive and space tourist Charles Simonyi and financier George Soros. These and many more form the body of exceptional individuals and contributions that are the inspiration, of *Extremely Hungary*.

## The Hungarian Cultural Center

Dedicated to enhancing knowledge and appreciation of Hungarian culture, the Hungarian Cultural Center (HCC) organizes and supports a wide spectrum of events that celebrate Hungary's past, present and future. Since its founding in 2001, the HCC has linked Hungarian artists and intellectuals with American audiences through exhibitions, lectures, concerts, performances and screenings. The HCC has also partnered with major venues, including the New York Public Library and Lincoln Center, to bring its programming to larger audiences.

*Extremely Hungary* is made possible by funding from the Hungarian Ministry of Education and Culture.

Additional information can be found on the festival's website, [www.extremelyhungary.org](http://www.extremelyhungary.org). 

# Branch News

## Branch 8 Johnstown, PA

by Dorothy Kedves

On Nov. 10 our branch held a special meeting regarding the branch Christmas party and election of officers. The date for the party was set for Dec. 7 and a menu was planned.

The following members were elected as officers of the branch: Ernest Kedves, president; David S. Kozak, vice president; and Dorothy Kedves, secretary-treasurer.

Alexis Yuhas Kozak is our branch coordinator. For help with all of your life insurance and annuity needs, please call her at 814-255-5286.

On Dec. 7, the question was should we or shouldn't we cancel our Christmas party. Johnstown had a snow storm, frigid temperatures and high winds. But, by 10:00 a.m., the sun appeared and we decided to go with the party.

Not many showed up, but all who did had a nice time. Janel Kozak did crafts with the children, and Danielle Boyer did some great work on her crafts. Santa arrived and the children were happy to see him. He gave each of the children a bag of goodies that were supplied by the WPA Home Office. The lights were really nice. It's also nice to receive the WPA calendars. Pizza, subs and wings were served with soda, cookies and candy. In spite of the weather, it turned out to be a good party.

Branch 8 would like to wish all members of the WPA a healthy and happy new year.

## Branch 13 Trenton, NJ

by Elsie H. Radvany

Branch 13 held its annual meeting and family Christmas party on Dec. 14 at the Hungarian Reformed Church auditorium in Trenton. The weather was very cooperative for the event.



*Branch 13 officers for 2009 are: (front, l-r) Steven F. Beke, auditor; Elsie H. Radvany, secretary; Olga V. Radvany, auditor; (back, l-r) Anthony C. Beke, treasurer; Frank J. Radvany, president; and Dr. John E. Radvany, vice president.*

Branch President Frank J. Radvany opened the festivities with a business meeting during which officers were elected for the year 2009. The following were unanimously elected: Frank J. Radvany, president; Dr. John E. Radvany, vice president; Elsie H. Radvany, secretary; Anthony C. Beke, treasurer; and Steven F. Beke and Olga V. Radvany, auditors. Arlene Gordon, daughter of Mr. and Mrs. Frank Radvany, duly installed the newly elected officers. In keeping with past practice, the officers decided not to accept honorariums.

President Radvany extended sincere congratulations to three members of Branch 13--Michael Gordon, Nathan Mayercsik and Thomas Radvany--who were among those named recipients of WPA scholarship grants this year.

The family Christmas party commenced with a delicious buffet with the traditional kolbász and head cheese, pastries and refreshments. Our sincere thanks to Margo and Anthony Beke, Olga and John

Radvany and Elsie Radvany for the fine effort they put forth in arranging and preparing for the party.

Following the luncheon, door prizes were distributed, along with WPA goodie bags filled with candy, cookies, nuts and items supplied by the Home Office. Everyone received a WPA calendar.

Our sincere thanks to the Home Office for the generous subsidy towards our Christmas party.

President Radvany extended Christmas greetings on behalf of the Board of Directors, National Officers and members of Branch 13. He wished all a blessed and joyous Christmas and a happy, healthy new year.

For your life insurance and annuity needs, please contact Elsie H. Radvany, 2006 Yardley Road, Morrisville, PA 19067, phone 215-295-2222.

