

SEPTEMBER 2009



William Penn Life



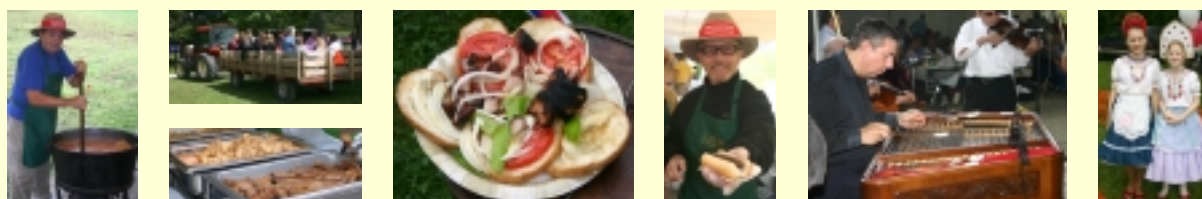
Jó étvágyat!

Welcome to the 9th Annual
WPA Picnic - A Great Fraternal Fest

**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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Cover photo by John E. Lovasz

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WPA Picnic *Notes*

Chinese Auction

There's still time to donate a prize basket for the Chinese Auction. If you would like to donate a prize, please bring it with you to the picnic. This is a great fundraiser for our Scholarship Foundation and your support is always appreciated.

Directions

To get to our Picnic, follow the directions below and see the map to Penn Scenic View found on Page 12.

From the West

1. Take the Pennsylvania Turnpike to Exit 91 (Donegal). After paying toll, turn left at stop sign onto Rt. 31 East.
2. Continue on Rt. 31 East for 12.4 miles through town of Bakersville.
3. About 4/10 mile past CoGo's Store, turn right onto Trent Road at Pioneer Park Campgrounds sign.
4. Proceed on Trent Road for approximately 3 miles until road dead ends at stop sign.
5. Turn left onto Copper Kettle Road and go 2/10 mile.
6. Turn right onto Ream Road and go 1/2 mile.
7. Turn right onto Lyons Road and go 6/10 mile to Penn Scenic View gate on right.

From the East

Take PA turnpike to Exit 110 (Somerset). Turn right onto Rt. 31 West. Go approximately 5 miles and turn left onto Trent Road at Pioneer Park sign. Continue with #4 above.



Enjoying the Experience

These WPA members shared a wonderful time Aug. 2 through 8 at Penn Scenic View during our annual Hungarian Heritage Experience. In addition to sharpening their Hungarian language skills, these members also learned about Hungarian history, culture and traditions and enjoyed social activities which allowed them to practice their new skills. We thank these members—along with the instructors, cooks, and all those who helped plan and execute the Experience—for making this a special week. We'll have more on the Experience in our next issue. (Photo by John S. Toth)

The 7 wonders of life insurance

September is Life Insurance Awareness Month--and no better time to remind WPA members of the many ways life insurance can safeguard their families' financial security.

An alarming number of Americans lack adequate life insurance protection, and WPA members are no exception. For this reason, we'd like to share the following "Seven Wonders of Life Insurance."

Life insurance ...

1. Buys time – Allows loved ones to focus on their grief by helping to pay for the funeral and other final expenses.

2. Provides a fresh start – Lets loved ones start with a clean slate by helping to pay off credit card bills, outstanding loans and even the mortgage.

3. Generates income – Helps replace lost income for years to come so surviving family members can continue to pay for life's necessities.

4. Offers flexibility – Gives a surviving spouse the chance to take time off from work or to switch to a job that offers a more flexible work schedule.

5. Creates opportunities – Can provide funding to start a business, or pay for schooling so surviving family members can train for a new career.

6. Funds the future – Offers a way to fund long-range goals like a college education for the kids or a secure retirement for a surviving spouse.

7. Leaves a legacy – Gives parents the chance to leave future generations with the legacy of long-term financial security.

We need to be reminded of the many ways that life insurance can safeguard our families' financial security, but it's especially important that we remember this now. In these challenging times, most of us have been hit with painful losses in the value of our homes and our savings. With less to fall back on than in years past, life insurance can be that safety net that catches our loved ones if the worst were to happen before we've had the chance to rebuild lost savings.

Contact your WPA representative today and check your coverage.



Tibor's Take

Take #1

Greetings, my name is Tibor Check Jr. Like most of you, I am a member of the William Penn Association, and like most in this great fraternal organization, I have Magyar blood flowing through my veins. I am 18 years old and a recent graduate of West Geauga High School in Chesterland, Ohio. My family and I are proud members of Branch #28 in Youngstown, Ohio. I live with my parents Tibor Sr. and Elizabeth, younger brother Endre and little sister Lizzy.

My observations and perspectives will cover a wide variety of themes that concern me as I grow up as an American-Hungarian and as a William Penn member. I will try to bridge the gap between old and young, hip and square, modern and old-fashioned. In reality, our Hungarian heritage makes us more alike than different.

Our Hungarian nationality is small in numbers, but we boast more than our fair share of world-renowned musicians, scientists, athletes and celebrities, especially for a country around the same size as Ohio. I confess that I have a Napoleon complex when it comes to the recognition given to our cultural homeland. I cringe when I see that there are so many that are not the least bit cognizant of our Hungarian culture as many outsiders view us as barbarians from the Asian steppe or country bumpkins.

We Magyars boast a countless array of unique culinary specialties. After Italy, Hungary was the first nation to embrace the Renaissance, and it shows in Hungary's art, literature, architecture, and folk crafts. Only the Hungarians can boast that they originated the music of the csardas. It began and prospered first as a verbunkos, (a recruiting song to get the village

lads to join the army) then evolved into the rage of dancing halls across the European continent. Hungarians are just like the U.S. Marines, "We are the Few and the Proud."

I am fortunate to have been exposed to so many of the great aspects of being a Magyar. Before I could even walk, I would go with my *Nagypapa* and *Apa* as they would broadcast their weekly Hungarian radio show, "The Souvenirs of Hungary." I learned to read our beautiful language by pronouncing the words of the liner notes on the back of records. I remember one day asking my grandfather: "What is a temeto?" My gramps passed away in 2004, but I now broadcast and engineer the show. This year, marks the 30th anniversary of broadcasting the program. In that long span, many changes have taken place: Hungary is no longer communist, and is now part of NATO and the European Union.

As you receive future issues of *William Penn Life*, please take a few moments to read my segment of "Tibor's Take." I hope that by seeing Hungarian culture through a young person's eyes, we can appreciate our ethnic experiences even more.

Eljen a Magyar,
Tibor

Safe Internet Banking

Using Internet banking services can make life a lot easier, but can be costly if you don't follow these simple tips

from the Federal Deposit Insurance Corporation

As use of the Internet continues to expand, more banks and thrifts are using the Web to offer products and services or otherwise enhance communications with consumers.

The Internet offers the potential for safe, convenient new ways to shop for financial services and conduct banking business, any day, any time. However, safe banking online involves making good choices--decisions that will help you avoid costly surprises or even scams.

