

FEBRUARY 2010

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Service

1886-2010

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William Penn Life



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For Starters

Help for Haiti

As fraternalists, we are compelled to aid those in need. The devastating earthquakes that recently struck Haiti have left many people of this small country in desperate need of life's basic necessities, including food, clean water, shelter and medical care. Please help the people of Haiti by sending a monetary donation made payable to "**William Penn Association Foundation.**" The need is great, but it can be met with your help. Please send your donation to:

**Help for Haiti
c/o WPA Foundation
709 Brighton Road
Pittsburgh, PA 15233**

Food Drive 2010

Ending hunger with your help

The William Penn Association Home Office, in conjunction with various WPA branches and churches located throughout the Greater Pittsburgh area, again will be collecting non-perishable food items which will be donated to local area food banks.

Food items needed include canned goods (such as soups, beans, vegetables, tuna, salmon, fruit and vegetable juice), boxed goods (such as cereal, pasta and rice) and other non-perishables (such as peanut butter).

You can also make a monetary donation which the WPA will use to purchase much needed food items.

Your donations of food and money will help feed people of all ages who are struggling due to low wages, unemployment, homelessness or a temporary emergency.

Monetary donations, in the form of a check or money order, should be made payable to the "William Penn Association Foundation" and sent to: Food Drive 2010, c/o William Penn Association Foundation, 709 Brighton Road, Pittsburgh, PA 15233.

If we each do a little, we can accomplish a lot.

To learn more about how you can help make our Food Drive 2010 a success, call the Home Office toll-free at 1-800-848-7366, ext. 136.

Letters

Children's Hospital thanks WPA for support

On behalf of the Children's Hospital of Pittsburgh, the staff, and most especially the children and families we serve, I thank you for the December 2009 gift of \$300 from William Penn Association Foundation. As designated, this gift will be directed to the Child Life Department Fund.

As we look to the future, [our] proud history has been, and continues to be, fostered through community supporters, like William Penn Association Foundation, who join us in our dedication to providing healthy futures for children.

Please accept our best wishes for a happy and healthy new year.

Gratefully,
Jodi K. Hirsh
Vice President
Children's Hospital of Pittsburgh
Foundation

Thank you for your generous support of Children's Hospital of Pittsburgh Foundation's Free Care Campaign through the Fraternal Societies of Greater Pittsburgh fundraiser. We appreciate your December 2009 gift of \$500 from William Penn Association.

Thanks to the support of William Penn Association and thousands of others, we never turn a child away based on his or her family's ability to pay. The Free Care Fund enables us to continue in our fundamental mission--to provide the best treatment possible to all the children who come to us for care.

Please accept our gratitude on behalf of the patients and families who will benefit from your generosity.

Gratefully,
Jodi K. Hirsh
Vice President
Children's Hospital of Pittsburgh
Foundation

With sincere appreciation

We would like to express our heartfelt thanks to our WPA family and friends. Your kind words about my Dad, George Charles, have been so helpful. All of your acts of kindness, your cards, phone calls, flowers and the donations to the Scholarship Foundation during this sad and stressful time have eased the pain we are feeling and we are forever grateful to each of you.

**George S. Charles, Jr.
and Family**

(EDITOR'S NOTE: Mr. Charles' obituary can be found on Page 20.)



From the National President

William Penn Association: A strong, vibrant, growing reality

Reflections on our Association's 124th anniversary

by George S. Charles, Jr., FIC

On February 21, 2010, our Association will celebrate its 124th anniversary. As we celebrate yet another milestone, we should again pay special tribute to the dedicated founders of the William Penn Association. We also owe thanks to all of the past and present officers, directors, former auditors, employees, sales representatives and members that devoted so much time of their lives in building our Association that is shared by us all today, with much pride and fond memories.

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

Today, we have an obligation to continue to promote leadership skills so as to insure a continued bright future for our Association.

We have an excellent working fraternal team. Each of our officers, directors and home office employees contributes his or her talents to the ideals of our Association's mission statement: "To provide financial security to our members through quality life insurance and annuity products; and, to support fraternal, ethnic, cultural, charitable, educational, patriotic and religious works."

Our National Directors are prepared to meet the many new challenges which lie

ahead. During the past year our National Directors, along with your National Officers, have been planning for greater participation and attendance in our fraternal and branch activities.

Some of the programs planned this year include: our Annual Golf Tournament and Scholarship Days, to be held July 16 and 17 in Blairsville, Pa.; our Hungarian Heritage Experience, to be held Aug. 1 to 7 at Scenic View in Rockwood, Pa.; our WPA Picnic-A Great Fraternal Fest, to be held Sept. 11 at Scenic View in Rockwood, Pa.; and our sponsored trip to Hungary, Sept. 30 to Oct. 15.

We are continuously working on developing new programs and products for growth. So remember, the next time one of our sales representatives asks to review your insurance, welcome them into your home. Our sales representatives, along with you, our membership, represent our Association's future.

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

The William Penn Association has almost 28,000 life members and is licensed in 19 states and the District of Columbia. Our members can be proud of its accomplishments as well as its financial stability.

Our National Directors and National Officers are committed to making the changes necessary for the William Penn Association's future growth and long-term success. **WPL**

A new face is introduced to a great organization

by Doug Miller

Executive Assistant to the National President

The William Penn Association has a long and great history. I feel honored to be joining such an outstanding organization as we celebrate our 124th year of serving our membership. My involvement with the WPA started in April 2009 as my former company, Customer Care Specialists (CCS), performed a number of projects for the WPA's National Officers and Board of Directors.

I'd like to tell you a little about myself. I'm a lifelong Pittsburgher, married for 32 years with a beautiful wife, Debbie, and two great grown children, Ashlee, 26, and Derek, 23. I graduated from Bethany College in West Virginia with a Communications degree in 1977 and earned my MBA from the University of Pittsburgh in 1987. I started my career selling computer and office automation equipment and then worked as an internal consultant for Aluminum Company of America and an external consultant for Price Waterhouse. Following that, I was in leadership positions for several high-technology computer service organizations before founding CCS.