**Next Deadline  
January 16**



## Branch News



*Enjoying a moment during last year's WPA tour to Hungary were Branch 352 member Julian Gardocky, Branch 18 members Shirley Przywara, Vice Chairman of the Board Barbara A. House and her husband Thomas F. House.*

### Branch 14 Cleveland, OH

by Dawn D. Ward

Branch 14 held its annual children's Christmas party Dec. 6, and it was a rousing success! About 300 people, including 134 children, enjoyed an afternoon of entertainment and face-painting by Sparkles the Clown and creations by Balloonatic, an artist who created any figure imaginable out of balloons. All enjoyed a delicious buffet and, of course, a visit from Santa (who bore a striking resemblance to branch member Richard Jacob).

This yearly event is a wonderful opportunity for families to celebrate the holiday season together. It was so gratifying to see as many as four generations of WPA members in one family in attendance. Many parents fondly recalled the days when they themselves sat on Santa's lap at the branch party. This is just another example of how the WPA promotes family unity and many members commented on how attending the party has become a family tradition.

Thanks to the numerous branch members who worked at the party.

Jeff and I were honored to attend the 25th anniversary celebration of the Rev. Louis Medgyesi's service to

the Hungarian Reformed Church in Fairport Harbor, Ohio, on Nov. 22. Also representing the WPA Home Office and the Board of Directors at the banquet were Mr. and Mrs. Endre Csoman, Robert Ivancso, and Bill Bero. Many Branch 14 members were also in attendance. Rev. Medgyesi formerly served as bishop of the Calvin Synod and has been instrumental in the ecumenical movement among all churches in the Fairport Harbor vicinity.

The branch meetings in 2009 will be held March 4, April 1, Sept. 2, and Dec. 2. A summer outing to an Indians game will be finalized at the Branch meeting. We always welcome members to attend meetings to provide input on future activities and to share in the fellowship of the branch. The meetings are held at the First Hungarian Reformed Church, 14530 Alexander Road, Walton Hills. Hope to see you there.

### Branch 18 Lincoln Park, MI

by Barbara A. House

We made it to another year. Can you believe it's 2009? The years really do fly by. We here at Branch 18 hope all your holidays were wonderful and blessed. Now, we all have to wish

very hard for spring to hurry up and get here.

I want to thank all our wonderful members who worked so hard to again make our branch family Christmas party another success. Thank you to all who donated and bought raffle tickets. It helps your branch make another party. Thank you to our Home Office for helping us with expenses and prizes. Special thanks to Jim Beri, Carol and Doug Truesdell, Shirley Przywara, Bob and Elsie Kantor, Art Antal, Emma Poliska, Mike Oberg, Rose Antal, Helen Molnar, Kay Momtsios, Amy Polakowski, Eileen Gonzales and Tom House. Thanks, mom and Rudy, for manning the ever busy pop table. It really shows how dedicated our members are. Thank you very much. You are all appreciated. We also collected 12 cases of food for the homeless shelter food pantry. Look out next year. I will have to think very hard to top this one.

Welcome new members Janice Grahl and David Sluschewski. Special thanks to Deac Sabo, Beata Csaszar, Mary Ann Giczi, Irene Korpak and Cynthia Swek Sluschewski for the confidence you have in the WPA and me.

Congratulations to David Wolfe and Jamie who are marrying on Feb. 7. Best of luck and good wishes are sent your way.

Remember our deceased members and their families in your prayers, especially Lou Almasy (super guy), Beverly Danko, Helen Klaus and Winifred Sayotovich. We also send our sympathy to Beata Csaszar on the death of her brother. May they all rest in peace.

Get well wishes to Karen Bufford, Victoria Haas, Rocky Borsa, Ernie Mayoros, Jack Tokar and Maria Bistey. Hope you all get well soon.

I wanted to mention that, as a result of our trip to Hungary, I have welcomed four new members to Branch 18. Now, that shows you how super our trip to Europe was. Yes, we are busily preparing for our next trip on Aug. 12 to 26, 2009. Mark your calendars and plan to come with us. I promise you a wonderful

## Branch News

time.

I don't have events scheduled for 2009 yet. Watch this column for happenings around the Branch 18 area.

We are taking a break from meeting in our area due to the unpredictable weather conditions here in Michigan. Our next scheduled meeting will be held Wednesday, April 15, at 7:00 p.m. at the American Hungarian Reformed Church in Allen Park. Hope to see you there.

Remember, I can always be reached at 313-418-5572 to help you with your WPA needs.

Have a wonderful winter. Happy Valentine's Day.