Confirm an Online Bank Is Legitimate and that Your Deposits Are Insured

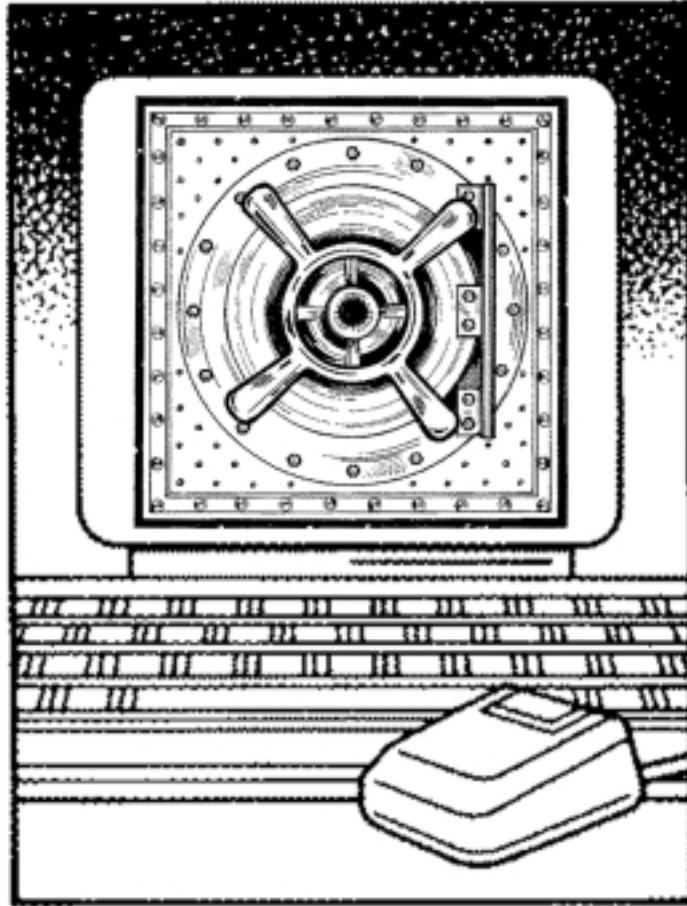
Whether you are selecting a traditional bank or an online bank that has no physical offices, it's wise to make sure that it is legitimate and that your deposits are federally insured. Here are tips specifically designed for consumers considering banking over the Internet.

- **Read key information about the bank posted on its Web site.** Most bank Web sites have an "About Us" section or something similar that describes the institution. You may find a brief history of the bank, the official name and address of the bank's headquarters, and information about its insurance coverage from the FDIC.

- **Protect yourself from fraudulent Web sites.** For example, watch

out for copycat Web sites that deliberately use a name or Web address very similar to, but not the same as, that of a real financial institution. The intent is to lure you into clicking onto their Web site and giving your personal information, such as your account number and password. Always check to see that you have typed the correct Web site address for your bank before conducting a transaction.

- **Verify the bank's insurance status.** To verify a bank's insurance status, look for the familiar FDIC logo or the words "Member FDIC" or



"FDIC Insured" on the Web site.

Also, you should check the FDIC's online database of FDIC-insured institutions. You can search for an institution by going to Bank Find (formerly "Is My Bank Insured?"). Search by name, city, state or zip code of the bank, and click the "Find" button. A positive match will display the official name of the bank, the date it became insured, its insurance certificate number, the main office location for the bank (and branches), its primary government regulator, and other links to detailed information about the bank. If your bank does not appear on this list, contact the FDIC.

Some bank Web sites provide links directly to the FDIC's Web site to assist you in identifying or verifying the FDIC insurance protection of their deposits.

Also remember that not all banks operating on the Internet are insured by the FDIC. Many banks that are not FDIC-insured are chartered overseas. If you choose to use a bank chartered overseas, it is important for you to know that the FDIC may not insure your deposits. Check with your bank or the FDIC if you are not certain.

- **For insurance purposes, be aware that a bank may use different names for its online and traditional services; this does not mean you are dealing with separate banks.** This means, for example, that to determine your maximum FDIC insurance

coverage, your deposits at the parent bank will be added together with those at the separately named bank Web site and will be insured for up to the maximum amount covered for one bank. Talk to your banker if you have questions.

Don't worry about your deposit insurance coverage if you or your family have less than \$100,000 in all your accounts combined at the same FDIC-insured bank. But if your accounts total \$100,000 or more, find out if they're within the insurance limit. Contact your bank for more information.

Protect Your Privacy

Some consumers may want to know how their personal information is used by their bank and whether it is shared with affiliates of the bank or other parties.

Money Links

For more information about online banking in general, visit the website of the Federal Deposit Insurance Corporation at:

➔ www.www.fdic.gov

or, the website of the Board of Governors of the Federal Reserve System at:

➔ www.www.federalreserve.gov

Many regulations provide consumer protection for both traditional and online transactions. If you have any questions or concerns, first try to get answers from your bank. If you're still not satisfied, contact the appropriate federal regulator.

For a brief overview of the regulations, log on to the FDIC's Consumer Rights Web page at:

➔ www.www.fdic.gov/consumers/consumer/rights/

If you'd like to review the regulations, you can look them up at:

➔ www.federalreserve.gov/regulations

Banks are required to give you a copy of their privacy policy once you become their customer, regardless of whether you are conducting business online or offline. You may also see a copy of it posted at the bank's Web site. By reviewing this policy you can learn what information the bank keeps about you, and what information, if any, it shares with other companies.

Banks may want to share information about you to help market products specific to your needs and interests. If you do not wish to participate in information sharing, however, you have the right to prevent your bank from sharing your private personal information with parties not affiliated with the bank, except in certain limited circumstances. Your bank should provide a clear method for you to "opt out" of this type of information sharing.

You may have heard that some companies track your Web browsing habits while at their site, to understand your interests and then to market particular services or promotions. You may want to ask whether your bank tracks your browsing habits if these practices concern you. Also, your Web browser may enable you to block the ability of outside companies to track your browsing habits.

Your bank and your internet service provider may have more information about how to protect your privacy online.

Help Keep Your Transaction Secure

The Internet is a public network. Therefore, it is important to learn how to safeguard your banking information, credit card numbers, Social Security Number and other personal data.

Look at your bank's Web site for information about its security practices, or contact the bank directly.

Also learn about and take advantage of security features. Some examples are:

- **Encryption** is the process of scrambling private information to

prevent unauthorized access. To show that your transmission is encrypted, some browsers display a small icon on your screen that looks like a "lock" or a "key" whenever you conduct secure transactions online. Avoid sending sensitive information, such as account numbers, through unsecured e-mail.

- **Passwords or personal identification numbers (PINs)** should be used when accessing an account online. Your password should be unique to you and you should change it regularly. Do not use birthdates or other numbers or words that may be easy for others to guess. Always carefully control to whom you give your password. For example, if you use a financial company that requires your passwords in order to gather your financial data from various sources, make sure you learn about the company's privacy and security practices.

- **General security over your personal computer such as virus protection and physical access controls** should be used and updated regularly. Contact your hardware and software suppliers or Internet service provider to ensure you have the latest in security updates.

If you have a security concern about your online accounts, contact your bank to discuss possible problems and remedies.

Remember that nonfinancial Web sites that are linked to your bank's site are not FDIC-insured.

As an added convenience to their customers, some banks offer online links to merchants, retail stores, travel agents and other nonfinancial sites. An outside company's products and services are not insured by the FDIC, and your bank may not guarantee the products and services.

As in everyday business, before you order a product or service online, make sure you are comfortable with the reputation of the company making the offer. Only then should you give out your credit card or debit card number. And never give the number unless you initiated the transaction. **WPI**

Preparing for the end

By planning ahead of time, you can ensure your wishes are followed and soften the pain of loss for your loved ones

The following is excerpted from the booklet: "End of Life: Helping with Comfort and Care" published by the National Institute on Aging

At the end of life, each story is different. Death comes suddenly, or a person lingers, gradually failing. For some older people, the body weakens while the mind stays alert. Others remain physically strong, and cognitive losses take a huge toll. But for everyone, death is inevitable, and each loss is personally felt by those close to the one who has died.