The work that CCS performed for the Association has been directed at strengthening the WPA's sales and marketing organization. As the Executive Assistant to the National President, my initial focus will remain on sales and marketing.

The fraternal industry has evolved over the years, however, the "member and customer focus" of the William Penn will never change. It is critical that, as an organization, we understand and

support the needs of our members.

To that end, we are taking a fresh look at how our support is delivered to our members and agents alike. In late December, we announced the promotion of Barbara Tew to the position of Sales Coordinator. In her position, Barbi will serve as the focal point for both our agents and members in coordinating the services of the WPA. Barbi and I will ensure that any questions, issues and concerns you have are handled in an efficient, timely and professional manner.

During my first two weeks, I've sent several notes to the agents in the field. A common theme of those notes has been: how can the Home Office better serve our agents? I want to make that same request to all of our members--what can we do as an organization to deliver higher levels of service and support every day?

Over the months and years to come, we will challenge ourselves, and we would like you to challenge us to make the WPA the best that we can be. I look forward to working with the officers and other team members of the WPA to accomplish this goal.

Continual improvement is a theme that a number of businesses talk about. At the WPA, we want our actions to speak louder than words. As I told our agents in my first letter: "You will be the judge of whether we succeed or fail." As members of the WPA, you more than anyone, will be our judge. We would like you to be straight with us about how we are doing and more importantly, what we can do to serve your needs.

I'm not naïve enough to think that changes will occur overnight,



DOUG MILLER

WPA's new Executive Assistant to the National President

but to ensure that we will be a relevant, vibrant and a successful association for the next hundred years, we need to listen to our members and ensure that we deliver products and services that meet your needs. Our goal is to deliver insurance and annuity products that make sense and that add value, to provide membership benefits that reward you for being a part of the WPA, and to ensure you are proud to refer or sell to your relatives, friends and neighbors.

My 95-year-old mother always tells me, "Rome wasn't built in a day" (nor was Budapest), but I know that the Romans and the Magyars had a plan, laid a foundation and then developed cultures which are still admired today. With your help and support, the William Penn Association will build on that strong and lasting foundation for our next hundred years. **WPL**



124 Év Után is Virágzunk!

Az Amerikai Magyarságnak csodálatos alkotása a William Penn Association (volt Verhovay segély egylet) amit tizenhárom (13) Magyar bányász alapított fennállásának 124 ik évét ünnepli. Nem hiszem, hogy az alapítók álmodtak olyan alkotásról, amelyhez majdán tizezrek fognak tartozni, sem arról hogy a tizenhét dollár ötven centből milliók lesznek.

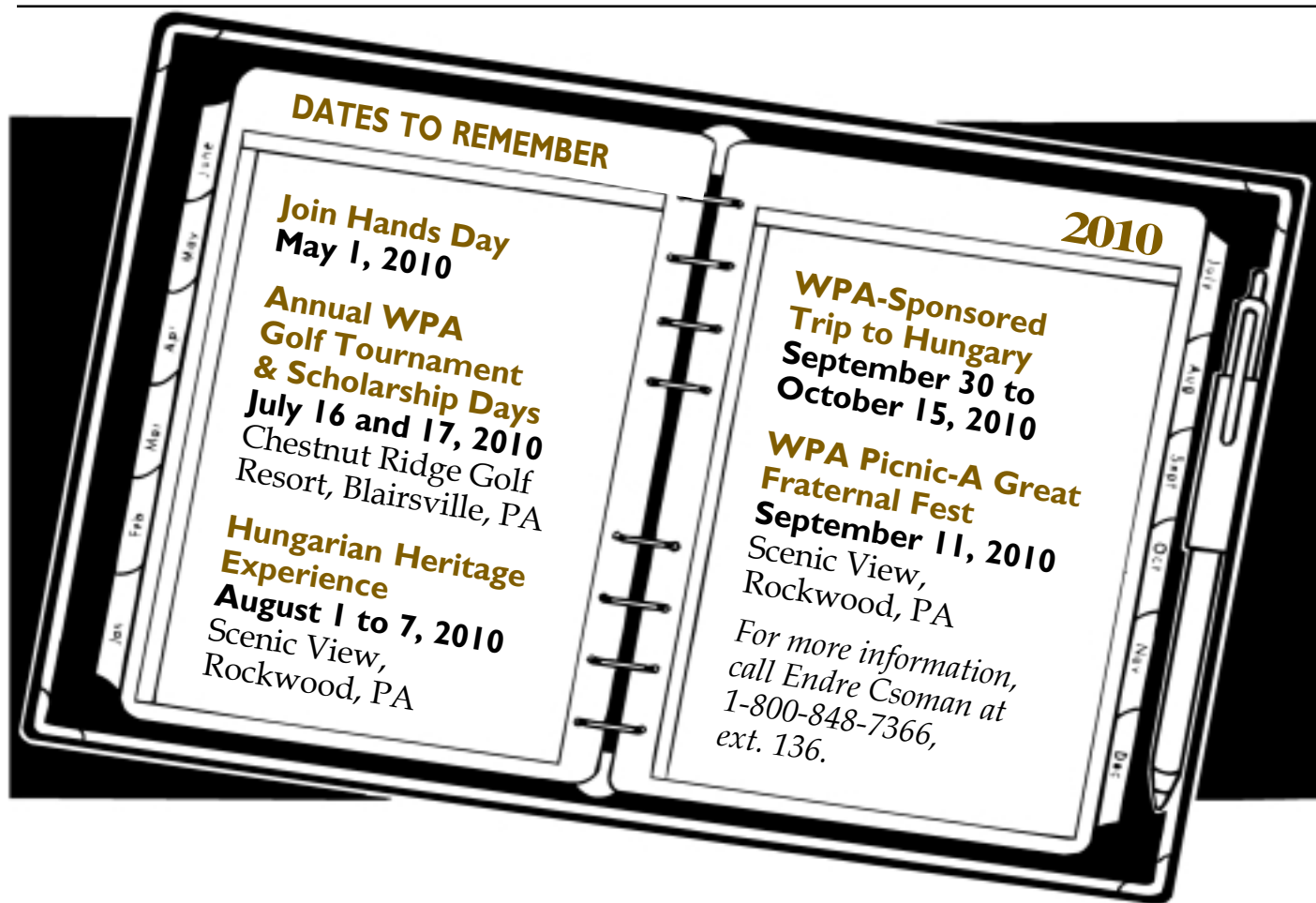
Sok viszontagság után érkezünk idáig, az egyesület átélte a természetes fejlődésnek minden próbáját. A dicséretre méltó és nagymultú Amerikai Magyar egyletek között mindig az első helyet foglalta el. Határozottan mondhatjuk, hogy aki tagjává lett a WPA-nek, annak a családja mindig megkapta mindazokat a kedvezményeket, melyek a Magyar testvéri szeretetből fakadnak, az egyesület