Think spring!

### Branch 34 Pittsburgh, PA

by Andy McNelis

By now everyone should be getting back into the groove from the hectic holidays. We at Branch 34 hope that all WPA members had a blessed Christmas and a happy, healthy and safe new year. Please take a moment and pray for all our service men and women, especially those in harm's way.

Our annual family Christmas party was held on Nov. 23 at the Sports Haven Bowl in Bridgeville, Pa. This year we were again joined by Branch 352 Coraopolis, Pa., and Branch 71 Duquesne, Pa. The weather cooperated and 90 people attend this nice event. Everyone (including the adults) loved the "snow globes." The children and adults had a great time.

Branch 34, Branch 352 and Branch 71 would like to thank the Board of Directors and the Home Office staff for helping to make the holiday season always enjoyable for our young members. Last, but certainly not least, Santa, you are the greatest!

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



*Members of Branch 28 Youngstown, Ohio, gather around Santa at the branch's annual Christmas party held Dec. 6 at Our Lady of Hungary Church.*

like to share, please contact Andy McNelis at 412-421-6031. For information about WPA life insurance and annuity policies, please contact our Branch Coordinator Maria Bistey at 412-431-6035.

### Branch 51 Passaic, NJ

by Christine K. Baldyga

Our family Christmas party was held on Dec. 7 at the American-Hungarian Club in Garfield, NJ. Jim Magic The Magician entertained the children, parents and grandparents. Many of the children participated in the show. Christmas carols were sung and Santa Claus arrived. Santa spoke with each child and provided them with a monetary gift. The children really enjoyed the glitter lamps provided by the Home Office. Refreshments were served, and the afternoon was enjoyed by all.

We thank everyone who helped to make the party a success, especially the WPA Board of Directors and the Home Office for their financial assistance, and the Smith family for providing candy for the children. Before the Christmas party, Branch 51 held its annual election of officers for 2009. Elected were: Christine K. Baldyga, president and secretary; Ernest J. Mozer Jr., vice-president; Marian Rubin, treasurer; and Maria Mozer, auditor.



*Young members of Branch 34 celebrate the wonder of Santa at the branch's family Christmas party.*

We wish everyone a happy and healthy new year.

### Branch 89 Homestead, PA

by Ruth D. Toth

The weather outside was frightful but the Branch 89 party inside was delightful. What a great group of children with their parents and grandparents coming to celebrate the branch's Christmas party on Dec. 6!

A welcome was extended to the group by Lisa Toth Maskariniec, branch auditor, in the absence of her father, Branch President Elmer Toth, who passed away Sept. 21. President Toth would have been proud to have a nice group present on a very cold, windy day.

## Branch News



*Members of Branch 51 welcome Santa to the branch's annual Christmas party.*



*Officers of Branch 51 for 2009 are (l-r): Maria Mozer, auditor; Ernest J. Mozer Jr., vice president; Arthur Barillo, past president; Christine Baldyga, president and secretary; and Marian Rubin, treasurer.*

The audience was entertained by the magician from the Backstage Pass Parties, who kept everyone amused with his act. The children were involved in some of his tricks, which made it that more exciting.

After the entertainment, the children and adults were invited to the buffet luncheon provided by Pizza Hut, which went over very well.

Following lunch, the excitement rose with the appearance of Santa Claus and his "Ho! Ho! Ho! Merry Christmas!" The children lined up to visit him and receive a bag of goodies and a monetary gift.

All in all, a great time was had by all.

We thank the following members for their assistance in making the party a success: Helen Shumaker, Vera Recktoosh, Janet Phillips, Elaine Toth, Tim Toth, Mark Maskarinec, Lisa Toth Maskarinec and Ruth Toth.

### Branch 159 Phoenixville, PA

by Caroline B. Varner

A very cold, gusty, windy day didn't deter our guests from arriving for our annual Christmas party on Dec. 7 at the Phoenix Diner, one of our newest local restaurants in Phoenixville that opened a few months ago.

Caroline Varner, branch coordina-

tor, and her husband Stan welcomed each family and guests as they arrived and presented them with the traditional WPA gift bag that everyone looks forward to receiving.

Upon entering the area that was specifically reserved for our party, everyone was awed by how beautifully the tables were decorated.