End-of-life care is the term used to describe the support and medical care given during the time surrounding death. Such care does not happen just in the moments before breathing finally stops and a heart ceases to beat. An older person is often living, and dying, with one or more chronic illnesses and needs a lot of care for days, weeks and sometimes even months.

When a doctor says something like, "I'm afraid the news is not good. There are no other treatments for us to try. I'm sorry," it may close the door to the possibility of a cure, but it does not end the need for medical support. Nor does it end the involvement of family and friends. There are many places and a variety of ways to provide care for an older person who is dying. Such care often involves a team. If you are reading this, then you might be part of such a team.

Because of advances in medicine, each of us, as well as our families and friends, may face many decisions about the dying process. As hard as it might be to face the idea of your own death, you might take time to consider how your individual values relate to your idea of a good death.

By deciding what end-of-life care best suits your needs when you are healthy, you can help those close to you make the right choices when the time comes. This not only respects your values, but also allows those closest to you the comfort of feeling as though they can be helpful.

There are several ways to make sure others know the kind of care you want when dying.

Talking About End-of-Life Wishes

The simplest, but not always the easiest, way is to talk about end-of-life care before an illness. Discussing your thoughts, values, and desires will help people who are close to you to know what end-of-life care you want. For



*We cannot banish dangers, but we can banish fears.
We must not demean life by standing in awe of death.*

- David Sarnoff

example, you could discuss how you feel about using life-prolonging measures or where you would like to be cared for.

For some people, it makes sense to bring this up at a small family gathering. Others may find that telling their family they have made a will (or updated an existing one) provides an opportunity to bring up this subject with other family members. Doctors should be told about these wishes as well.

As hard as it might be to talk about your end-of-life wishes, knowing your preferences ahead of time can make decision making easier for your family. You may also have some comfort knowing that your family can choose what you want.

On the other hand, if your parents are aging and you are concerned about what they want, you might introduce the subject. You can try to explain that having this conversation will help you care for them and do what they want.

You might start by talking about what you think their values are, instead of talking about specific treatments. Try saying something like, "when Uncle Walt had a stroke and died, I thought you seemed upset that his kids wanted to put him on a respirator." Or, "I've always wondered why Grandpa didn't die at home. Do you know?"

Encourage your parents to share the type of care they would choose to have at the end of life, rather than what they don't want. There is no right or wrong plan, only what they would like. If they are reluctant to have this conversation, don't force it, but try to bring it up again at a later time.

Advance Directives and Other Documents

Written instructions letting others know the type of care you want if you are seriously ill or dying are called advance directives. These include a living will and health care power of attorney.

A living will records your end-of-life care wishes in case you are no longer able to speak for yourself. You might want to talk with your doctor or other health care provider before preparing a living will. That way you will have a better understanding of what types of decisions might need to be made. Make sure your doctor and family have seen your living will and understand your instructions.

Because a living will cannot give guidance for every possible situation, you probably want to name someone to make care decisions for you if you are unable to do so for yourself. You might choose a family member, friend, lawyer or someone in your religious community.

You can do this either in the advance directives or through a durable power of attorney for health care that names a health care proxy, who is also called a representative, surrogate, agent or attorney-in-fact. "Durable" means it remains in effect even if you are unable to make decisions.

A durable power of attorney for health care is useful if you don't want to be specific--if you would rather let the health care proxy evaluate each situation or treatment option independently. A durable power of attorney for health care is also important if your health care proxy, the person you want to make choices for you, is not a legal member of your family. Of course, you should make sure the person and alternate(s) you have named understand your views about end-of-life care.

If you don't name someone, the state you live in probably has an order of priority based on family relationships to determine who decides for you. A few states let people name a health care proxy by

Health Links

To download a complete copy of "End of Life: Helping with Comfort and Care" and for more information about end-of-life care, you can log onto the website of the National Institute on Aging at:

➔ www.nia.nih.gov

The booklet contains a long list of additional resources where you can learn more about the topics discussed in the booklet.

For more information about advance directives, living wills and other legal documents mentioned in this article, you can log onto the website of the American Bar Association at:

➔ www.abanet.org

Or, you can visit the website of Caring Connections, a program of the National Hospice and Palliative Care Organization, at:

➔ www.caringinfo.org

telling their doctor, without paperwork.

Don't confuse a "durable power of attorney for health care" with a "durable power of attorney." The first is limited to decisions related to health care, while the latter covers decisions regarding property or financial matters.

A lawyer can prepare these papers, or you can do them yourself. Forms are available from your local or state government, from private groups or on the Internet. Often these forms need to be witnessed. That means that people who are not related to you watch as you sign and date the paperwork and then sign and date it themselves as proof that the signature is indeed yours. Make sure you give copies to your primary doctor and your health care proxy. Have copies in your files as well. Hospitals might ask for a copy when you are admitted, even if you are not seriously ill.

Additional Considerations

Sometimes people change their mind as they get older or after they become ill. Review the decisions in your advance directives from time to time and make changes if your views or your health needs have changed. Be sure to discuss these changes with your health care proxy and your doctor. Replace all copies of the older version with the updated ones, witnessed and signed if appropriate.

You should also give permission to your doctors and insurance companies to share your personal information with your health care proxy. This lets that person discuss your case with your doctor and handle insurance issues that may come up.

Do you live in one state, but spend a lot of time in another? Maybe you live in the north and spend winter months in a southern state. Or possibly your children and grandchildren live in a different state and you visit them often. Because states' rules and regulations may differ, make sure your forms are legal in both your home state and the state you travel to often. If not, make an advanced directive with copies for that state also. And make sure your family there has a copy.

Many Americans have little experience with someone who is dying. But, when the time comes, unless the death is unexpected and quick, there are choices to be made. These may not be easy. But planning ahead and working with the health care team can help you provide needed comfort.

You will probably remember for a long time what you do for someone who is dying. Realize that this is a difficult time for you too. Caring for someone at the end of life can be physically and emotionally exhausting. In the end, accept that there may be no perfect death, just the best you can do for the one you love. And the pain of losing someone close to you may be softened a little because, when they needed you, you did what you could. **WPL**

Hungarian president denied entry into Slovakia

BUDAPEST -- Slovak-Hungarian relations suffered a serious blow Aug. 21 when the president of Hungary was prevented from paying an unofficial visit to the Slovak town of Komárno where he was invited by the local authorities to help unveil a statue of Hungarian King Stephen I.

None of Slovakia's highest state representatives were invited to the ceremony.

On Aug. 20 the three highest representatives of the Slovak government, Prime Minister Robert Fico, President Ivan Gašparovic and Speaker of the Parliament Pavol Paska, issued a joint written statement saying that Sólyom was not a welcome guest to Slovakia on Aug. 21 for several reasons, including present tensions between the countries because of Slovakia's new controversial State Language Act and the sensitivity of date of Aug. 21, which is the anniversary day of the invasion of Czechoslovakia by most Warsaw Pact countries in 1968, including troops from Hungary.

Then on Aug. 21 Slovak authorities decided to deny entry by Sólyom into Slovakia. Slovakia's Foreign Affairs Ministry was previously informed about the visit and had cooperated with its Hungarian counterpart to arrange the technicalities of the visit.