vezetőségét mindig az a szempont irányította, hogy az elhunyt tagoknak özvegyei, árvái vagy rokonai levonások és megrövidítés nélkül kapják meg az őket megillető részt.

124 év alatt nagy összeget áldosztunk az ember szeretet, a testvérsegítés oltárán, ezt a nagy örökséget teljes erővel kell tovább folytatnunk.

A 124 év fordulásánál hálával gondolunk a növekedésért adó istenre és a növekedést elősegítő munkatársakra, osztályaink ügykezelőire, tagokra és mindazokra akik segítségül szolgáltak felylődésünkben.

Cikkem bevezetével azt kívánom, hogy a következő 124 év is sikeres legyen és a vezetők, munkálkodók azt mondhassák megtettük kötelességünket! **WPL**





**William Penn Fraternal Association
Scholarship Foundation**

Tree of Knowledge

Our Newest Leaves

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

**In Memory of
Michael J. Hrabar
Ann Hrabar & Family
(Gold Level)**

**The Andersons
Robert A. Ivancso
2009
(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 #56

Everything's coming up roses

When we think of Valentine's Day, and in particular, Valentine's Day gifts, among the first things most of us think about are roses. But, did you know there are about 100 species and perhaps thousands of types of roses? Find the names of some of those species and types of roses hidden in this month's puzzle and you could win \$50 in our **Puzzle Contest #56**.

Puzzle Contest #53 WINNERS

The winners of our Puzzle Contest #53 were drawn January 8, 2010, at the Home Office.

Congratulations to:

Rose C. Antal, Br. 18 Lincoln Park, MI
Eileen M. Maikowski, Br. 705 Mayville, WI
Joseph G. Ritter, Br. 174 Scranton, PA
Judith Stiliha, Br. 1 Bridgeport, CT

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 #56**, 709 Brighton Road, Pittsburgh, PA 15233.
4. Entries must be received at the Home Office by **March 26, 2010**.
5. Four (4) winners will be drawn from all correct entries on or about April 1, 2010, at the Home Office. Each winner will receive \$50.
6. GOOD LUCK!!

Everything's Coming Up Roses Word List

Alba	Miniature
Bourbon	Moss
Centiflora	Noisette
China	Old Garden
Climbing	Polyantha
Fairhope	Portland
Floribunda	Rambler
Gallica	Shrub
Grandiflora	Tree
Hybrid Tea	

A	B	L	A	B	N	O	I	S	E	T	T	E	O	C
M	U	E	U	E	E	A	T	N	F	H	A	L	E	E
O	A	R	F	H	C	S	O	U	R	D	D	S	R	N
S	H	A	H	I	A	B	D	L	N	G	C	A	U	T
S	T	M	L	N	R	L	A	U	A	H	G	C	T	I
E	N	L	P	U	H	Y	B	R	I	D	T	E	A	F
R	A	R	O	L	F	I	D	N	A	R	G	P	I	L
G	Y	B	M	B	R	E	A	D	P	M	U	O	N	O
L	L	I	A	O	N	C	N	A	H	S	B	L	I	R
I	O	C	L	I	M	B	I	N	G	E	I	L	M	A
T	P	F	T	D	N	A	L	T	R	O	P	U	E	D
H	F	A	I	R	H	O	P	E	E	R	T	A	S	R

Name: _____

Address: _____

Phone: _____

Email: _____

WPA Life Certificate No.: _____



Tibor's Take *with Tibor Check, Jr.*

The Hungarian Ides of March

I was one of the few kids in my high school that could proudly claim that I had neither Italian nor Irish ancestry. It was difficult at times from a social standpoint, as many peers and friends were linked together in the sharing of a common ethnicity and shared experiences and traditions that were unique to their own nationality. These cultural traditions and events have a tendency to dominate and overshadow those of nationalities who are not as "mainstream" or numerically important. Thus, St. Patrick's Day always affected me on a very personal level.

I must confess that, once upon a time, I conformed to the traditions of this holiday. I, too, wanted to wear green and have a shamrock hat. I, too, wanted to fit in. I was tired of being "Hungarian." I wanted to be the nationality that the cool kids were. This continued for a few years, as did the symptoms of my cultural affliction: apathy and annoyance at Hungarian picnics; not wanting to show off the Hungarian coat of arms; and, of course, wanting to celebrate St. Pat's like I was fresh off the boat from Ireland.