After a very delicious lunch that was enjoyed by all, Santa Claus made a very welcomed visit. He sat and conversed with each child, posed for group and individual pictures and gave each child a small bag of Christmas foil-wrapped chocolates and a Christmas card with a monetary gift, which delighted the children.

Many thanks and appreciation to all who helped make the party a success, especially the Home Office for its gracious financial assistance.

Branch 159 extends to all best wishes for a very happy and healthy new year.

### Branch 296 Springdale, PA

by Diane M. Torma

Branch 296 held its monthly meeting and election of officers during which the following members were re-elected to serve our branch for the year 2009: Ron Balla, president; Tom Santoriello, vice president; Diane M. Torma, secretary-treasurer; and Margaret Kosheba and Audra Balla, auditors. The officers were sworn in by Antoinette Kosheba.

On Dec. 14, the branch Christmas party was held at the Springdale Veterans Association. President Balla welcomed everyone and extended holiday greetings on behalf of the WPA. The children were entertained this year by the goofy antics of "Giggles the Clown" who followed her performance by making creative balloon sculptures for all of the children.

As the children and adults joined in a chorus of "Jingle Bells", Santa Claus and Mrs. Claus arrived for their annual visit. Each child took turns to sit on Santa's lap, telling of his or her wishes for this year. Gift



## Branch News

bags filled with candies and toys were distributed by Mrs. Claus to all children in attendance.

The afternoon was completed with a buffet and Christmas cookies.

Much thanks to the Home Office and Board of Directors for the financial assistance. Also, many thanks to the branch officers and members who gave of their time to make this year's party successful through your planning, preparation, clean-up and contribution to the Christmas cookie table. A special thanks to Frank and Noreen Fritz for handling the "uplifting" music.

Thanks to Patty Balla for preparing a Christmas raffle. Tickets were sold to benefit the WPFA Scholarship Foundation. A total of \$90 was raised.

Special congratulations to branch member Chelsea Blankenship (pictured left).



Chelsea is a freshman at West Virginia University and recently was selected as one of only three freshmen students to the MedBound

Medical School Early Assurance program. This program is for highly qualified and motivated students and the application process was very competitive. By being selected, Chelsea achieved guaranteed acceptance into the WVU School of Medicine after she completes her bachelor's degree. There are many other opportunities with this honors program as well. Chelsea will have to continue to meet various program requirements, including an overall GPA of 3.65 throughout her four years. She is the daughter of proud parents and branch members Sandy and Gary Dinzeo and the niece of Diane and John Torma. Keep up the good work, Chels! Your entire family is very proud of you.

Happy January birthday wishes go out to Sydney Blankenship and Denise Ratkiewicz (the big one!). Hope you have a great day and many more.

Branch 296 holds its monthly



*Santa and Mrs. Claus visit the children attending Branch 296's 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. We encourage and welcome all branch members to attend.

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.

Happy New Year to all!

### Branch 800 Altoona, PA

by Vincent Frank

The new year 2009 has arrived and we're all hoping and praying that this will be the year the wars in the Middle East will end. We also wish for the U.S. economy to improve so that people will have jobs and be able to take care of their families.

All officers of Branch 800 were reelected during the December meeting to serve for another term. They are: Vincent Frank; president; Daniel Greiner, vice president; George Dorman, secretary; Robert Jones, treasurer; and Robert Aiken, Melvin Frank and David Greiner, auditors.

Do you have any news that you would like to share with fellow brother and sister members? If so, please call me at 814-695-0213, and I will see to it that it will be published in the *William Penn Life*. In the meantime, the branch wishes all

those celebrating birthdays, anniversaries and other special occasions to have an enjoyable day on their special day.

A big thank you goes to all who attended the branch memorial Mass for our deceased members and donated food for the needy. The Rev. Dennis Kurdziel told us he was pleased and happy with the good attendance.

Have you been considering purchasing fraternal life insurance or annuities for yourself or a family member? Why not check out the plans the WPA has to offer? Call Bob Jones in Altoona at 814-942-2661 for more information about what the WPA has to offer you and your family.

### Branch 8114 Clarion, PA

by Noreen Fritz, FIC, LUTCF

The wonder of a new year is here and all our quiet hopes are born again. Wishing you a very happy new year.

As we welcome in the new year, I would like to also welcome into the branch our newest member, Edith Smith.

My number one resolution this year is to always appreciate the great people that are members of the William Penn Association.