Sólyom did not cross the border and instead convened a press conference on the Hungarian side of the bridge between the Slovak town of Komárno and the Hungarian town of Komárom. He said that the diplomatic note issued by Slovakia to deny him entry was an unprecedented measure in relations between two allies, Slovakia and Hungary. The note denying entry reached Sólyom while he was at the Hungarian-Slovak border.

Youngstown Hungarians to host Heritage Day Sept. 13

YOUNGSTOWN, OH -- The Youngstown American Hungarian Club will celebrate its annual Hungarian Heritage Day on Sunday, Sept. 13, at the clubhouse, 2219 Donald Ave., Youngstown.

The day will feature displays of Hungarian folk art, a Hungarian market, live music and dancing and traditional Hungarian foods. The menu will include goulash, stuffed cabbage, stuffed peppers, chicken, cabbage and noodles, kolbasz and sauerkraut, palacsinta, pastries and dobos torta (the famous nine-layer tort).

The Cleveland-based band, "The Hungarians," will be performing both American and Hungarian favorites.

The celebration begins at 1:00 p.m. and concludes at 6:00 p.m. Admission is \$2 per person. There will be plenty of secure parking available. For more information, call the club at 330-799-6112.

Magyar Fest

WPA joins New Brunswick Hungarians in celebrating their ethnic heritage



For many years, the WPA has been a proud supporter of New Brunswick's annual Hungarian Festival, held the first Saturday of June. Helping to spread the fraternal spirit from this year's WPA booth at the festival were (front, l-r) Elsie Radvany and Sandy Stanko; (rear, l-r) National Director William J. Bero, National Director William S. Vasvary and National Vice President-Fraternal Endre Csoman.



Each year on festival day, the WPA takes time to honor those who fought for freedom in Hungary and those Hungarian Americans who served our country. Here, Frank J. Radvany, secretary to the WPA Board of Directors, lays a wreath at the Hungarian Revolution memorial.

Puzzle Contest

Number 51

Down...Set...Hike!

You may have heard that a new football season is upon us. To celebrate the return of America's favorite spectator sport, we dedicate this month's puzzle to the teams that play the game. Find them all and you could win \$50 in our **Puzzle Contest #51**.

Puzzle Contest #48 WINNERS

The winners of our Puzzle Contest #48 were drawn August 4, 2009, at the Home Office. Congratulations to:

Abigail M. Ivan-Longaker, Br. 14 Cleveland, OH

Mark S. Maskarinec, Br. 89 Homestead, PA

William J. Pasotti, Br. 725 Springfield, MA

Michelle D. Zamberry, Br. 89 Homestead, 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 #51**, 709 Brighton Road, Pittsburgh, PA 15233.
4. Entries must be received at the Home Office by **October 30, 2009**.
5. Four (4) winners will be drawn from all correct entries on November 2, 2009, at the Home Office. Each winner will receive \$50.
6. GOOD LUCK!!

Down...Set...Hike! Word List

| | | |
|------------|----------|----------|
| Bears | Cowboys | Ravens |
| Bills | Eagles | Redskins |
| Browns | Jets | Saints |
| Buccaneers | Lions | Seahawks |
| Cardinals | Packers | Steelers |
| Chargers | Patriots | Texans |
| Chiefs | Raiders | Titans |
| Colts | Rams | Vikings |

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

Name: _____

Address: _____

Phone: _____

Email: _____

WPA Life Certificate No.: _____



The Hungarian Kitchen™

with Főszakács Béla

Healthy Snacking

FÁRADJON BE A MAGYAR KONYHÁBA.

It's September, and we are all back in school. I myself not only teach but am taking classes in grad school pursuing a master's degree in gastronomy. It's the study of food, food history and cultural values.

There is so much to learn when dealing with the subject of food. In the HK I always try and give you the condensed version or all the info without the minor details. While I enjoy and appreciate reading and studying, others just want the facts. So, that being the case, let me give you some facts about healthy snacking.

But, first, the trivia question for the month: *What is the most popular and oldest snack food in America?* The answer you can eat while trying to figure out the answer?!

And now let's get snacking.

Foods can have different effects on your body. The latest craze is energy drinks that give you super power, like Red Bull or Monster. If you eat too much of anything it will have an adverse effect on your body. The idea is to enjoy a wide range of foods giving your body the variety it can use for energy and existence.

I will say one thing to avoid too much of is **sugar** or anything that has too much added sugar in it. Sugar leads to diabetes and other health related problems that can shorten your lifespan. What about fresh fruits that are very sweet? They are okay because of natural sugar which is in the fruit and not added. One product that is very sweet with natural sugar is honey. Honey can be used to bake, flavor

your tea or coffee or put on your favorite hot cereal.

Snacks, by definition, are foods eaten between meals. If I am that hungry and need to eat something between meals, I must not be eating enough when I do have my meal. If you're the type of person that eats more than three times a day, then a snack is more than just in-between food. Making the best of your snacks will keep you healthy and nourished in between meals. Keeping that in mind here are some solutions and suggestions to keep your bodies on the good path of nutrition.

Fresh fruit--like apples, oranges, pears, bananas and grapes--provides essential vitamins and minerals and takes away the hunger pangs. Add to this list peaches, plums and, my favorite, nectarines. Fruit is always an excellent choice.

Vegetables in raw form, by themselves or with a dip, offer another healthy alternative. Try carrot sticks, cucumber slices, cherry tomatoes, broccoli florets, celery sticks and even cauliflower florets. The dip or salad dressing should, if possible, be fat-free or low-calorie.

Yogurt, plain or with fruit, provides still another snack which does the body good. If eating plain yogurt, why not add some fresh fruit or choose a flavored yogurt like vanilla or lemon?

A **peanut butter sandwich**, made with multi-grain bread and natural peanut butter, is another favorite of mine. Natural peanut butter is very low in sugar and carbohydrates. It has to be stirred because the peanut oil separates from the peanuts. Try eating natural peanut butter for a week, then go back to the commer-

cial brand, and you'll see how much better tasting the natural brand is. Natural butters also do not contain a lot of added sweeteners or sugar, making them a bit healthier.

Potato chips are not a good snack food even if they are baked instead of fried. They are the kind of snack you enjoy with a sandwich or a cold beer at the bar.

Pretzels might be a good snack if they didn't contain salt. Choose pretzels that have half the salt and you should be fine.

Popsicles are a great snack for children if they are made from 100% fruit juice with no added sweeteners. An 8-ounce orange juice popsicle lasts longer than the same amount in a glass. You can also make your own popsicles at home by pouring fruit juice in ice cube trays or plastic cups and freezing.

Home made granola with dried fruits tides the appetite and offers nutrition to the body.

Beverages can also be snacks. A **fruit smoothie**, **herbal tea** or even sodas qualify, but make sure they contain low amounts of sugar.

Trivia Answer: Popcorn is the oldest and most popular snack food, dating back to 5,000 years ago.

Enjoy making the recipes and have a great month.

*Jó étvágyat
Főszakács Béla*

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

The Hungarian Kitchen

Healthy Hungarian Granola

1½ tablespoons canola oil
2 cups rolled oats
¼ cup wheat germ
½ teaspoon ground cinnamon
½ teaspoon sweet paprika
¼ teaspoon salt
½ cup unsweetened apple juice
3 tablespoons honey
¼ cup chopped dried apricots
¼ cup dried banana chips
¼ cup golden raisins

In a mixing bowl combine the apple juice and honey. Combine all the dry ingredients except the dried fruit in another bowl and blend well. Add the apple juice/honey mixture to the dry ingredients and mix well. Grease a baking sheet with the canola oil and preheat your oven to 350 degrees. Spread the mixture on the sheet and bake for 15 minutes. Remove from the oven and break up

RECIPES

any big chunks then bake for an additional five minutes until the mix is crisp. Remove from the oven and let cool to room temperature. Stir in the dried fruit and serve to your guests. Store the granola in an air tight container.