Then, either through growing up or through a series of experiences and happenings in the Hungarian community, I underwent a rapid change of thought. Maybe it was realizing that being Hungarian was "cool," too. Maybe it was watching the members of our already graying Magyar community fall ill, grow older and ultimately leave the community through sickness or death. I saw, unlike the Irish or Italian communities, that there were not young American-Hungarians taking the place of the old. Maybe there were more teens like me who had replaced their heritage with something else. Either way, my cultural heritage needed me, and I needed it. I could not accurately describe myself without including my Magyar lineage, and now was hardly the time to forget where my ancestors called home.

In the years since that realization, I have often wondered why many young adults forego their Hungarian heritage. I have lamented as the crowds at our festivals and picnics grow smaller and older. Finally, these thoughts have pointed to me to a larger question: Why the Irish or the Italians? Why can't the Ides of March (March 15th) be as great a holiday as March 17th? Why do we commemorate one nation's patron saint over another nation's tragic and glorious attempt for freedom? Why do we have parades with green-clad and tipsy revelers over a thoughtful service remembering the price of freedom and democracy? Which would be a better civics lesson?

As hinted earlier, maybe it is because being Hungarian isn't "cool." Yet, whether it's Gene Simmons speaking in our native tongue to a wounded soldier or learning why church bells are rung at noon everyday, there is a book full of evidence to prove that being Hungarian *is* cool. Maybe it is because being Hungarian isn't as marketable. Who knows? All that I know is that there will be American-Hungarians who will attend a St. Patrick's day parade before they go to a St. Stephen's Day festival.

In the past, Hungary, surrounded by Slavs and Germanic peoples, has been able to preserve a rich and unique cultural tradition that is far different from any of its neighbors. Yet, over here, in the United States of America, we struggle to retain even our own. The future of our Hungarian communities and organizations lies in the hands of our youngest, and if we lose them to cultural apathy, then we, too, are lost.

Éljen a Magyar!
Tibor

Tibor Check Jr. is a member of Branch 28 Youngstown, Ohio, and a freshman at Cleveland State University. He also serves as host of the "Souvenirs of Hungary" weekly radio show broadcast on WKTL-90.7 FM in Struthers, Ohio.

Did you know they're Hungarian?

Did you know, **Jessica Szohr**, who plays Vanessa on the CW drama "Gossip Girl," is part Hungarian? The 24-year-old actress was born in Wisconsin to a Hungarian mother and African-American father. She was discovered at age 16 when she began working as a model. Szohr will be appearing on the big screen in "Piranha 3-D" opening March 19.

Let's hear your take

Let me know how you enjoy my thoughts and views on growing up Hungarian Style. If you have any questions or comments about me or my column, please email me at: SilverKing1937@yahoo.com, or drop me a letter in care of the William Penn Association, 709 Brighton Road, Pittsburgh, PA 15233. - **Tibor**

William Penn Fraternal Association Scholarship Foundation, Inc.

Eligibility Rules for Year 2010 Scholarship Grants

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

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

b) On both renewal and new applications, **the applicant must be the child or grandchild of a life benefit member of the William Penn Association in good standing.** For the 2010 school year, the parent/grandparent must be a Life Benefit Member for at least four (4) years as of January 1, 2010.

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

d) Grants are awarded for a two- or four-year period. The student must notify the President of the Scholarship Foundation, by letter, postmarked no later than **June 1, 2010**, that the student desires to receive a scholarship grant. It is recommended that the letter be sent via Certified Mail to ascertain proof of mailing date. **E-Mail notification will NOT be accepted as proof of notification.**

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

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

2. **An Essay** entitled: "If I could interview someone, either in the past or present, who would it be and why?"

The Scholarship Application and Essay must be mailed and postmarked by June 1, 2010.

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

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

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

Items 3, 4 and 5 must be submitted by September 30, 2010.

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

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

2. **An Essay** entitled: "If I could interview someone, either in the past or present, who would it be and why?"

The Renewal Letter and Essay must be mailed and postmarked by June 1, 2010.

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

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

Items 3 and 4 must be submitted by September 30, 2010.

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

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

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

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

k) All applications and renewal letters must be postmarked no later than **June 1, 2010.** Any applications or renewal letters postmarked after that date will not be considered.

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



Dumplings

FÁRADJON BE A MAGYAR KONYHÁBA.

This month the William Penn Association celebrates 124 years of serving its members. Since its inception back in 1886, the WPA has grown by leaps and bounds and has set the standard by which other Magyar organizations are measured. If not for the WPA, this column would not exist nor would I have the opportunity to serve as a Board member. I am grateful to be a member and count my blessings every day.

Eva Smith, a reader of The Hungarian Kitchen, wrote a letter wanting to know more about dumplings. This month and next in The HK, we will learn more about dumplings and how they can add a different culinary dimension to our meals. And, thus we have your trivia question for the month: *Where did the oldest dumplings in the world come from?* The tasty answer waits at the end.

The dumpling is actually a cooked ball of dough. You can create the dough by mixing any or all of the following ingredients: flour, eggs, spices, butter, oil and milk or cream. Sautéing, steaming, poaching, deep-frying and boiling are just a few ways dumplings are prepared. They can be savory or sweet, meat-filled, fruit-filled, vegetarian, soft or crunchy, dense-textured to sink or light-textured to float. You can create a filling with various ingredients or combine the ingredients into the dough. A good example of ingredients combined into dough is *nokedli*. A few more examples I am sure you will recognize include *ravioli*, *pot stickers*, *pierogi*, *khinkali*, *kreplach*, *gnocchi*, *tortellini* and *samosa*, all of which are among the most popular dumplings in the world. No matter what cuisine you choose, a dumpling is standard fare.

In order to create a dumpling that floats, you need to incorporate air. By using an artificial leavening agent like baking powder, you can accomplish this task. The baking powder combines with the liquid, and when you add heat you get steam that expands the interior of the dumpling. As the temperature of the dough rises, the protein fixates and holds its shape, which traps air, causing the dumpling to float. If you wanted a heavy dumpling, just mix the dough with liquid and eggs with a flavoring agent.

