

JULY 2009

William Penn Life

WELCOME TO

MONTE CARLO NIGHT

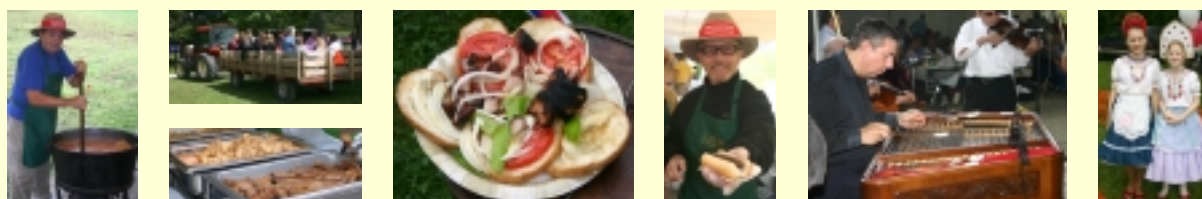


26th Annual
WPA Golf Tournament
and Scholarship Days
July 17-18, 2009

9TH ANNUAL
WILLIAM PENN ASSOCIATION

Picnic

A Great Fraternal-Fest



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

All-You-Can-Eat

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

For Sale

Palacsinta - Pastries - Funnel Cake

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

Admission

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

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

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William Penn Life



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William Penn Fraternal Association Scholarship Foundation

Recipient Profile

Summer Tissue Bethel Park, PA



Summer Tissue, daughter of Edward and Pauline (Bracken) Tissue of Pittsburgh, graduated from Edinboro University in 2004 with a bachelor's degree in political science. In 2005 Summer founded Military Connections, a non-profit corporation that sends equipment, care packages and supplies to military personnel stationed overseas. In 2007, she was recognized for her volunteerism with a Jefferson Award, which is considered the "Noble Peace Prize for volunteers." Summer and Military Connections have shipped more than one million boxes to our service men and women to ensure that no one is forgotten. In addition to running Military Connections, Summer is the director of the Oakmont (Pa.) Chamber of Commerce.

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



Pa. State Rep. Ronald I. Buxton (second from left) receives the Pennsylvania Fraternal Congress' Keystone Fraternal Legislative Award from (l-r) fellow State Rep. and WPA National Director Nickolas M. Kotik, WPA National Vice President-Secretary and PFC President Richard W. Toth, former Pennsylvania Insurance Commissioner Cynthia Maleski and last year's award winner State Sen. Robert D. Robbins

Pa. fraternalists meet with state legislators, honor representative

Members of the WPA's Official Family joined representatives of the Pennsylvania Fraternal Congress (PFC) and members of the state's General Assembly for a luncheon and meeting May 5 in the state capital of Harrisburg. The fraternalists and legislators discussed the importance of the fraternal benefit system and issues vital to fraternalists. During the luncheon the PFC presented its Keystone Fraternal Legislative Award to State Rep. Ron Buxton, who served on the state insurance commission for 16 years. Our thanks go to State Rep. and WPA National Director Nickolas M. Kotik who personally invited all legislators to the luncheon.



Representing the WPA at the PFC legislative luncheon in May were (l-r), National Director Charles S. John, National Director Nickolas M. Kotik, Chairman of the Board Stephen J. Varga, National Director William J. Bero, Vice Chairman of the Board E. E. (Al) Vargo, National Vice President-Secretary Richard W. Toth and National Vice President-Fraternal Endre Csoman.

Remembering a great leader

Elmer Charles

MANY TIMES it has been said that Hungarians have made a distinct contribution to the growth and expansion of America.

An outstanding Hungarian-American of the 20th century was Elmer Charles (Elemér Károly). Not many who were born in the old country have achieved such a high-level career as Elmer Charles did.

Elmer was born in Turisivándi, Szatmár County, Hungary. He came to the United States at the age of 12 and lived most of his life in Springdale, Pa. He joined the Verhovay Aid Association in 1935 and was elected auditor of Branch 296 in 1939, then branch secretary in 1941. In 1950 he became field supervisor for Western Pennsylvania, Virginia, West Virginia and Kentucky. In 1953 he was named assistant to the president in charge of the field operation. Then, in 1955, he was promoted to president of the field operation and field manager.

Elmer was elected national president in 1963, assuming the office on January 1, 1964, while continuing to carry out the duties of field manager. He held the post of national president for 19 years. Over the years, Elmer was active with both the Pennsylvania Fraternal Congress and the National Fraternal Congress of America. He served a three-year term on the Board of Directors of the National Fraternal Congress. In 1983 he received the coveted John Jordan Upchurch Award, presented by the Pennsylvania Fraternal Congress. When the Fraternal Societies of Greater Pittsburgh initiated its fraternalist of the year award in 1976, Elmer was the first recipient.

His unbreakable Hungarian stand was an assurance for the growth of the WPA. The American Hungarian community looked up to him with respect and trust. Elmer lived for the WPA; he worked with his heart.

His lifetime dream and desire to unite all Hungarian fraternal societies into a single, major Hungarian-Ameri-



can fraternal association was shattered when the delegates of the Hungarian Reformed Federation of America turned down the merger plans at a special convention in 1982. Prior to his death, he was still hopeful that the two great Hungarian fraternal benefit associations would eventually find each other.

Under Elmer's leadership, one of the most significant steps taken by the WPA in the area of fraternalism was the establishment of the William Penn Fraternal Association Scholarship Foundation.

In 1978, President Jimmy Carter appointed Elmer to be one of the official members of the U.S. delegation that was returning the Holy Crown of Hungary after more than 30 years in the U.S.A.

Elmer was a lifetime member of the Springdale Volunteer Fire Department. He was very generous to his community and never wanted anyone to know where the "funds came from."

Elmer was a great cook, hunter and fisherman. He loved the outdoors.

He attended Carnegie Institute of Technology (now Carnegie Mellon University) and completed courses of study at Penn State, Purdue and Southern Methodist universities.

Elmer loved his church; he truly was a guardian angel to his Springdale Hungarian Reformed Church. He was chief elder up to the time of his illness. He would make a large amount of kolbasz several times a year and donate all profits of its sale to his church.

Those of us who knew him will always remember him as a great leader and loyal worker of the William Penn Association.

*Emléke Legyen Áldott
és Példamutató Mindnyájunknak!*

Amerikai Magyar Collegium Nyári Egyetem 2009

Az amerikai és magyarországi professzorokból alakult Amerikai Magyar Collegium (AHC) célja lehetőséget nyújtani a magyar nyelv gyakorlására, a társadalom és kultúra egyetemi szintű tanulmányozására, valamint új szellemi közösség kialakítására. Az AHC egy hetes nyári egyetemet rendez másod ízben a gyönyörű Pennsylvániában. A nyári egyetemen előadó professzorok jól ismert amerikai és magyar egyetemek oktatói.