Healthy Fruit Parfait

1 pint vanilla fat free or lo-cal yogurt
1 cup sliced fresh strawberries
1 cup fresh blueberries
1 cup sliced fresh bananas
1 cup sliced fresh tart apples
4 large sundae or parfait glasses
Fresh mint

Starting with the apples, place equal portions in all the glasses. Spoon some yogurt on top then select

another fruit and equally portion. Continue this process until all the fruit is used then top off each parfait with remaining yogurt. Garnish with fresh mint and serve to your guests.

Healthy Applesauce Snack

7 Gala apples
½ cup water
1 teaspoon cinnamon
½ teaspoon sweet paprika
3 tablespoons Minute Tapioca

Peel, core and dice the apples then put into a medium saucepan. Add the water, cinnamon and paprika, stirring well. Cook the apples on medium heat until they start to soften. Add more water in small amounts if necessary. When the apples reach the sauce stage, stir in the tapioca and let cook for another 10 minutes on simmer. Serve warm to your guests or refrigerate for later.

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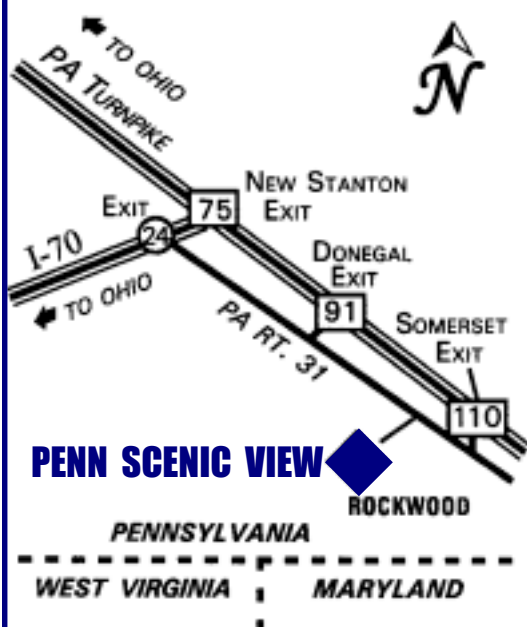
Autumn may be the best time of year to visit **PENN SCENIC VIEW**. The daytime temperatures are just what you need; the area trails, rivers, shopping centers and golf courses are less crowded. The surrounding Laurel Highlands blaze with the colors of the season.

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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.

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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

My thanks to the members of the WPA branches from Barton, Martins Ferry, Weirton, Steubenville and Monaville who donated gift baskets for the Chinese auction at the WPA Picnic-A Great Fraternal Fest at Penn Scenic View in Pennsylvania.

At our branch meeting in July, we talked about the picnic and auction and decided to contribute gift baskets toward the auction. The auction is a huge undertaking and is one of the many fundraisers organized to raise money for the WPA scholarship fund.

It's great fun, but it takes much time and effort by many people in the organization to put this on. Our thanks to Barbara House and everyone who takes the time and effort every year to coordinate this event, to those who donate items to the auction and to all who bid (in hopes of winning!) the auction items.

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

Branch 14 Cleveland, OH

by Danw D. Ward

As summer comes to a close, branch members are anxiously awaiting the ninth annual WPA Picnic-A Great Fraternal Fest. This outing is a great opportunity to enjoy delicious Hungarian food and pastries, along with live Hungarian music and dancing. The Chinese auction always has a plethora of unique gift baskets, and it's proceeds support the William Penn Fraternal Association Scholarship Foundation. A number of children's games and activities makes this affair a true family-friendly event.

Congratulations to Steve and Joan Vargo who recently celebrated their 60th wedding anniversary. Friends and family honored them Aug. 1 with a special luncheon where they were able to share special memories and reminisce about their wonderful life together. May they continue to be blessed for many more years.

WPA scholarship recipient Maranda Keeney (pictured below) is



pursuing a degree in secondary education, with a concentration in history from Methodist University in North Carolina. Her goal is to be

a high school teacher and cheerleading coach upon graduation.

Maranda has participated in cheerleading since first grade. In high school she was co-captain in her freshman and sophomore years, and she is currently a cheerleader for Methodist University.

She graduated from South Johnston High School with high honors. She qualified to be a Trojan Ambassador, which is a very distinguished honor in which select students are given the responsibility

of mentoring upcoming freshmen.

Her 4.2 G.P.A. placed her near the top of her class, and she was chosen to be a member of the highly coveted National Honor Society. Maranda also participated in the Beta Club and the Fellowship of Christian Athletes.

In addition to all of these accomplishments, Maranda found time to volunteer as an cheer coach with Pop Warner, the nation's oldest and largest youth football and cheerleading organization.

Maranda received scholarships from Methodist University, a cheerleading scholarship from Methodist, two local scholarships, and the WPA scholarship.

She is the great-granddaughter of long-time branch members Gazie and Helen Sterrick.

Another shining star currently receiving a WPA scholarship is



Micah Uveges (pictured left), grandson of Branch 14 members Gladys and Lou Uveges. Micah was home-schooled for his four high school years and currently

attends Cuyahoga Community College. He will attend Liberty University in Lynchburg, Va., where he will major in international relations and minor in Spanish.

He has been a member of the varsity soccer team, men's ensemble and barbershop quartet and senior high Speech Meet (winning first-place for Reader's Theater).

This multi-talented young man credits his parents for all their support which enabled him to pursue his goals. He is also grateful for the WPA scholarship.

Micah is the great-grandson of our late Branch 14 President Rose Arnosky Kaul.

These young high-achievers are the future of our organization, and we welcome any news regarding our

Next Deadline September 16

Branch News

youth members. Contact the Ward Agency at 440-838-1200 or e-mail us at jjward13@roadrunner.com with any news regarding our members, young or old.

Mark your calendars for the annual branch Christmas party, Saturday, Dec. 12.

Branch meetings will resume Wednesday, Sept. 2, at 7:30 p.m., at the Bethlen Hall of 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 hope you have had a great summer. We here in Michigan have had a very different season. We didn't even get enough heat to ripen my tomatoes. It really didn't matter though. My squirrels are carrying them away green.

Tom and I were fortunate enough to spend a month in Florida (July 19 to Aug. 21). Yes, it was hot, but you really do get used to it. Had a great time with our daughter Debbie, son-in-law Glenn and their two sons and spouses and one great-grandson. Hope the fall goes fast so we can go back to Florida in January.

Irene Korpak spent a month with her son Joe and his family in Tupelo, Miss. A great time was had by all.

Congratulations to Joan and Rusty Bolger on the birth of their first child, Abbee, on July 13, 2009.

Congratulations to Joe and Pauline Gegus on their 64th wedding anniversary. Congratulations also to Carol and Doug Truesdell on their 40th anniversary. Wishing you lots of love.

Get well wishes go out to Al Vargo, Marge Swek, Steve Nagy, Elsie Kantor, Rocky Borsa and all who are under the weather. We send you our prayers and lots of love.

We have 33 people going on our bus to the WPA Picnic-A Great Fraternal Fest at Penn Scenic View on Sept. 11. Hope you are planning on being there. We promise you a wonderful time. Our "Hungarian

travelers" will be back from the WPA tour by then. Can't wait to hear all the wonderful stories.