Let me give you a systematic way of creating the best dumplings for your chosen entrée. Once you understand the basics, you can mix and match ingredients.

1. Decide what you want to eat and how the dumpling should be prepared. If you are making a stew, you



Chicken Dumplings

could have the dumplings swim on the surface. For soup, they could float in the broth. If you fill the dumpling with a protein, you could serve three or four per person as the entrée. If it has a sweet filling, perhaps one large dumpling or three small portions would suffice for dessert.

2. Find a recipe you really like for the type of dumpling you wish to make. Make sure you have all the ingredients before you start cooking. Find out how many people you will be feeding adding one more portion to assure you have enough.

3. Follow the recipe gradually through completion and remember to serve hot food HOT and cold food COLD! Yes, there are cold dumplings served as *hors d'ouvres*.

4. Try new recipes to expand your knowledge of ingredients. The more you know allows for replacement in future recipes.

Now you know a bit more about dumplings. Enjoy the recipes for the month and support your WPA branch.

Trivia Answer: China. In the 1960's, archeologists studying the Tang Dynasty unearthed a wooden bowl during an excavation in the Xinjiang Uygur region. The bowl contained completely preserved dumplings from 907 A.D.

*Jó étvágyat
Főszakács Béla*

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

RECIPES

Basic Dumplings

2 whole eggs
 ½ teaspoon salt
 ¾ cup water
 2 cups all-purpose flour

In a mixing bowl, combine the eggs, salt and water, beating well. Add flour a little at a time to make soft dough. Drop this dough by teaspoonfuls into a pot of boiling water and cook until the dumplings rise to the top. Drain the dumplings and serve as a side dish with a sauce or buttered with fresh herbs.

Dumplings for Stew

2 cups all-purpose flour
 4 teaspoons baking powder
 ½ teaspoon salt
 ¾ cup whole milk

Mix the flour, salt and baking powder together in a bowl. Add the milk and stir to make smooth dough. If the dough is too hard, add more milk; if too soft and wet, add flour to get the consistency you want. Drop tablespoonfuls of dough onto simmering stew then cover the pot and cook for 15 minutes. Remove the cover and serve hot to your guests.

Farina Dumplings

1 whole egg
 ½ teaspoon salt
 1 tablespoon water
 ½ cup quick cooking Farina

Beat the egg, salt and water until light and fluffy, and then add the farina slowly stirring the mixture. Let stand for 15 minutes to solidify then drop spoonfuls of the dough into simmering chicken soup. Cover the soup pot and cook for 15 minutes until they are firm. Serve with soup in a hot bowl.



Country Cabbage Soup with Cornmeal Dumplings

Enjoy a taste of Hungary today!

The NEW WPA Cookbook

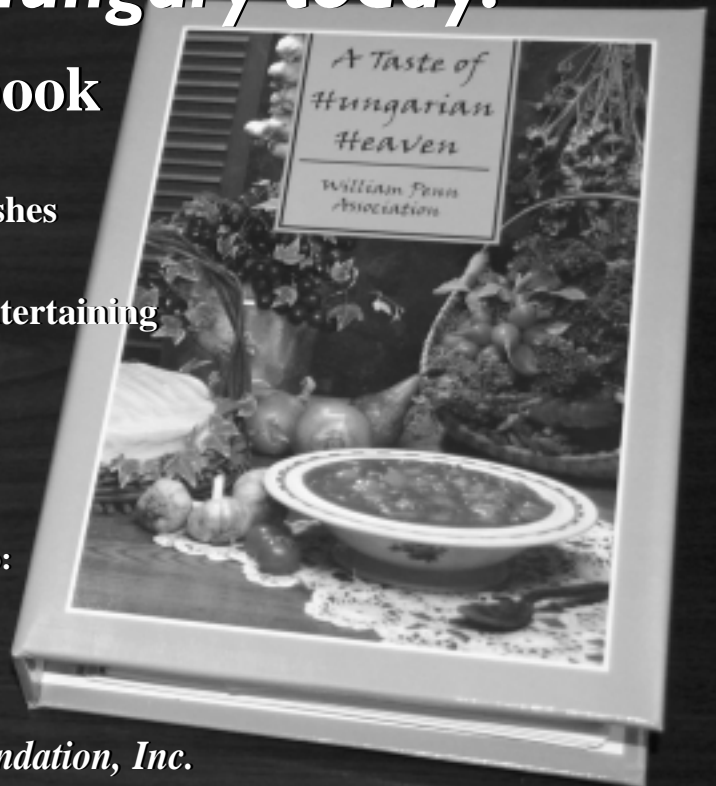
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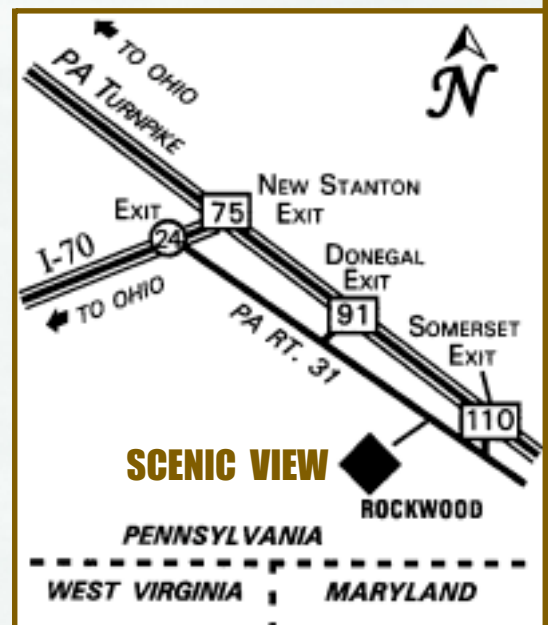
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WINTER IN THE LAUREL HIGHLANDS

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

Branch News

Branch 10

Barton, OH

Branch 40

Martins Ferry, OH

Branch 248

Monaville, WV

Branch 349

Weirton, WV

Branch 8164

Steubenville, OH

by Joyce Nicholson

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

What a hectic end-of year for 2009. We had our Christmas party (much fun!) on Dec. 13 then delivered the food baskets the week before Christmas. We also decided to remember Hounds Haven, a "quality of life" shelter for homeless and abused animals from around the Ohio Valley. We had a few volunteers who decided to canvas friends for donations of dog and cat food for the shelter. We want to thank everyone who volunteered and gave so generously to these animals. Our branches accumulated and delivered over 200 pounds of animal food for Hounds Haven shelter.