A Nyári Egyetem időpontja: Augusztus 18-tól 26-ig • Helyszíne: Penn Scenic View, Pennsylvania

Jelentkezési határidő: július 10 • Kérjük idejében jelentkezzen!

További információ: www.AmHunCol.com • E-mail: AmHunCol@aol.com



**William Penn Fraternal Association
Scholarship Foundation**

Tree of Knowledge

Our Newest Leaf

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

**In Memory of
Al Stelkovics
He Made All Possible
(Kathy Eitel, Algonquin, IL, Bronze Level)**

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

I want to help the Tree of 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

Puzzle Contest

Number 49

Carrie's Culture Quiz

Believe it or not, this month marks the beginning of the fifth year for our monthly puzzle contest. To celebrate, we're changing things a little this month by introducing **Carrie's Culture Quiz**, a challenging trivia quiz focusing on Hungary and Hungarian culture, submitted by member Catharine Ryan of Branch 1 Bridgeport, Conn. Answer all five questions correctly and you could win \$50.

Puzzle Contest #46 WINNERS

The winners of our Puzzle Contest #46 were drawn June 1, 2009, at the Home Office. Congratulations to:

John N. Blazo, Br. 18 Lincoln Park, MI
Shirley C. McDonald, Br. 383 Buffalo, NY
Muriel C. McNulty, Br. 723 Worcester, MA
Patrick S. Purton, Br. 28 Youngstown, OH

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

RULES

1. ALL WPA Life Benefit Members are eligible.
2. Answer all the trivia questions.
3. Mail your completed puzzle, along with your name, address, phone number and WPA Certificate Number, to: **WPA PUZZLE #49**, 709 Brighton Road, Pittsburgh, PA 15233.
4. Entries must be received at the Home Office by **August 31, 2009**.
5. Four (4) winners will be drawn from those entries with all the questions answered correctly on September 1, 2009, at the Home Office. Each winner will receive \$50.
6. **GOOD LUCK!!**

Carrie's Culture Quiz - July 2009 (Circle only one answer for each question)

1. In what year did the three towns of Buda, Pest and Obuda unite and form Budapest?
A. 1801 B. 1852 C. 1873 D. 1895
2. How long is the network of underground tunnels that run under Buda's Castle District?
A. 3 Miles B. 6.25 Miles C. 8.5 Miles D. 10 Miles
3. Approximately how long did the Turkish occupation of Buda and Pest last?
A. 50 Years B. 85 Years C. 120 Years D. 150 Years
4. In what year did Hungary become part of the European Union?
A. 1994 B. 1998 C. 2000 D. 2004
5. Which river flows through Budapest?
A. Danube B. Elbe C. Rhine D. Volga

Name: _____ WPA Life Certificate No.: _____

Address: _____

Phone: _____ Email: _____

Bug Off!



How to prevent and treat summer bug bites and stings

from the U.S. Food & Drug Administration

Warm weather makes it easier to spend more time outdoors, but it also brings out the bugs. Ticks are usually harmless. But a tick bite can lead to Lyme disease, which is caused by the bacterium *Borrelia burgdorferi*. The bacteria are transmitted to people by the black-legged deer tick, which is about the size of a pinhead and usually lives on deer. Infected ticks can also cause other diseases, such as Rocky Mountain spotted fever.

Another insect-borne illness, West Nile virus, is transmitted by infected mosquitoes and usually produces mild symptoms in healthy people. But the illness can be serious for older people and those with compromised immune systems.

Most reactions to bees and other stinging insects are mild, but severe allergic reactions can be deadly. An allergic reaction can occur even if a person has been stung before with no complications.

Here are tips for preventing and treating bites and stings.

What can I do to keep insects away?

- Use structural barriers such as window screens and netting.
- Avoid wooded, brushy, and grassy areas when possible.
- Don't wear heavily scented soaps and perfumes.
- Use caution eating outside and

drinking; don't leave drinks and garbage cans uncovered.

- Don't wear bright colors, which attract bees.
- Wear long sleeves and long pants when possible.
- Tuck pant legs into socks or shoes.
- Wear a hat for extra protection.
- Get rid of containers with standing water that give mosquitoes a breeding ground. Examples include water in flowerpots and outdoor pet dishes.
- Use insect repellent if non-chemical methods are ineffective and you spend time in tall grass and woody areas.
- Treat camping gear, clothes, and shoes with permethrin, which repels and kills ticks, mosquitoes, and other insects. Clothing that is pre-treated with permethrin is also commercially available.

What's the proper way to use insect repellent?

It's okay to use insect repellent and sunscreen at the same time. The general recommendation is to apply sunscreen first, followed by repellent. There are also some combination products that contain both insect repellent and sunscreen. FDA regulates sunscreen as an over-the-counter (OTC) drug. The Environmental Protection Agency (EPA) regulates insect repellent products.

- Use insect repellent that contains active ingredients that have been registered with EPA. An EPA registration number on the product label means the product has been evaluated by EPA to ensure that it will not pose unreasonable harmful effects on people and the environment.
- Spray insect repellent on clothes or skin, but not on the face.
- Don't use insect repellent on babies. Repellent used on older children should contain no more than 10 percent DEET. Oil of eucalyptus products should not be used in children under 3 years.
- Don't use insect repellent that's meant for people on your pets.

- Use insect repellent according to the labeled instructions.
- Avoid applying it to children's hands, around the eyes, or to areas where there are cuts and irritated skin.
- Store insect repellent out of children's reach.
- Wash the repellent off with soap and water and contact a Poison Control Center (1-800-222-1222) if you (or your child) experience a reaction to insect repellent.
- After returning indoors, wash skin with soap and water to remove repellent.

What's the best way to remove a bee stinger?

It's best to scrape a stinger away in a side-to-side motion with a straight-edged object like a credit card. Don't use tweezers because it may push more venom into the skin. After removing a stinger, wash the area with soap and water. You can apply ice or another cold compress to help reduce swelling.

What should I do if I find a tick on me or my child?

Wearing light-colored clothing makes it easier to spot ticks. Check for ticks after outdoor activities. If you find a tick, remove it with tweezers. Grasp the tick as close to the skin as possible and pull it straight out. Then drop it in a plastic bag, seal it up, and throw it away. Early removal of a tick is important because a tick generally has to be on the skin for 36 hours to transmit Lyme disease. People who want to get a tick tested for disease or other information could check with their local health departments to see if they offer tick testing. After removing a tick, you can cleanse the area of the tick bite with antiseptic, such as rubbing alcohol or soap and water.

What can be done for itching and pain from bites and stings?

Oral OTC antihistamines can bring itch relief. Oral OTC drugs, such as ibuprofen and acetami-

nophen, can provide relief of pain from bites and stings.