At the picnic we will again be holding our Chinese auction. If you would like to donate a prize for the auction, please bring it with you to the picnic. Remember, all proceeds from the auction benefit the WPA's Scholarship Foundation.

The American Hungarian Reformed Church at 9901 Allen Road in Allen Park, Mich., will be holding a craft and indoor garage sale on Saturday, Oct. 10, from 10:00 a.m. to 4:00 p.m. Admission is free. There will be Hungarian pastries, food and refreshments available. Table rentals are \$15 per table or two for \$25. To rent tables or for more information, please call Margaret Tarkanyi at 313-381-7495 or the church office at 313-382-1001.

Remember, I am always available to assist you with your WPA needs at 313-418-5572 (cell) or 734-782-4667 (home).

Our next branch meeting will be held Wednesday, Sept. 9, at 7:00 p.m. at the American Hungarian Reformed Church in Allen Park. Hope to see you there.

Have a super Labor Day.

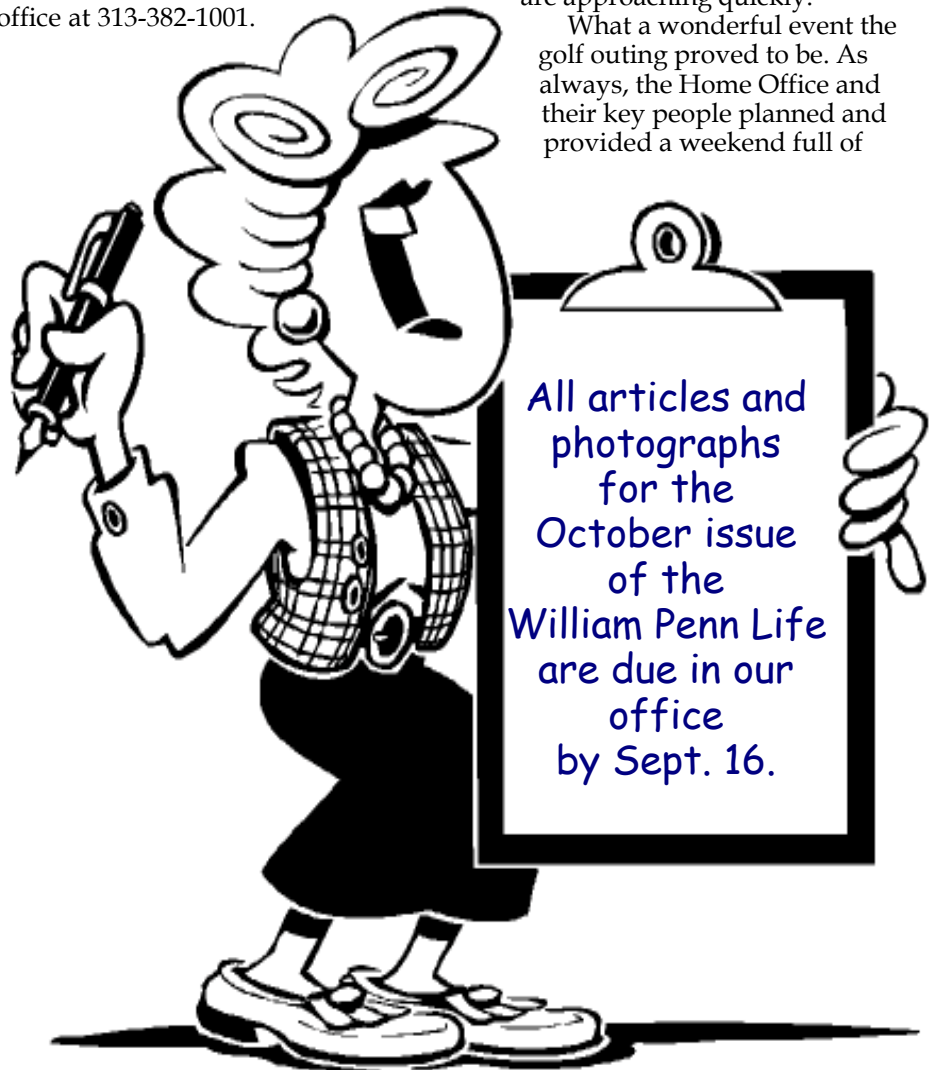
Good luck to our returning students, especially our wonderful WPA scholarship recipients.

Branch 28 Youngstown, OH

by Kathy Novak

Wow! Where did summer 2009 go? It's so hard to believe school is back in session, and the crisp autumn days are approaching quickly.

What a wonderful event the golf outing proved to be. As always, the Home Office and their key people planned and provided a weekend full of



All articles and
photographs
for the
October issue
of the
William Penn Life
are due in our
office
by Sept. 16.

Branch News



Joining hands

Branch 129 members (from top to bottom) Debbie Lewis, Rick Lewis, Diane Walker and Margaret Leonardo, along with member Jimmy Lewis (not pictured), planted flowers and spruced up the grounds at the local Hungarian Reformed Church as part of the branch's Join Hands Day project.

great activities. Now, we are all ready for the WPA Picnic-A Great Fraternal Fest.

Remember, the day after the WPA Picnic--that would be Sunday, Sept. 13--the Youngstown American Hungarian Club will be hosting its annual Hungarian Heritage Day at the club house, 2219 Donald Ave., from 1:00 to 6:00 p.m. There will be plenty of food, pastries, refreshments, entertainment and artifacts available.

Happy birthday to all those celebrating their special day this month. We send special belated 85th birthday wishes to Branch 28 President Steve Novak.

We wish a happy anniversary to those couples remembering their wedding day. Special wishes go out to John and Helen Kaluczky on their 71st anniversary. Also, happy belated anniversary wishes go out to Art and Vera Szoke who celebrated their anniversary with a cruise and then an extended visit to Florida at the home of their daughter.

Speaking of anniversaries, we

commend the Tibor Check family who graciously took over the leadership of the local Hungarian radio program 30 years ago. The "Souvenirs of Hungary" show is heard Saturdays from noon to 1:30 p.m. on WKTL-FM 90.7 (Struthers High School radio).

In 1979, Endre and Ilonka Check and their son Tibor took over the reigns of the existing Hungarian radio show. With the passing of Endre in 2004, Tibor, along with his children Tibor Jr., Endre II and Elizabeth, took over the program. They enlisted the help of Elizabeth Cibulas and Frank and Maria Schauer to co-host every other weekend.

We're proud to say all these dedicated volunteers are members of WPA Branch 28.

Get well wishes go out to all those not up to par, especially Al Vargo.

We extend our sincere condolences to all those who recently lost a loved one. Special thoughts go out to Ron and Patty Balla.

For your life insurance and

annuity needs, please call either Kathy Novak at 330-746-7704 or Alan Szabo at 330-482-9994.

Branch 44 Akron, OH

by Elizabeth K. Darago

Wishing all members a wonderful autumn. It's been a year of change for all members with birthdays, anniversaries, weddings, births and graduations. Congratulations and keep on smiling!

To members who have lost a loved one, we extend our sincere condolences. We especially ask all to remember the family of member Ryan Ostronisky. Ryan passed away at the age of 17 on May 20, 2009. He was an avid outdoors-man and a caring young man. We watched Ryan grow each year as he attended the branch's family holiday parties with his parents, sister, brother, aunt and aunt's family. May his family find peace knowing Ryan was a cherished member of Branch 44.