The branch Christmas party had a large turnout and was very successful, as usual. Thank you to all the workers that made the holiday party



## Branch News

a memorable evening of fellowship!

January birthdays in Branch 8114 are: Jessica Stucke, Donna Lebda, Diane Rhoads, Susan Jones, Anna Cherico, Nola Aaron, Jim Delaney, Terry Pierucci, Patricia Schill, Kristine Fink, Ronald Hanold, Rebekah Hurst, Marian Hargenrader, Matthew Delaney, James Kerle, Peter Schill, Cyril Schmader, Eugene Carroll, Robert Kerr, Cletus Schill, Deborah Donahue, Rev. Paul Schill,

William and Emily Rice. Here's wishing that you stay just the way that you are--forever young at heart. Happy birthday!

If I can be of any help to you by reviewing any commercial policy or annuity that you may have, free of charge, you may contact me at 412-821-1837 or P.O. Box 15060, Pittsburgh, PA 15237-0060. Or, contact me by sending an e-mail to [noreenbunny.fritz@verizon.net](mailto:noreenbunny.fritz@verizon.net).

### Branch 8121 St. Marys, PA

by Mary Lou Schutz

The members of Branch 8121 braved a snow storm to attend our December branch meeting at Hoss's Restaurant on Dec. 7. Each member in attendance received a gift, courtesy of the good people at the WPA Home Office.

Our branch made a monetary donation to the local Christian Food Bank for the holidays which will provide a food basket for a needy family.

We also elected officers for the year 2009.

Our next meeting will be held April 1.

*All articles and photographs for the February issue of the William Penn Life are due in our office by January 16, 2009.*

## Enjoy a taste of Hungary today!

### The *NEW* WPA Cookbook

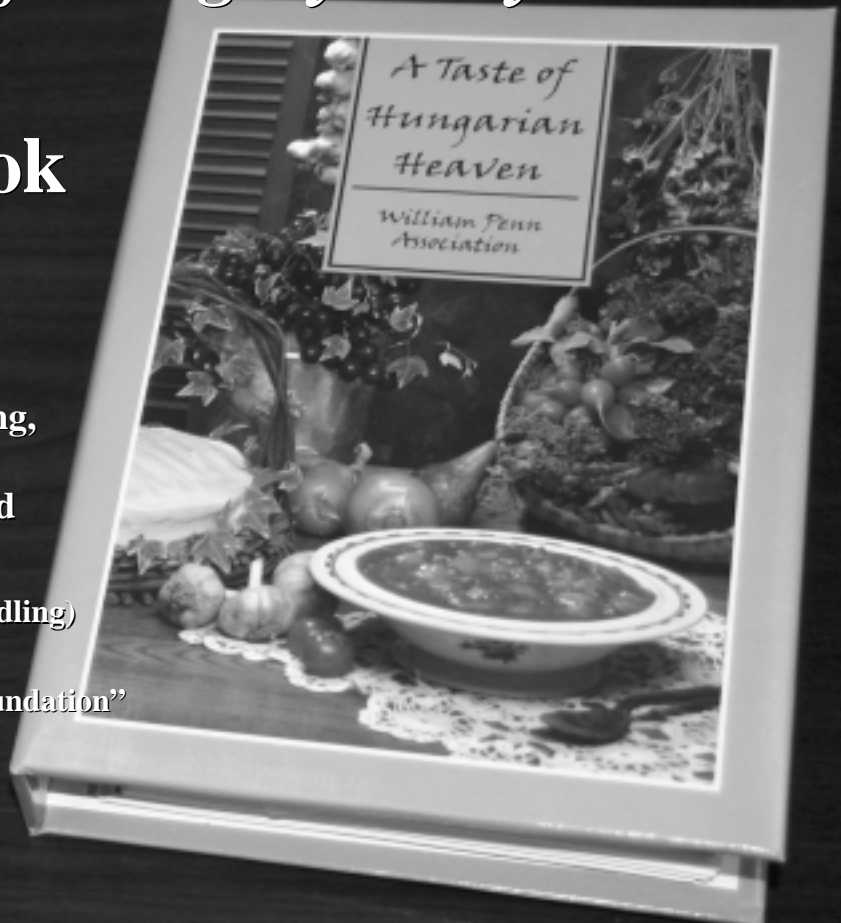
- Over 500 recipes
- Hungarian favorites  
& other tasty dishes
- Kitchen tips from Chef Béla
- Useful information on cooking,  
dieting & entertaining
- PLUS an enclosed book stand

**\$20** (includes shipping & handling)

For your copy, make your check payable to "WPFA Scholarship Foundation" and mail to:

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

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



## HealthPage

Continued from Page 13  
kinds of changes."