In addition, there are many topical OTC drugs that are applied to the skin and can provide itch and pain relief. Some of these topical OTC drugs are labeled as "external analgesics" or "topical analgesics." They contain ingredients such as hydrocortisone, pramoxine, and lidocaine. There are also topical OTC drugs labeled as "skin protectants" that provide itch relief for insect bites and stings. These products contain ingredients such as colloidal oatmeal and sodium bicarbonate.

Keep kids' nails short. If they scratch the area and break the skin, it can lead to a bacterial infection that will require treatment with antibiotics.

When is medical attention needed?

Most bites and stings are minor and can be treated at home. But you should seek medical attention if you experience the following symptoms:

Signs of allergic reaction: Some people can experience anaphylaxis, a severe, life-threatening allergic reaction. This is a medical emergency that warrants calling 9-1-1 immediately. Signs of an allergic reaction, which may occur within seconds to minutes, include sneezing, wheezing, hives, nausea, vomiting, diarrhea, sudden anxiety, dizziness, difficulty breathing, chest tightness, and itching or swelling of the eyes, lips, or other areas of the face. If you or your child has ever had an allergic reaction to a sting or bite, you should be evaluated by an allergist. In some

cases, you may be advised to wear a medical identification tag that states the allergy, and to carry epinephrine, a medication used to treat serious or life-threatening allergic reactions. Sometimes allergy shots may also be recommended.

Symptoms of Lyme disease: Lyme disease, which is transmitted through the bite of an infected tick, can cause fever, headaches, fatigue, and a skin rash that looks like a circular red patch, or "bull's-eye." Left untreated, infection can spread to the joints, heart, and nervous system. It is rarely, if ever, fatal. Patients who are treated with antibiotics in the early stages of the infection usually recover rapidly and completely. Antibiotics commonly used for oral treatment include doxycycline, amoxicillin, or cefuroxime axetil (Ceftin). People with certain illnesses related to the heart or the nervous system require intravenous treatment with drugs such as ceftriaxone or penicillin.

Symptoms of West Nile virus: West Nile virus, which is transmitted by infected mosquitoes, can produce flu-like symptoms including fever, headache, body aches, and skin rash. While most infected individuals have mild disease and recover spontaneously, infection can be serious or even fatal. There is no specific treatment for West Nile virus.

Symptoms of Rocky Mountain spotted fever: Initial symptoms may include fever, nausea, vomiting, severe headache, muscle pain, and lack of appetite. The characteristic red, spotted rash of Rocky Mountain spotted fever is usually not seen until the sixth day or later after symptoms begin. But as many as 10 percent to 15 percent of patients may never develop a rash. Rocky Mountain spotted fever is treated with antibiotics.

Signs of infection: It is normal for a bite or sting to result in redness of the affected area and minor swelling. But if a bite or sting becomes infected, a fever may develop or the redness or soreness may worsen. In cases of infection, an antibiotic is the typical treatment. **WPPL**

Health Links

For more information about preventing and treating insect bites and stings and the health problems insect bites and stings may cause, log onto the website of the Medline Plus, a service of the U.S. National Library of Medicine and the National Institutes of Health, at :

➔ www.nlm.nih.gov/medlineplus/insectbitesandstings.html

Get smart about insurance

When it comes to insurance, knowledge is your best policy

from the National Association of Insurance Commissioners

According to a survey commissioned by the National Association of Insurance Commissioners (NAIC), even though most Americans (72 percent) feel they have about the right amount of insurance coverage, only 33 percent say they understand the details of the coverage “very well.” And, younger adults (ages 18 to 24) are least likely to understand the details of their insurance coverage (20 percent).

Luckily, this unfortunate--and often costly--information gap is avoidable. When it comes to insurance, knowledge is your best policy. So, what can you do to get smart about your insurance?

1. Contact your state department of insurance.

Your state insurance department is the best source of unbiased information regarding insurance companies and the coverage they offer. Most departments offer free guides that outline your state’s insurance laws and regulations and publish premium comparison reports to facilitate the insurance shopping process.

To contact your state insurance department, go to the NAIC Web site at www.naic.org, where you will find a map of the United States with links to each state’s insurance department Web site.

2. Schedule an annual insurance check-up.

Schedule a yearly insurance check-up with your agent or insurance carrier to review every policy you have and to look for

areas of too much or too little coverage. In general, you should review your coverage every 12 months or whenever there’s a major change in your life (new car, new home, birth, etc.). At every insurance check-up, don’t be afraid to ask a lot of questions and be sure to take good notes.

Remember, the amount of insurance you need will vary based on your circumstances. Your agent or your state insurance department will be able to tell you what types and levels of coverage your state’s laws require you to carry.

3. Ask your insurance provider about discounts.

Depending on the kind of insurance you’re considering, there are a number of ways to reduce the cost of coverage, such as healthy living, a good driving record, good grades, and special education or training.

Other discounts can include:

- **Multiple policy:** Some insurers offer discounts of five to 15 percent if you have two or more policies with them. For instance, if you already have a homeowner’s policy with an insurer, find out if

the insurer will discount an auto policy.

- **Long-time policy:** If you’ve had coverage through an insurer for a number of years, ask about a reduced premium.

- **Higher deductibles:** Be sure to ask your insurance agent about the pros and cons of higher deductibles, which can generally mean a lower premium.

4. Shop around for identical products and services.

Not every company charges the same rates for coverage. A wise course of action would be to research at least three companies for the best coverage at the best price. Also consider the convenience of dealing with a local agent, compared to the possible cost savings of dealing with a national company without an office in your area.

5. Read your policy carefully!

Regardless of the insurer you choose, remember an insurance policy is a legal document. Read the policy application thoroughly before signing it, and never sign a blank form.

6. Honesty will get you the best policy.

Provide accurate and complete information on an insurance application to avoid problems later. Premium quotations are based on the information you provide, and your policy could be declared void if information is misrepresented. Errors and omissions can lead to higher premiums or coverage terminations. **WPL**

Money Links

For basic information about all types of insurance--life, health, auto, home, etc.--and how to shop wisely for the coverage you may need, log onto the website of the National Association of Insurance Commissioners at:

➔ www.naic.org

Europe marks 20th anniversary of Curtain's fall

from the Voice of America
BUDAPEST -- Leaders from 20 European countries and the United States gathered here June 27 to remember how Hungary, exactly 20 years ago, helped to remove the Iron Curtain, which divided Eastern and Western Europe for decades.

On June 27, 1989, the foreign ministers of then Communist Hungary and neighboring Austria symbolically cut through the barbed wire fence along their country's borders.

This allowed tens of thousands of East German refugees later that year to escape to the west, including Robert Breitner Zuma who suffered because of his parent's church activities and his desire to emigrate.

Zuma said he will never forget the material and moral support he received in Hungary. "It was like a

dream," he said, for him to have a West German passport which he received in Budapest.