To all Branch 44 scholarship recipients, may these years of higher education be fun and enlightening. Continue on your life path, or find your life path, and have a great year!

Our plans for the 2009 holiday season are being finalized. Per member requests, our family holiday party will be at the Golden Corral on Saturday, Dec. 5, from 9:00 to 11:30 a.m. We'll have more information about the party in the near future.

Remember, if you need life insurance or an annuity, please call the WPA.

Branch 132 South Bend, IN

by the Branch Officers

School has started around the country, so drive carefully in school areas.

On July 18, Our Lady of Hungary Catholic Church held its annual festival. The lines were so long around the langalo that by the time you got your langalo, the kifli and kalacs were sold out. Congratulations to all who made the festival a

Branch News

success.

Max Horvath recently received a trophy as a member of the South Side Little League Wood Dogs.

Congratulations to Ryan and Tiffany May on their wedding June 20, 2009. Ryan has been a member of Branch 132 since his birth.

Happy birthday to all members who celebrated their special day in August, especially Max Horvath.

In the next edition of the *William Penn Life*, we will have a report on the picnic.

Branch 249 Dayton, OH

by Anne Marie Schmidt

The summer is going too fast! However, fall is such a wonderful season with the local festivals, picnics, wiener roasts, bacon fries and, of course, football. Go Bucks!

What a wonderful golf tournament we had at Quicksilver Golf Club. The course was great as well as the barbeque, and we had a lot of fun at the Friday Monte Carlo night. Hopefully, we can have it again next year.

A small group from Dayton traveled to the Birmingham Festival in Toledo, Ohio, and were greeted by National Director Robert Ivancso and members from Branch 27. The festival had great food, arts and crafts and entertaining dancers and musicians. Of course, the trip to Tackacs Grocery & Meats was well worth the drive.

Please mark your calendars for the Grape Festival dance which will be held on Sept. 26 at Kossuth Hall, 4475 Old Troy Pike, Dayton, Ohio. We will once again be featuring the Harmonia Orchestra. For reservations please call Andy Dobo at 937-426-4714. Tickets may also be purchased at the door.

Our next cabbage roll sale will be held on Oct. 1 at St. Stephen's Church Hall from noon to 6:00 p.m. Please call Branch Coordinator Michele Daley-LaFlame at 937-278-5970 to place your order.

The Magyar Club of Dayton will be having their Oct. 4 meeting at

Taylorville Metro Park, Red Fox Shelter, Brown School Road, Vandalia, Ohio. We will have a Bacon Fry at 1:00 p.m. Please bring your own peppers, onions, place settings, drinks and a covered dish to share. The club will supply the bacon and bread.

Our membership drive is underway for the Magyar Club. Annual membership dues are \$15 per person. For an application please call Anne Marie Schmidt at 937-667-1211.

Our next branch meeting will be held on Nov. 8 at noon at St. Stephen's Church Hall, at which time we will hold our annual election of officers.

For more information about Branch 249 activities, or for your insurance or annuity needs, please contact Branch Coordinator Michele Daley-LaFlame at 937-278-5970.

Branch 800 Altoona, PA

by Vincent Frank

America is a nation that remembers the tragic events that unfolded on the solemn day of Sept. 11, 2001. It's hard to believe that this year is the eighth anniversary of the day. I am sure we all remember what we were doing when the television brought us the terrible news of those terrorists flying those planes and taking innocent lives. May all those who perished be with God in heaven.

Here at Branch 800 we have two members celebrating birthdays in this month of September. They have reached that pinnacle of 75 years. They are Gerald Dorman, who enjoys gardening and is thankful for all these years, and Ray Stoltz, who loves watching Mass on TV and is grateful for this special day. God bless both of you.

We are fast approaching the autumn season which begins Sept. 22. Just think of the refreshing and beautiful scenery that the fall season brings. People will be traveling to state parks and elsewhere for a look as the lakes and ridges brighten with the foliage. In a little touch of fantasy, the trees are saying: "Come and see us as we put on a spectacular show of colors for you to enjoy and remember." Happy autumn to all.

Are you planning to move or have already done so? Then please notify Branch Coordinator Bob Jones in Altoona at 814-942-2661 to update your information. He will, in turn, notify the Home Office for you. While speaking with Bob, you can also ask him for assistance with your life insurance and annuity needs. He will be glad to help you.

Branch 8121 St. Marys, PA

by Mary Lou Schutz

Our branch held a short business meeting on Aug. 5 at the Green Lite Restaurant in St. Marys. We received a nice note from the Home Office thanking our branch for sponsoring a hole at the recent WPA golf tournament. Our donation benefitted the WPA's Scholarship Foundation.

After the business portion of the meeting, we enjoyed selecting the dinner of our choice. Everyone enjoyed the delicious food, good conversation and friendship.

In attendance were Branch Vice President Alice Rigard, Branch Treasurer Steve Marconi, scholarship recipient Melinda Marconi, Branch President Mary Lou Schutz, member Nick Marconi and Marilyn Marconi.

Everyone is looking forward to the next picnic in 2010.

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

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In Memoriam

JOSEPH SZARKA
McKEESPORT, PA --
The members of Branch
226 McKeesport were
saddened by the recent
death of Branch Presi-
dent Joseph Szarka. Mr.
Szarka, 78, passed away
July 8, 2009.

A native of Bicske,
Hungary, Mr. Szarka
came to the United
States in 1956, one of
many Hungarian Free-
dom Fighters who emi-
grated here after battling
the Soviet-controlled
government.

Mr. Szarka did
everything he could to
carry on the traditions
and culture of his native
land. He was a leader in
the McKeesport area
Hungarian community,
serving as president of
the McKeesport Hun-
garian Social Club, the
Pioneer Old Hungarian
Family and the local
Hungarian dance group.

He was also a mem-
ber of the Hungarian
Social Association of

Pittsburgh and a chief
elder at the Free Hun-
garian Reformed Church
of McKeesport.

He was also active in
local civic organizations,
including Wilson-Joppa
Lodge 714 and Syria
Shriners A.A.O.N.M.S.
& Scottish Rite of
Freemasonry.

He is survived by his
wife, Goldie; five daugh-
ters, Cynthia McGetti-
gan, Tammy Bonawitz,
Lynn LaLone, Dr.
Christine Szarka-Ravetz
and Erzsi "Elizabeth"
Montgomery; two sis-
ters, Esti Gaspar and
Erzsi Kiss; and eight
grandchildren.

Funeral services were
held at the Free Hungar-
ian Reformed Church of
McKeesport.

May he rest in peace.