One is raising LDL blood cholesterol levels. Losing weight can help lower your LDL and total cholesterol levels, as well as raise your HDL and lower your triglycerides.

Regular physical activity can help you control your weight, lower your LDL and raise your HDL levels. You should try to be physically active for at least 30 minutes a day.

If these lifestyle changes don't lower your LDL cholesterol enough, medication can help. "Medication should be added to lifestyle changes," Cleeman advises, "not substituted for them." Lifestyle changes can bring benefits medications can't. While both can lower LDL, lifestyle improvements can lower blood pressure and other risk factors as well.

NIH's National Heart, Lung and Blood Institute recommends that everyone older than 20 have their blood cholesterol measured at least once every five years. Learn your numbers. Then talk to your doctor about whether you need to take steps to alter your diet, lose weight or get more physically active to lower your blood cholesterol and stay healthy.

## In Memoriam

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

### NOVEMBER 2008

- 0001 BRIDGEPORT, CT  
Rita J. Schlough
- 0008 JOHNSTOWN, PA  
Kenneth M. Lloyd
- 0009 HAZLETON, PA  
Robert Buckery
- 0013 TRENTON, NJ  
William A. Neri  
Anthony F. Picciano
- 0014 CLEVELAND, OH  
Nicklos T. Levi  
Rev. Thomas J. Matyas  
Nicholas Szabo  
John Jacob Torda
- 0016 PERTH AMBOY, NJ  
Harry C. Jones, Jr.
- 0018 LINCOLN PARK, MI  
Beverly Danko  
Helen M. Klaus  
Winifred Sayotovich

- 0028 YOUNGSTOWN, OH  
Frank F. Hoffer  
Elizabeth A. Szabo
- 0051 PASSAIC, NJ  
Esther McGrady
- 0071 DUQUESNE, PA  
Margaret A. Szabo
- 0076 PHILADELPHIA, PA  
Sophia Juraky  
Violet Robinson
- 0089 HOMESTEAD, PA  
Julia Gyure  
Theresa Kovacs
- 0090 ALLENTOWN, PA  
Ernest G. Kochis
- 0098 BETHLEHEM, PA  
Elizabeth T. Franczak  
Jerome Molchany
- 0132 SOUTH BEND, IN  
Joseph A. Nyari
- 0174 SCRANTON, PA  
Bernard F. Blum
- 0189 ALLIANCE, OH  
Alex Miklos, Jr.
- 0216 NORTHAMPTON, PA  
Andrew J. Micklos
- 0296 SPRINGDALE, PA  
Fanny Lengle

- Joseph Pacsai, Jr.
- 0336 HARRISBURG, PA  
Joseph L. Donato, Jr.  
Ernest C. Donbach
- 0349 WEIRTON, WV  
Frances E. Hescht
- 0352 CORAOPOLIS, PA  
Dolores J. Toaso
- 0383 BUFFALO, NY  
Richard Resko
- 0525 LOS ANGELES, CA  
Joseph Vida
- 0590 CAPE CORAL, FL  
Nandor Zsetenyi
- 0705 MAYVILLE, WI  
Alvin D. Powell
- 0720 DEDHAM, MA  
Doris M. Johnson  
Edna M. Leardo
- 0723 WORCESTER, MA  
Theodore N. Duclos, Jr.
- 0800 ALTOONA, PA  
Mary A. Anderson
- 8019 PITTSBURGH, PA  
Rita M. Gloff
- 8036 SCOTTDAL, PA  
Eugene F. Murphy  
Julie Puskas Pollock