The events opening the Iron Curtain were recalled by Hungary's then Prime Minister Miklos Nemeth. He said his decision to help remove the Iron Curtain and the later permission for East Germans to leave was a major risk as Hungary was still part of the Soviet-led Warsaw Pact Bloc. "The Defense [representative] of the German Democratic Republic immediately appeared in Budapest and asked for an explanation. And we gave him the explanation [saying] 'We are a poor country. Unfortunately we are not in a position to restore technically or renew technically the Iron Curtain,'" he said.

He added there were not only economic reasons to help remove the Iron Curtain. He said he also wanted

to defend human rights and political freedoms.

The head of the visiting U.S. Congressional delegation, Democratic Congressman David Price, presented a letter from President Obama recalling the historic events of 20 years ago. "The brave decision of the Hungarian and Austrian governments to open their borders set the stage for the spread of freedom to the surrounding nations, the end of Communist control in the region, and forever changed the political landscape of Europe," President Obama wrote.

Among the celebration, there were words of caution. In the midst of Europe's deepest recession in decades, those gathered agreed it is crucial not only to look back but also to build a stronger and more prosperous united Europe.

Learn Hungarian

Hungarian Heritage Experience set for Aug. 2-8 at Penn Scenic View

From Aug. 2 to 8, 2009, the WPA will conduct an intensive Hungarian workshop at its beautiful facilities at Penn Scenic View. Instruction in the Hungarian language will be offered at either a beginners or intermediate level, depending on the needs of the students. The cost for the week--including lodging, all meals, books and materials--is \$275 for WPA members and \$325 for non-members. Reservations will be limited to 25 students and will be accepted on a first-come/first-served basis. To reserve your place at the Hungarian Heritage Experience, complete the form below and send it, along with full payment, to the address shown.

Hungarian Heritage Experience Reservation Form

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

Name: _____

Address: _____

Phone: _____ Email: _____

WPA Certificate Number: _____

Fee = \$275 per WPA member / \$325 per non-member

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

**Please check the type of
classes in which you would
like to participate:**

- ☐ Hungarian Language
- ☐ Hungarian Crafts
- ☐ Hungarian Cooking
- ☐ Hungarian History
- ☐ Hungarian Music
- ☐ Hungarian Folk Dancing



The Hungarian Kitchen™

with Főszakács Béla

Frozen Desserts

FÁRADJON BE A MAGYAR KONYHÁBA.

It's been cool and rainy in New Hampshire, but I am hoping we get the hot weather this month. Keeping that in mind, I chose the category of frozen desserts in the hopes of cooling you down with some great recipes.

Here is your trivia question for the month: *Who opened the first ice cream factory in the United States?* The answer awaits, topped with whipped cream and a cherry.

There are a few kinds of frozen desserts we can enjoy anytime of the year. The most popular of course is ICE CREAM which dates back to ancient times in China. Snow was combined with other confections, syrups and sweets to produce a cold treat. The modern version of ice cream uses cream, a sweetening agent and, on occasion, solid pieces of fruit, chocolate or nuts. Ice cream made in France has a cooked egg custard base making it very rich and tasty.

ICE MILK is made in the same way as ice cream, but the ingredients contain less fat and milk solids.

GELATO is Italian ice cream but with a thicker, heavier texture. You can find it in most specialty stores.

SHERBET is a combination of fruit juice and water and may contain milk, egg whites or

gelatin. It's very tasty and refreshing after a great meal.

SORBET is the French version of sherbet. It is also called sorbetto in Italian. This product never contains any milk products. They are synonymous with ices or granitas. They can be savory or sweet depending on your recipe and your culinary desire.

While most recipes for home made ice cream call for an ice cream maker, you can make ice cream with just your freezer at home. If you want to buy an inexpensive ice cream maker, I would suggest visiting your local Wal-Mart and see what they offer. You can have loads of fun making frozen desserts and other confections throughout the year.

Remember, "fresh" is the key



whenever you combine ingredients for desserts. Take advantage of all the seasonal fruits you can get your hands on. The sweeter the fruits, the less sugar you have to use, which is a bit healthier for your diet.

So, my friends, enjoy the recipes and create your own combinations this summer.

Trivia Answer: Jacob Fussell built an ice cream factory in Seven Valleys, Pa., in 1851. He needed an outlet for the surplus milk he bought from farmers in York County and decided to make ice cream which made him the first to manufacture the frozen dessert on a large scale. Have a great month.

*Jó étvágyat
Főszakács Béla*

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

Hungarian Ice Cream

8 oz. egg yolks
12 oz. super fine sugar
2 pints whole milk
1 pint heavy cream
2 teaspoons vanilla extract
2 tablespoons cream sherry
½ teaspoon sweet paprika
¼ teaspoon salt

Combine the egg yolks and sugar in a bowl. Whip until thick and light. Scald the milk and slowly beat in the egg mixture. Heat and cook this mixture in a double boiler until it coats the back of a spoon. Remove from heat and let cool, then stir in the ice cold cream along with the sherry. Stir in the paprika and chill overnight. Freeze in an ice cream maker or whip for five minutes to give volume, then freeze for two hours or until firm. Serve in chilled bowls or cups with shortbread cookies.

Strawberry Sorbet

6 cups fresh strawberries, washed and hulled
2 cups super fine sugar
1½ cups fresh orange juice
¾ cup fresh lemon juice

In a mixing bowl combine the strawberries, sugar and juices, then let stand at room temperature for two hours. Puree the mixture in a

RECIPES

blender and put into freezing trays. Freeze until a 1-inch border surrounds the tray. Remove from tray and beat until the mixture is mushy. Put mixture back in tray then back in freezer and freeze until firm. Repeat process a second time for a more delicate sorbet. You may also use an ice cream maker and get the same result. Serve in chilled cups or dishes.

Blackberry Water Ice

3½ cups fresh blackberries, pureed and strained
½ cup super fine sugar
¾ cup water
3 mint leaves

In a saucepan add the water and sugar, then bring to a boil. Reduce to a simmer, then add the mint leaves and cook for six minutes. Cool the syrup and remove the leaves. Pour the syrup into the blackberry puree and put into a container you can freeze. Cover with foil, then refrigerate for one hour, then freeze for 2½ hours. Serve to your guests.

Maple Frozen Treat

¾ cup pure maple syrup
4 whole eggs, slightly beaten
2½ cups heavy cream
¼ teaspoon salt

In a mixing bowl whip the eggs on low speed. Heat the maple syrup until it's very warm. Slowly pour the syrup into the egg mixture beating all the while to get a smooth mixture. Place the egg mixture in a double boiler and cook until it coats the back of a spoon. Cool the mixture and fold in the whipped cream and the salt. Freeze for three hours then serve in chilled dishes or cups.