Then we donated a gift basket to the Red Cross for their holiday auction fund-raiser. The baskets, with the donor names displayed, were at the Fort Steuben Mall for a week prior to the auction.

Because the weather was so cold, icy and snowy during January, we decided to move our next meeting to Sunday, Feb. 28, at 4:00 p.m. at 63 Meadow Lane, Wintersville, Ohio, and hope for better weather.

For information about Branch 10 Barton, Ohio; Branch 40 Martins Ferry, Ohio; Branch 248 Monaville,



Robin Cibulka (left) of Hounds Haven accepts a donation from Branch 10, 40, 248, 349 and 8164, represented by Joyce Nicholson. Joyce is holding Suzie, one of the residents of Hounds Haven waiting for a family to adopt her.

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 Dawn D. Ward

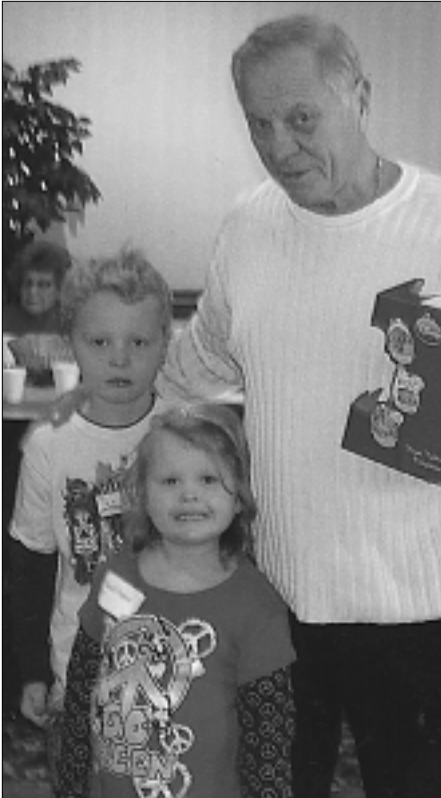
Even though Branch 14 is currently in winter recess, the fraternal spirit is ongoing thanks to the *William Penn Life*. WPA member Goldie Simon-Szabo read a recent Branch 14 article regarding the scarves the mission group at the First Hungarian Reformed Church were making for our troops in the Middle East. Jeff Ward put her in contact with one of the members of the mission group because Goldie wanted to make a contribution. The mission group's new project is providing afghans for the homeless, battered women's shelters, nursing homes and hospitals. Goldie donated two beautiful afghans to the mission group. This member's generosity exemplifies WPA's philosophy of helping others.

It is not too soon for WPA high school seniors planning to attend college to write to William Penn requesting a scholarship application. The scholarship program is one of the best fraternal benefits available through our fine organization. See Page 9 of this issue for more details.

This month the WPA celebrates its 124th anniversary! On Feb. 21, 1886, a group of Hungarian coal miners banded together to start what was to become the largest Hungarian-based fraternal organization in the western world. While other financial institutions have been struggling due to poor decision making, predatory lending and toxic sub-prime mortgages, WPA's aversion to these gimmicks has placed us in an enviable financial position. Our financial strength enables us to offer our members the best insurance and annuity products on the market. One example is our "no-surrender charge" annuity currently paying 3.5 percent. To find out more about our annuities and insurance products contact Jeff Ward at 440-838-1200.

Continue on Page 15

Next Deadline
February 19



Tony France and his grandchildren A.J. and Cassidy enjoy the Branch 14 family Christmas party.

Continued from Page 14

The next branch meeting will be held Wednesday, March 3, at 7:30 p.m., at the Bethlen Hall of the First Hungarian Reformed Church located at 14530 Alexander Road, Walton Hills. All members are encouraged to attend to help plan the activities and philanthropic endeavors for 2010.

Branch 18 Lincoln Park, MI

by Barbara A. House
Well, here we are in sunny Florida... NOT! Since we have been here, we have had record cold weather for 11 days. The only bright spot is I don't have anything white to shovel. Just sand. We are finally warming up.

Welcome new members Colton, Wyatt and Hunter Yarbrough, and Nicholas and John Rice. We are happy to welcome you to Branch 18.

Get well wishes to Rocky Borsa, Steve Nagy, Emma Poliska and John

E. Lovasz. Hope you all feel better soon.

Thank you Doris and George Schvarckopf for your very generous donation to help us feed the animals. This weather has been tough on shelters everywhere.

Happy birthday to Ralph Manning and all those celebrating special days in January.

Welcome, Doug Miller, to the William Penn Family. Hope you are with us for many years. Congrats also to Barbara Tew on your promotion. It is well deserved.

Remember our deceased members and their families in your prayers, especially: George Charles, father of National President George S. Charles Jr., a truly sweet man; Joe Horvath, who supported everyone and everything Hungarian and William Penn: Ernie Mayoros, longtime Branch 18 auditor; Patricia A. Burke, Joseph K. Gegus, Albert Borsa and Clara Zakar. We lost many special people in December. They will be truly missed.

Holy Cross Hungarian Catholic Church will host a Mardi Gras celebration on Sunday, Feb. 14. As always, we ask you to please support this and other Hungarian events in the Detroit area.