## Recent Donations

### WPFA Scholarship Foundation

#### NOVEMBER 2008

#### Donations through Premium Payments

- Branch - Donor - Amount**
- 1 - Maria E. Bryon - \$3.00
  - 8 - Clarence H. Showalter - \$5.00
  - 13 - John P. Cook Jr. - \$10.00
  - 18 - Nancy L. Willim - \$10.00
  - 18 - Augustine H. Acosta - \$5.36
  - 19 - Ethel Dudas - \$3.00
  - 26 - Marie S. Logue - \$2.00
  - 26 - Joan M. Gualtieri - \$1.00
  - 27 - Joan G. Zsigrai - \$3.00
  - 28 - Thomas J. Kutty - \$10.00
  - 28 - Debra A. Becker - \$5.00
  - 28 - Shelby Crump - \$5.00
  - 34 - Brad R. Danko - \$10.00
  - 40 - Kayla C. Decker - \$5.00
  - 44 - Merle E. Lehmer - \$10.00
  - 44 - Vera J. Hulglin - \$5.00
  - 44 - Laurie S. Guysick - \$4.78
  - 44 - Joseph E. Guysick - \$3.40
  - 59 - Margaret I. Martin - \$2.00
  - 76 - Charles Crews - \$2.00
  - 88 - Margaret A. McCune - \$5.00
  - 89 - Edith M. Horvath - \$4.10

- 89 - Eric J. Berger - \$10.00
- 89 - Tracy B. Findlay - \$3.06
- 216 - Rita A. Fodor - \$2.02
- 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 - William A. Gadd - \$5.00
- 249 - Carrie A. Pronai - \$5.00
- 336 - Zachary J. Gall - \$10.00
- 336 - Ernest B. Molnar - \$2.00
- 336 - Esther C. Shive - \$5.00
- 352 - Stephen J. Hornyak - \$10.00
- 352 - John P. McKinsey, Jr. - \$1.32
- 352 - Dora S. McKinsey - \$1.02
- 590 - Barbara M. Camire - \$5.76
- 725 - Janet G. Turban - \$5.00
- 8114 - James C. Amato - \$3.49

**TOTAL for Month = \$198.71**

#### AUGUST 2008

#### Donor - Amount

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

**TOTAL for Month = \$50.00**

#### NOVEMBER 2008

#### Donor - Amount

- Cookbook Sales - \$555.00

**TOTAL for Month = \$555.00**

### IN MEMORY OF NOVEMBER 2008

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

- William J. Bero - \$100.00  
(Elizabeth Szabo)
- M/M Thomas F. House - \$25.00  
(Elizabeth Szabo)
- Anna Hrabar - \$25.00  
(Gladys Van-Liew)
- Anna Hrabar - \$50.00  
(Elmer W. Toth)
- Anna Hrabar - \$50.00  
(Gay B. Banes)
- Anna Hrabar - \$25.00  
(George Kunak)
- Anna Hrabar - \$350.00  
(Michael J. Hrabar)
- Maria Mozer - \$50.00  
(Elmer W. Toth)
- Stephen J. Pokorny Jr. - \$25.00  
(M/M Stephen Pokorny Sr.)
- M/M E. E. Vargo - \$25.00  
(Elizabeth Szabo)
- M/M Jeffrey J. Ward - \$50.00  
(Elmer W. Toth)
- Barbara Lang Yates - \$100.00  
(M/M Stephen Lang Jr.)
- Br. 18 Lincoln Park, MI - \$125.00  
(Irene J. Mehall, Bernice K.  
Gustafson)
- William Penn Association - \$50.00  
(Elizabeth Szabo)

**TOTAL for Month = \$1,050.00**

# Affordable Financial Protection For Young Adults



## 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*

### Inside this issue:

A safe port in stormy seas...**PAGE 1.**

Year-long celebration focuses on Hungary's arts and impact...**PAGE 16.**

WPA branches celebrate the holidays and elect new officers...**PAGE 18.**

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# Referral Fees

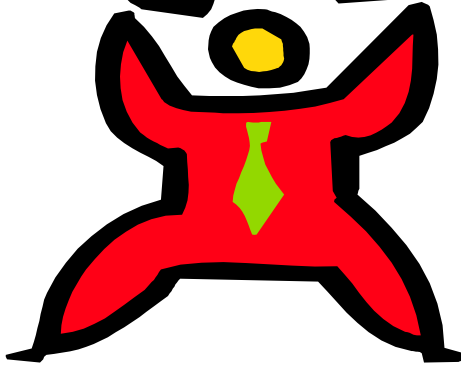
## \$10 to \$12

### 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.

**PLEASE NOTE: Recommender awards do NOT apply to our Guaranteed Issue Plan.**

*\*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**