Vanilla Yogurt Ice Cream

¾ cup plain yogurt
1½ teaspoons vanilla extract
1 whole egg, slightly beaten
1/3 cup super fine sugar
¼ cup light corn syrup
¾ cup heavy cream
¼ teaspoon salt

Place all ingredients in a mixing bowl and blend thoroughly. Refrigerate for two hours until well chilled. Freeze in the bowl after whipping for five minutes using a hand mixer to give volume to the ice cream. Serve in chilled cups or bowls.

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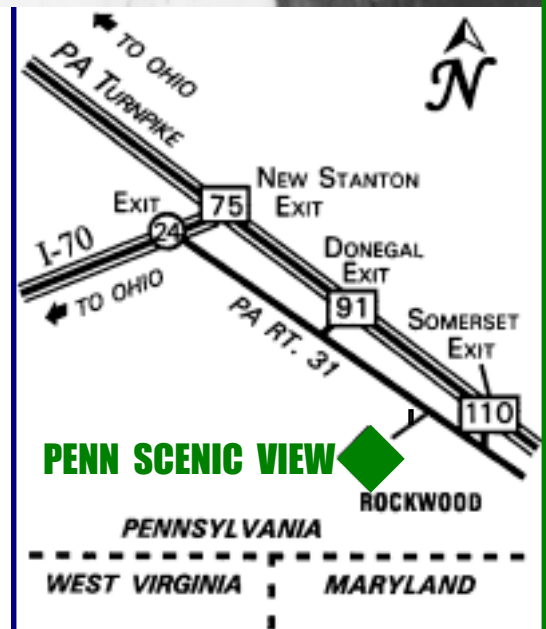
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Branch News

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

by Emily Nicholson

The WPA branches from Barton, Martins Ferry, Weirton, Steubenville and Moundsville gathered together under beautiful skies and great weather on Sunday, June 7, for a bacon-roast picnic at Warren Township Park in Yorkville, Ohio.

The picnic began at noon and lasted until 6:00 p.m. More than 70 people in attendance talked and laughed all day, roasted bacon, ate from the delicious covered dishes brought, sang the great old songs and listened to the playing of harmonica music by Al Toth and Nick Toth. The children in attendance had a great time, too, playing games and on the playground equipment.

The picnic was held in conjunction with the Ohio Valley Hungarian-American Club.

The next meeting for Branches 10, 40, 248, 349 and 8164 will be Sunday, July 19, at 6:00 p.m. at 63 Meadow Lane, Wintersville, Ohio.

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

Next Deadline
July 17



Members of Branches 10, 40, 248, 349 and 8164 enjoy the bacon roast held during a June picnic hosted by the branches and the Ohio Valley Hungarian American Club.

Branch 14 **Cleveland, OH**

by Dawn D. Ward

There are still nine seats available on the bus for the WPA Picnic-A Great Fraternal Fest, Sept. 12 in Rockwood, Pa. Those interested should contact Violet Sarosi at 440-248-9012 for reservations. This wonderful end-of-the-summer event features live Hungarian music, dancing, a Chinese auction, children's games, and, as always, great food.

Branch 14 member Edward Hollo, 27, of Cleveland is the president and founder of Hollo Consulting Group which assists French companies in the United States.

Ed received his bachelor's degree in French and pre-med from Grove City College in Grove City, Pa. He received his master's degree in French from Middlebury College with an emphasis in translation. He studied six weeks at the main campus in Vermont and one year at the campus in Paris.

As part of his curriculum, he interned with Bedouk Meetings and Events Media where he supported the sales and marketing team in producing a corporate tourism guide.

Ed's thesis was entitled "The Effect of Growth of Global Airline Alliances

on the Meeting Industry." Ed subsequently worked for SkyTeam Global Meetings, headquartered at Air France in Paris.

Ed's interest in aviation was motivated by his father, Lt. Col. Ernie Hollo, U.S. Army Reserves. Ernie served in Vietnam and Desert Storm as a helicopter pilot.

In 1995, Ed became involved in the Civil Air patrol, the auxiliary of the U.S. Air Force. Their missions are aerospace education, cadet programs and emergency services, such as providing disaster relief for Katrina victims. Ed received his private pilot's license at age eighteen. 1st Lt. Edward Hollo is currently the commander of the Blacksheep Cadet Squadron, Ohio Wing. He initiated a recruiting drive for students at Brecksville-Broadview Heights High School and Middle School during lunch hours.

Ed is also involved with the French-American Chamber of Commerce, Northern Ohio chapter. He provides consulting services for French companies who do business in the United States. Ed's many accomplishments by age 27 are truly admirable, and we're proud to have him as a William Penn member.

Another impressive young member is Gabriel Bly of Lakewood.

Branch News



Members of Branch 18 with many of the items the branch donated for the animals at the local no-kill shelter.

Gabe expressed his creative quest to become an entertainment producer when he was 10 years old.

At age 17, the steps to that aspiration are before him as he continues a musical calling, which began in early 2005 when he formed a band called "Historic Rebels." Four years later he maintains his musical talent with his band called "Transit Line." Gabe is the leader of this three-member band, which performs regularly in the Cleveland area as well as in Chicago, Pittsburgh, Columbus and Kent, Ohio.

Gabe writes all of his music, and the band has recorded several CDs. Transit Line boasts a solid following at their concerts.

In addition to producing his own CDs, he also records and produces the music of other musicians with his independent record label, FM Records (<http://www.myspace.com/fmrecordsohio>).

Gabe is the grandson of branch member Joan Green, who describes him as a very unique guy with a lot of charisma. We're also told the girls like his quiet, confident demeanor. Sounds like the perfect band frontman!

The next branch meeting will be

held Wednesday, Sept. 2, at 7:30 p.m., at the Bethlen Hall of the First Hungarian Reformed Church, 14530 Alexander Road, Walton Hills.

Have a safe and happy summer!

Branch 18 Lincoln Park, MI

by Barbara A. House

Summer has finally arrived here in Michigan. We are not nearly as warm as most early summers, but there's finally no snow. Hope you all have lovely weather where you are.

Get well wishes to Elsie Kantor, Eleanor Kender, Rocky Borsa and "Toledo" Joe Horvath. Sure hope you're feeling better real soon.

Welcome new members Joel Horvath and two absolutely gorgeous new members, Jessica and Kristen Pokorny. Thank you, Michelle Pokorny and Deac Sabo. Thank you also to Emma Borsa, Janet Totsky and Wanda Gall for placing your investments with the WPA. We promise to take good care of you.

Happy July birthday to Pammy George, Debbie Wolfe, David Wolfe, Glenn Wolfe, Maddy Gall (one year old) and Emma Borsa. You are all loved very much. Hope you all have

many more.

We collected a great deal of food, litter, blankets and towels for the no-kill animal shelter. Branch 18 also bought a power washer to clean the cages at the shelter. We received a lovely thank you from them for our donations. We will keep this charity ongoing. As people lose their jobs and/or homes, their pets are among the first things to go. Please bring your donations to our September branch meeting on Sept. 9. We will also take monetary donations. Please help us make this another Branch 18 success.