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

JULY 2009

- 0001 BRIDGEPORT, CT
Immacolata Talarczyk
- 0008 JOHNSTOWN, PA
Irene Spack
Frances L. Sprague
- 0014 CLEVELAND, OH
Michael L. Horvath
John A. Miller
Joseph P. Mrozowski
Irene V. Pastor
- 0015 CHICAGO, IL
Leslie Dombai
- 0018 LINCOLN PARK, MI
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- 0051 PASSAIC, NJ
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- 0071 DUQUESNE, PA
Veronica Steigerwald
- 0098 BETHLEHEM, PA
Helen Mazsa
Francis F. Miklos
- 0159 PHOENIXVILLE, PA
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- 0216 NORTHAMPTON, PA
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- 0226 McKEESPORT, PA
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Elaine Pearsol
Joseph Szarka
- 0249 DAYTON, OH
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- 0336 HARRISBURG, PA
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- 0352 CORAOPOLIS, PA
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Emma J. Mohrbacher
- 0383 BUFFALO, NY
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Joseph E. Platzer
- 0590 CAPE CORAL, FL
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John Pettina
Paul J. Riedmiller
Irene E. Sabo
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- 0720 DEDHAM, MA
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- 0723 WORCESTER, MA
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JULY 2009

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- 18 - John E. Pasko - \$2.36
- 28 - Janet A. Palotsee - \$5.00
- 28 - Mary C. Janovick - \$3.00
- 28 - Julia C. Pitlik - \$5.00
- 34 - Ilona Martincsek - \$25.00
- 59 - Stephen J. Gall Jr. - \$4.15
- 88 - Alexander Zona Jr. - \$5.00
- 89 - Carissa R. Debreczeni - \$4.20
- 129 - Kevin E. Schill - \$5.00
- 226 - Timothy R. Holtzman - \$1.40
- 226 - Carol S. Burlikowski - \$5.00
- 226 - Dennis S. Burlikowski - \$5.00

OUR AWARDS LEAD TO FAR GREATER REWARDS

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.

- 226 - Robert W. Serena - \$5.00
- 296 - Brittany A. Brasiola - \$50.00
- 336 - Richard E. Schneck - \$20.00
- 336 - Ernest B. Molnar - \$3.00

- 352 - Viola McCormick - \$10.00
- 525 - Frank P. Breitenbach - \$10.00
- 705 - Sarah J. Michels - \$11.20
- 720 - Helen B. Travers - \$5.00

- 725 - Jeannie P. Gionfriddo - \$2.48
- 8286 - Katherine A. Schaefer - \$25.00

TOTAL for Month = \$249.79

JULY 2009

Donor - Amount

- William J. Bero - \$34.01
- Cookbook Sales - \$120.00

TOTAL for Month = \$154.01

IN MEMORY OF JULY 2009

Donor - Amount (In Memory of)

- M/M Roger G. Nagy - \$50.00
(Emma Balla)
- Elizabeth R. & Gail Nagy - \$25.00
(Emma Balla)
- M/M E. E. Vargo - \$50.00
(John P. Burkett)
- M/M E. E. Vargo - 25.00
(Helen Fazekas)
- Br. 18 Lincoln Park, MI - \$125.00
(Deceased Branch Members)

TOTAL for Month = \$275.00

Step up to our highest interest rate - 5.00%

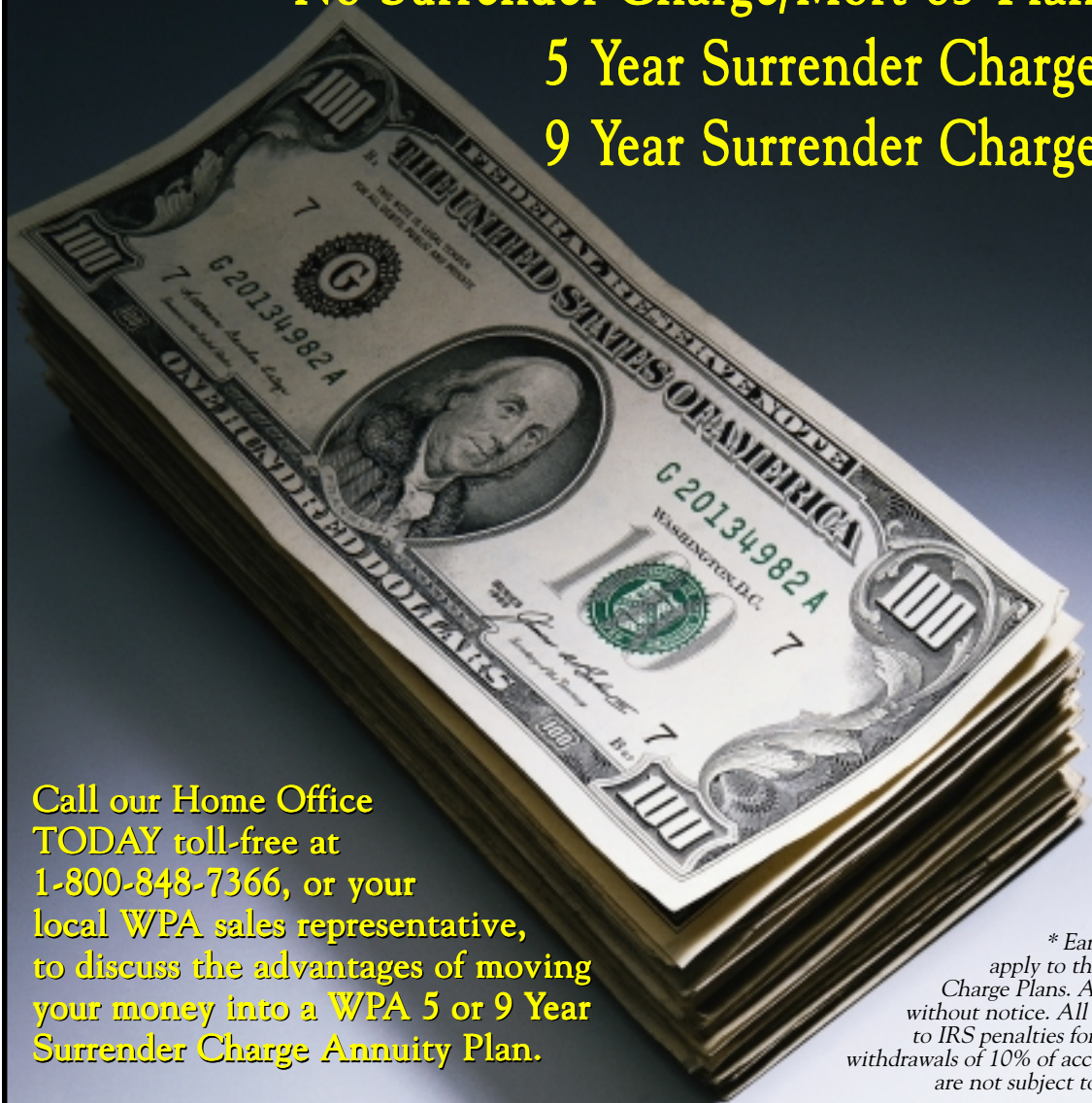
We offer great rates on all our annuities:

No Surrender Charge/Mort 87 Plans = 3.75%

No Surrender Charge/Mort 85 Plans = 4.00%

5 Year Surrender Charge = 4.50%

9 Year Surrender Charge = 5.00%



Call our Home Office
TODAY toll-free at
1-800-848-7366, or your
local WPA sales representative,
to discuss the advantages of moving
your money into a WPA 5 or 9 Year
Surrender Charge Annuity Plan.

* Early surrender charges may apply to the 5 and 9 Year Surrender Charge Plans. Annuity rates may change without notice. All annuities may be subject to IRS penalties for early withdrawals. Early withdrawals of 10% of accumulated account values are not subject to early surrender charges.

Inside this issue:

The seven wonders of life insurance...**PAGE 2.**

Welcome to 'Tibor's Take'...**PAGE 3.**

Chef Béla offers advice on how to snack in a healthy way...**PAGE 10.**

PRSRT STD
US POSTAGE
PAID
PERMIT #12
INDIANA, PA



Referral Fees \$10 to \$12

William Penn Association Recommender Program

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

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

Please Print

WPA RECOMMENDER

Your Name: _____

Branch No.: _____

Address: _____

Phone: _____

WPA Representative/Agent: _____

Name of Prospective Applicant: _____

Address: _____

Phone: _____

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