Remember, I am in Florida. Call me anytime at 1-321-752-0375 or 1-313-418-5572.

Stay warm and think Spring.

Branch 28 Youngstown, OH

by Kathy Novak
Happy Valentine's Day!

And happy 124th anniversary to the WPA. What a wonderful milestone. Our fraternalism is an added asset to the great insurance and annuity products WPA has to offer.

Our sincerest, heart-felt sympathy goes to the family of George Charles. He was a faithful member of the WPA for many years. No words can express the sorrow felt by those he leaves behind, including National President George S. Charles Jr., Dianne and Steve.

After our Christmas party in

December, our branch had a few coloring books, crayons and yo-yos left over, so we decided to donate them to the Youngstown branch of Akron Children's Hospital. We know they were put to good use and appreciated. A local newscast mentioned them as some of the gift items Santa delivered to patients during his visit.

Congratulations to Chairman of the Board Steve Varga on being elected chairman of the Hungarian American Coalition, and to National Vice President-Secretary Richard Toth on being named Fraternalist of the Year by the Fraternal Societies of Greater Pittsburgh.

The Home Office did a nice job producing the beautiful 2010 calendars. Everyone is commenting on the Scenic View property.

Happy birthday to all those celebrating their special day, and best wishes to those loving couples celebrating an anniversary.

Our thoughts and prayers go out to all those experiencing the loss of a loved one.

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

Branch 34 Pittsburgh, PA

by Andy McNelis

Snow, snow go away! We haven't had this much snow for a few years, and I think that I can speak for quite a few people when I say, "enough is enough!"

Please take a moment and pray for all our service men and women, especially those in harm's way.

I forgot to mention last month what a hit the yo-yos were with the children and adults. Reading Tibor's column reminded me. The gifts are always very enjoyable, but the yo-yos were the biggest hit with everyone I spoke to. A special thank you to whoever ordered these gifts.

At our Christmas party the officers and auditors were unanimously re-elected by all present. Thank you for having faith in us and our service to Branch 34. A special thank you to

Continued on Page 16

Branch News

Continued from Page 15

National Vice President-Fraternal Endre Csoman for swearing in the officers and auditors. *Köszönöm szépen!* We missed our friends from Magyar Park. Hope that you are feeling better every day, Joe. We are sure that Muncie is taking very good care of you.

Special congratulations go out to Steve Varga, Barbara House and Rick Toth.

Branch 34 would like to send our condolences to the Charles family on the passing of George Charles Sr.

A special "Happy Birthday" to longtime branch member Carm DeBlasio (may you have many more, Carm) and to all branch members celebrating their birthdays. We hope that you all are happy and healthy.

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

Branch 51 Passaic, NJ

by Christine K. Baldyga

Our family Christmas party was held on Dec. 6 at the American-Hungarian Club in Garfield, N.J. Patrick the Magician entertained the children, parents and grandparents. Many of the children participated in the show and were amazed at the magic. Christmas carols were sung and Santa Claus arrived. Santa spoke with each child and gave each a gift. The children really enjoyed the yo-yos provided by the Home Office. Refreshments were served, and the afternoon was enjoyed by all. We thank everyone who helped make the party a success, especially the WPA Board of Directors and the Home Office for their financial assistance.

Before the Christmas party, Branch 51 held its annual election of officers. Elected were: Christine K. Baldyga, president and secretary; Ernest J. Mozer Jr., vice president; Marian Rubin, treasurer; and Maria



Young members enjoy Branch 51's annual family Christmas party held in December.



Officers of Branch 51 for 2010 are (from left): Marian Rubin, treasurer; Christine Baldyga, president and secretary; Ernest J. Mozer Jr., vice president; and Maria Mozer, auditor.

Mozer, auditor.

A Mass for deceased members of Branch 51 was held Jan. 24 at St. Stephen Roman Catholic Magyar Church in Passaic. We remember those we have lost and keep them in our thoughts and prayers.

We wish everyone a happy and healthy new year.

Branch 189 Alliance, OH

by Sherry Moore

The holidays are over for a few months. Now, everyone can look forward to a nice spring. Our branch hopes everyone had a nice Christmas and New Year.

We were very lucky this past

holiday to have Santa and Mrs. Claus (Carl "Moon" Wervey and Annie Graber) brought to the club by horse and sleigh. Their visit was covered by *The Alliance Review*, and the children were very excited. We had 85 children attend our party. The ladies auxiliary provided food and cookies for all. The party also featured the Balloon Family with their magic act and a balloon for everyone. Santa distributed to the children gifts and treat bags provided by the Home Office. Our party was a great success, and we hope to host many more.

The club is in the process of getting a much-needed walk-in cooler. It will replace a very old one that's been there since the place

Continued on Page 17



Santa and Mrs. Claus (Carl "Moon" Wervey and Annie Graber) arrived on a horse and sleigh at the Branch 189 family Christmas party.



Santa welcomes young members to the Branch 249 family Christmas party.

Continued from Page 17
opened.

Valentine's Day is fast approaching, and we will host a party for members featuring a band, food and surprises for all.

Until next time, remember Easter is early this year, falling on April 4. So, plan your Easter egg hunt soon.

**Next Deadline
February 19**

Branch 249 Dayton, OH

by Anne Marie Schmidt
Congratulations to WPA Chairman of the Board Steven J. Varga for his appointment as chairman of the Hungarian American Coalition; to Richard W. Toth, national vice-president-secretary, for being named Fraternalist of the Year by the Fraternal Societies of Greater Pitts-

burgh; and to Barbara A. House, WPA vice chairman of the Board, for being honored by the Hungarian Arts Club as the guest of honor at the Annual White Rose Ball in Dearborn, Mich. We are so proud of their commitment to the Hungarian community and of their outstanding representation of the William Penn Association.