Joe and Wanda Gall are again in town for their annual visit. They come every year to support the Holy Cross Hungarian Festival. A wonderful time was had by all. We congratulate Holy Cross for another job well done. Thank you so much for keeping our Hungarian heritage alive. I hope you all supported this event.

We are taking reservations for the WPA Picnic-A Great Fraternal Fest in Somerset, Pa. The bus will leave Friday, Sept. 11, at 7:00 a.m. and return Saturday, Sept. 12, late in the evening. The cost is \$185 per person, but WPA members pay only \$85, with the branch paying the rest. This includes bus, hotel, breakfast, admission to the picnic, all your food and drinks at the picnic, music, dancing entertainment and tons of wonderful fraternalism. Now, is that a deal, or what? I hope you are planning on joining us. We promise you a wonderful time. See the reservation form on the next page and mail it to me a.s.a.p.

Plan also on attending the St. Stephen of Hungary event in Toledo on Sunday, Aug. 16. It is a wonderful event.

You can also celebrate St. Stephen's Day on Sunday, Aug. 23, at Holy Cross Hungarian Catholic Church. Dinner will be served at 12:30. Call the church for reservations at 313-842-1133. Remember, without your support, these events will cease to exist.

Please remember in your prayers our deceased members and their families, especially Barney Buza,

Branch News

Mary Timcoe, Cornella Kavicsan, Francis Sabo and Bernard Korody. May they all rest in peace.

Happy wedding anniversary to Irene and Rudy Korpak. We send you love and best wishes.

Our branch meetings are in recess for the summer. We will resume meetings on Sept. 9 at 7:00 p.m. at the Hungarian Reformed Church in Allen Park. Hope to see you there.

Remember, I am always available at 313-418-5572 or 734-782-4667. Call me anytime with questions about your WPA membership or investments.

Have a wonderful summer. Happy Independence Day. Thank a veteran.



Branch 34 members (l-r) Gary Vamos, National Director Andy McNelis, Marguerite McNelis and Roseann Vamos participated in the Walk for a Healthy Community held in Pittsburgh May 30.

Branch 27 Toledo, OH

by Robert A. Ivancso
Branch 27 welcomes two new members: Jacob R. Huber and Toby J. Huber. We look forward to seeing them and all our members at future

branch activities.

Many of our branch members and their family members and friends enjoyed a "Night with the Mud Hens" on May 31. Not only was the weather very cooperative, but also our home team was as well as they beat the Charlotte Knights 6 to 0.

Way to go, Mud Hens!

After the game, any fan 12 years old or younger was allowed on the field to enjoy a trip around the bases. Then all enjoyed a fabulous fireworks display.

Just a reminder: please forward your email address to Robert Ivancso at wpa27bob@bex.net.

Have a safe and happy summer!

Branch 28 Youngstown, OH

by Kathy Novak

Happy birthday, America, and everyone else celebrating their special day this month.

As our branch members had a hard time finding a good day to do a Join Hands Day project, we decided to help purchase flowers for summer environments for several Youngstown Hungarian churches.

Congratulations to Samantha Tarcy, who recently graduated from college with her pharmaceutical degree, and to Mikki Horvath, who graduated from college with her degree in dermatology. We wish both girls much success.

As they say, one door closes and another door opens. Happy retirement to Jerry Tarcy, who's taking a well-deserved rest after teaching for 40 years. Hope you find much happiness with your newly-found spare time.

WPA Branch 18 Overnight Trip to the WPA Picnic A Great Fraternal Fest September 11-12, 2009

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

Branch News



Members and friends of Branch 249 performed landscaping work at two local churches as part of their Join Hands Day project. Getting their hands dirty were (l-r): Steve LaFlame, Ann Siefker (a candidate for Ohio state representative), Helene Cleveland, Mark Schmidt, Michele Daley-LaFlame, Mariella (an OLR student), Anne Marie Schmidt, Karen Vance, Brother Tim Cahill, Viola Dusak and Andy Dobo.

The Schauer family has been quite busy lately. Their grandchildren, Rachael and Jeremy of Florida, came to visit for two weeks. Many family gatherings were shared.

There's still time to reserve your seat on our bus heading to the WPA Picnic-A Great Fraternal Fest at Penn Scenic View in Pennsylvania on Saturday, Sept. 12. Call Steve at 330-746-7704 or Frank at 330-549-2935 to make sure you'll be part of this fun-filled day.

Remember, Magyar Nap will be held on Sunday, Aug. 9, at 2219 Donald Ave. from 1:00 to 7:00 p.m.

We're also looking forward to seeing everyone at the WPA's annual golf tournament and scholarship days.

We are waiting for more details about the Cleveland Captains minor league baseball game on Saturday, Aug. 29. We'll let you know about this event when we know more.

Get well wishes go out to all those not feeling their best these days.

Our sincere condolences go out to all those who have recently lost a loved one.

For your life insurance and annuity needs, call Kathy at 330-746-7704 or Alan at 330-482-9994.

Branch 34 Pittsburgh, PA

by Andy McNelis

We're looking forward to hitting some golf balls (straight and on the green) and seeing everyone at the WPA annual golf tournament and scholarship days. We will miss your "spotter" skills Becky. Enjoy your vacation.

Branch 34 members Gary and Roseann Vamos, Nicole Vamos, Marguerite and I participated in the Race for the Cure held on Mother's Day. It is truly amazing to see more than 30,000 people at Schenley Park getting ready to either run or walk the 5K. It was a great way to start off the day. We also participated in the Walk for a Healthy Community held on May 30th. The Home Office graciously and generously sponsored us with the proceeds going to the Ronald McDonald House Charity.

Congratulations go out to branch member (my great-niece) Gabrielle on her installation in the Junior Honor Society. Way to go!

Happy and healthy birthday wishes go out to everyone celebrating their birthdays in July, especially Donovan.

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

Branch 132 South Bend, IN

by the Branch Officers

On March 6, Branch 132 underwent a reorganization under the direction of National Vice President-Fraternal Endre Csoman and National Director Robert A. Ivancso.

Elected to serve as branch officers were: Michael Horvath, president; John Burus, secretary-treasurer; and Helen Peci and Anna Horvath, auditors.

At a later meeting, members voted to hold quarterly meetings in March, June, September and December. Our meetings will be held on the second Tuesday of those months at 6:00 p.m. at Martin's Supermarket Café on Ireland Road, South Bend.

We have reserved the Potawatomi Pavilion 1 for Sunday, Aug. 30, for our summer picnic. The picnic will begin at 1:00 p.m. More information about the picnic will be announced soon.

Congratulations to all the graduates. Happy birthday to all celebrating their day in July.

Branch 249 Dayton, OH

by Michele Daley-LaFlame

What a wonderful summer! Join Hands Day got us going by working the landscapes at St. Stephen Church and Old Troy Pike Community Church. We had such a great crew, which got each of the churches started on the seasonal routine of yard work. We all worked very hard raking, sweating, shoveling, sweating, digging, sweating. It was very gratifying to see all that we had accomplished in just a few hours.

Although we didn't have a great turnout of grade schoolers (there was a soccer game that day), the ones that

Branch News

did show were diligent workers. We will ask them to participate again next year. It was refreshing to see the adults and youth working together for the benefit of the community.

We wish to thank all who participated, as we are not successful without YOU. Special thanks to Brother Tim Cahill, Ann Siefker, Helene Cleaveland, Viola Dusak, Karen Vance, Andy Dobo, Mark and Anne Schmidt, and Steve and Michele LaFlame.

As a matter of fact, our Join Hands Day has been so successful it has instigated a St. Joseph work crew at other churches in our neighborhood.

We have had a great year at Branch 249. We had a wonderful Christmas Party (we already have our theme for next year). We had bowling for fun. And, of course, we had our wonderful cabbage roll sale.

We always think we've made too many cabbage rolls, and then its never enough. We should have made more. Still, we made 1,100 for each sale--times two--since 1997. That's a little over 20,000 cabbage rolls. I think were doing just fine!

We're all looking forward to the WPA annual golf tournament and scholarship days in July and the WPA Picnic-A Great Fraternal Fest in September. We are planning to take a bus to the picnic. It will be a one day trip. Please call Anne Schmidt at 937-667-1211 for information and reservations.

Don't forget the Magyar Club meets on the first Sunday of the month at Old Troy Pike Community Church at 1:00 p.m. Lunch is always served after the meeting.

The St. Stephen Noodle Ladies meet on the 3rd Thursday of the month at 8:00 a.m. or as soon as you get there. Lunch is always served.

St. Stephen Church will have a brunch in honor of St. Stephen's Day on Sunday, Aug. 16 after the 9:00 a.m. Mass. Reservations are required. The cost is \$7.00 a person. Call Michele LaFlame for reservations at 937-278-5970.

Our next Branch meeting will be Sunday, Aug. 23, at noon at St. Stephen Church, Undercroft. We will



The Rev. Donald Boslett (center) recently was honored for attaining 50 years of membership in the WPA. Among those on hand to congratulate him were (l-r): Daniel Greiner, branch vice president; Vincent Frank, branch president; George Dorman, branch secretary; and Robert Jones, branch treasurer.

be serving chicken paprikas. Members eat free, and guests are \$5 each. Make your reservations by calling Michele LaFlame at 937-278-5970.

For all your insurance needs call Steve LaFlame or Michele Daley-LaFlame at 937-278-5970.

Branch 296 Springdale, PA

by Diane M. Torma

Our deepest sympathy is extended to Branch President and National Director Ron Balla on the passing of his mother, Emma Balla, a long-time member of Branch 296. A week later, Ron's wife Patti suddenly lost her father John Burkett. Please keep the Balla and Burkett families in your thoughts and prayers during this difficult time.

Get well wishes to Marge Kosheba. Glad to see that you are well on the road to recovery.

If you have any branch news to share, please call me at 724-339-2445.

Branch 800 Altoona, PA

by Vincent Frank

Congratulations to Richard Jordan Zelnosky, this year's recipient of Branch 800's annual monetary award. This award is given to the graduating male senior who has earned the highest grades in religion

class at Bishop Guilfoyle High School in Altoona.

Richard (pictured below) is a member of St. Rose of Lima Catholic Church in Altoona where he was an altar server and a member of the boys scouts. He completed his elementary education at St. Rose of Lima



School. He is the son of Mark and Kitty Zelnosky.

Richard and his class graduated on May 28 during ceremonies held at the Cathedral of the Blessed Sacrament in Altoona with the Most Rev. Joseph V. Adamec, bishop of the Altoona/Johnstown Diocese, as celebrant.

While at Bishop Guilfoyle, Richard completed 25 hours of community service each year. He also graduated with honor, was a member of Voice for Life, played baseball and served as captain of the football team.

He received four scholarship offers and has chosen to attend St. Francis University in Loretto, Pa., where this fall he will major in pre-medicine. His goal is to be an orthopedic surgeon.

Outside of school, Richard works at Budget Beverage, enjoys reading, plays basketball, runs, attends Altoona Curve baseball games, and

Branch News

coaches flag football and basketball. He also belongs to Waly-One Warmth which collects clothing for the poor.

Good luck to Richard and all those graduating this year.

Branch 800 will host it's annual summer picnic on Wednesday, Aug. 5, at 6:00 p.m. at Highland Park in Altoona. The event will be held rain or shine. For reservations, please call me at 814-695-0213. Deadline for reservations is July 28.

For your life insurance and annuity needs, please call Bob Jones in Altoona at 814-942-2661.

**Next
Deadline
July 17**

Branch 8114 Clarion, PA

by Noreen Fritz, FIC, LUTCF
Hope that everybody celebrated a happy 4th of July by remembering we are truly the home of the brave. Consider spending a few moments in thought and prayer daily in honor of the soldiers that have fought and are still fighting for our freedom. This is a sacrifice in their lives that we need to appreciate on a daily basis.

Mark your calendars! The branch's annual steak fry is scheduled for Aug. 23 at 6:00 p.m. behind Immaculate Conception Church at the meeting hall. Hope to see you there.

Please keep in your prayers Braden Huefner, daughter of Cheri and Brad Huefner, and also Bill Rice, son of Dottie and Gordon Rice.

Branch members having birthdays

in July are: Ashley Aaron, Keyne Rice, Margaret Rice, Julie Ditz, Dana Ochs, Robert Schwabenbauer, Natasha Olson, Ed Osterried, Tanner Steiner, Diana Olson, Jim Amato, Margaret Gatesman and Joseph Fescenmyer. Wishing you magical moments and memories that last a lifetime. Happy birthday!

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

Pray for Peace.

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In Memoriam

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

MAY 2009

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Alfred Kiraly
Vivian M. Mazonkey
Irene Shurna
0008 JOHNSTOWN, PA
Eugene F. Sabo
Harry D. Way
0010 BARTON, OH
Stephen P. Kovach
0014 CLEVELAND, OH
Elizabeth Takacs
0016 PERTH AMBOY, NJ
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0018 LINCOLN PARK, MI
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352 - Stephen J. Hornyak - \$5.00
352 - John P. McKinsey Jr. - \$1.32
352 - Dora S. McKinsey - \$1.02
590 - August J. Licari - \$50.00

590 - Barbara M. Camire - \$5.76
705 - Sylvia I. Nezda - \$2.00
800 - Victor E. Ballash - \$5.00
8020 - Caroline R. Trgovac - \$35.00
8036 - Frank J. Karasack - \$5.00
TOTAL for Month = \$276.95

MAY 2009

Donor - Amount
William J. Bero - \$29.18
Cookbook Sales - \$300.00
TOTAL for Month = \$329.18

IN MEMORY OF MAY 2009

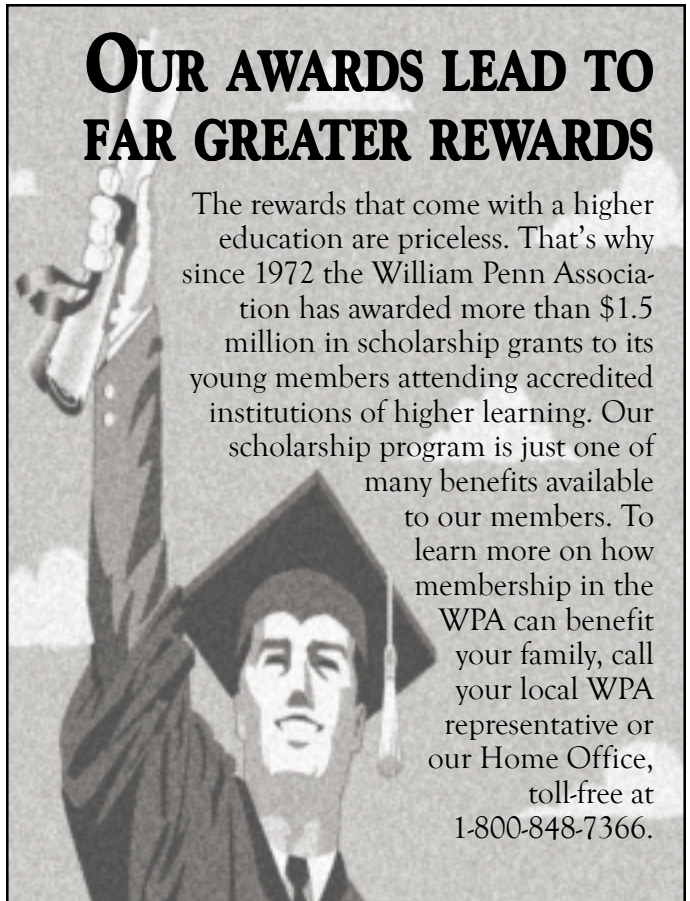
Donor - Amount
(In Memory of)
John L. Lovasz - \$30.00
(Helen Furedy, Howard Hunt)
Br. 18 Lincoln Park, MI - \$125.00
(Ernest Bogya, Ernest Solmose,
Julia Nemes)
TOTAL for Month = \$155.00

CORRECTIONS TO DONATIONS LISTED IN JUNE 2009 ISSUE

Branch - Donor - Amount
226 - Julia E. Genes - \$15.00
Donor - Amount
M/M Frank A. Dugovich - \$20.00
Donor - Amount
(In Memory Of)
M/M E. E. Vargo - \$50.00
(Marian Walker)

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.



Travel to Hungary with the WPA

The WPA is accepting reservations for its tour to Hungary, Aug. 12 to 26, 2009. Discover the treasures of Western Hungary, plus enjoy one-day excursions to Vienna and Bratislava, Slovakia.

Visit Sopron, Fertő Lake, Lake Balaton, Tihany, Veszprém, Herend, Sióagárd, Pécs, Villány, Székesfehérvár, Gödöllő, Hollókő and the Mátra Mountains. Plus, spend four days in beautiful Budapest, offering plenty of time

to explore, shop and meet relatives. Cost is \$2,875 per person, based on double occupancy and departure from Detroit, Mich. To reserve your seat, complete the form below, and send it, along with a photocopy of your passport and your deposit of \$875 per person, to the WPA Home Office.

For more information, call
Endre Csoman toll-free at 1-800-848-7366, ext. 136.



WPA Hungary Tour 2009 Reservation Form

Name (as it appears on your passport): _____

Address: _____

City: _____

State: _____

Zip: _____

Date of Birth: _____

Email: _____

Telephone No.: _____

Fax No.: _____

Passport No.: _____

Exp. Date: _____

(Include a photocopy of your passport)

Name of person to contact in case of emergency: _____

Phone No.: _____

I will share a room with: _____

I want a single room for an additional \$435: YES - NO (circle one)

Seat Preference: WINDOW - CENTER - AISLE - NO PREFERENCE (circle one)

Complete this form and send it, along with photocopy of your passport and your deposit of \$875 per person to:

**WPA Hungary Tour, William Penn Association
709 Brighton Road, Pittsburgh, PA 15233**

***** MAKE YOUR DEPOSIT PAYABLE TO "WILLIAM PENN ASSOCIATION" *****

For Home Office use only: Date Deposit of \$875 received: _____

Inside this issue:

Remembering a great leader:
Elmer Charles...**PAGE 3.**

Carrie's Culture Quiz...**PAGE 5.**

How to prevent and treat summer bug
bites and stings...**PAGE 6.**

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PRIVACY - PERSONAL FINANCIAL AND MEDICAL INFORMATION

June 30, 2009

Dear Member:

Protecting the privacy of your personal, financial and medical information has always been and will continue to be a matter of top priority for us. When used in this notice, the following terms have the meaning shown.

* **Public Information** means information that we believe is lawfully available to the general public from: Federal, State or local government records; widely distributed media; or, disclosures to the general public that are required to be made by Federal, State or local law.

* **Non-Public Information** means personally identifiable financial and medical information. It also means any list, description or other grouping of individuals, and publicly available information pertaining to them, that is derived from any personally identifiable information that is not publicly available.

* **Consumer Reporting Agency** means an entity which regularly provides reports (Consumer Reports) including information regarding an individual's: general reputation, character, personal characteristics or mode of living and financial status. The information may be obtained through interviews with the individual or third parties such as the individual's business associates, family members, friends, neighbors, acquaintances or financial sources.

We obtain information about you from the following sources:

- * information that you provide to us in an application or other form;
- * information about your transactions with us (such as premium payments, loans, claims, etc.) or others; and
- * information that we may receive from a Consumer Reporting Agency.

We do not disclose any personal, Non-Public Information about you to anyone, except as permitted or required by law. We will not disclose personal medical information about you, except as permitted by law or as you may authorize.

We restrict access to your personal, insurance and medical information to those of our employees who need to know that information in order to provide insurance or service to you. We are, and will continue to be, vigilant in the safeguarding of your personal, financial and medical information. We maintain physical, electronic and procedural safeguards to comply with Federal and State regulations regarding the safeguarding of Non-Public Information.

It is our sincere desire to maintain complete, accurate and up-to-date records. You may contact us at the Home Office at 1-800-848-7366, to access, as provided by law, information included in your file. We will promptly correct any error in our information. To protect your privacy, you will need to identify yourself by providing us with your name, date of birth and social security number.