We extend a special thank you to Branch Coordinator/President Michele Daley-LaFlame and all the officers and members of Branch 249 who contributed to another successful Christmas party. Attendance was great. It was enjoyable socializing with one another and especially enjoyable watching the children as they anxiously awaited the arrival of Santa Claus.

There are several upcoming events in March, so mark your calendars.

The Magyar Club of Dayton will hold its next meeting on March 7 at 1:00 p.m. at the Old Troy Pike Community Church Hall.

St. Stephen's Catholic Church will host a dinner commemorating the Hungarian Revolution of 1848 on Sunday, March 14, at 1:00 p.m. Please call Michele Daley-LaFlame at 937-278-5970 for details.

St. Stephen's Church also will have a sausage sale on March 19 with pick-up from 9:00 a.m. to 6:00 p.m. The cost is \$3.50 per pound, and orders should be placed with Michele Daley-LaFlame at 937-278-5970 by March 14.

Our branch will hold a cabbage roll sale on March 25 with pick-up from 1:00 to 6:00 p.m. at St. Stephen's Church Hall. The cost is \$2 each, and orders should be placed with Michele (937-278-5970), Anne Marie (937-667-1211), or Annie Kertesz (937-275-6654) by March 19.

Please remember in your prayers our members who have been ill, our deceased members, and especially the people of Haiti who are suffering from the devastating earthquake.

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

Branch 296 Springdale, PA

by Diane M. Torma

Branch 296 held its monthly meeting and election of officers where the following members were reelected to serve our branch for the year 2010: Ron Balla, president; Tom Santoriello, vice president; Diane M. Torma, secretary-treasurer; and Margaret Kosheba and Audra Balla, auditors. The officers were sworn in by Noreen Fritz.

On Dec. 5, the branch Christmas party was held at the Springdale Veterans Association. President Balla welcomed everyone and extended holiday greetings on behalf of the WPA. The children and adults alike were entertained by an amazing ventriloquist, Cindy Speck. Cindy included various characters in her show, as well as members of the audience, and got everyone in the Christmas spirit by singing Christmas carols via her characters.

As the children sang "Jingle Bells," Santa and Mrs. Claus came for a visit. Each child took a turn to sit on Santa's lap to convey his wish lists. Gift bags filled with candies and toys were distributed by Mrs. Claus to all children in attendance.

The afternoon was complete with a delicious buffet and Christmas cookies. We appreciate the financial assistance from the Home Office and Board of Directors. Also, many thanks to the branch officers and members who made this year's party successful through your planning,



Santa and Mrs. Claus pay a visit to children attending Branch 296's Christmas party.

preparation, clean-up and contributions to the Christmas cookie table and Christmas raffle.

Branch 296 holds its monthly meetings on the second Thursday of each month at the King's Family Restaurant in New Kensington at 7:30 p.m. The next meeting is on March 11. We encourage and welcome all branch members to attend.

All of us at Branch 296 were deeply saddened upon the recent passing of George S. Charles. George was not only the devoted branch coordinator of Branch 296 in title, but also a mainstay at the Springdale branch for as long as anyone can remember. For years, he quietly made sure that everything was in order at the Hungarian Reformed Church where we held our meetings and events. No one else had to think about anything. The door was always open, the hall was always clean, the trash was always empty. He never

looked to be thanked or recognized. He only did it because he cared about the betterment of the WPA and furthering its mission. George was proud of his WPA membership and was a true fraternalist in every sense. He was gentle in his ways, but when he spoke, you listened. His message was always meaningful. George will be truly missed at our branch meetings and activities.

Our heartfelt sympathy is extended to George's wife Irene; his son Jim; son and WPA National President George S. Charles Jr. and his wife Dianne; grandsons Jim, Matt (Lynn) and Steven; and great-granddaughter Teagan. We will greatly miss George and will strive to follow his example of fraternalism, hard work, commitment and living a good life. May he rest in peace.

Branch 8114 Clarion, PA

by Noreen Fritz, FIC, LUTCF (in Pittsburgh)
February, the love month. St. Valentine's Day is celebrated by people around the world, the traditional day when people express their love. Happy Valentine's Day and lots of love to all our members. Remember: Love is a gift from God.

Because of the busy December, I was not able to meet the deadline for the branch news in the January issue.

I received a brief summary report of the branch's Christmas Party from Art Aaron. There were 50 adults and

Continued on Page 19

All articles and photographs
for the March issue
of the William Penn Life
are due in our office by
February 19, 2010.

Branch News



At Branch 8114's Christmas party, Santa visits with Barbara and Francis Bauer and their granddaughter Jessica Stucke.

Continued from Page 18

31 children that attended. Entertainment was provided by the Immaculate Conception school choir. Santa arrived to give gifts to the children. There was a delicious meal and fine company, and the Christmas Spirit prevailed. Everybody had a wonderful time.

Congratulations to National Vice President-Secretary Richard W. Toth, FLMI, FIC, who was recently named Fraternalist of the Year by the Fraternal Societies of Greater Pittsburgh. This is a well deserved recognition for Mr. Toth.

Edna and Vern Smith are very proud of their granddaughter Kylynn. She is a junior at Penn State University-Greensburg majoring in psychology, has a 4.0 average and is the captain of the volleyball team. Congratulations and best wishes from all of us!

The officers of Branch 8114 are truly amazing in the extreme effort, time and work they devote to making Branch 8114 a successful branch. The WPA and members of the branch are so grateful for your dedication. THANK YOU!!

Now for a very sad message. Recently Marian Hargenrader went

home to live with our Lord. Deepest sympathy to Marian's family from the entire WPA. Your sorrow is shared by everyone who knew and loved Marian.

Branch members having birthdays in this love month are: Shawna Huefner, Kevin Slike (branch officer), Hannah Jones, Ronald Magness, James Zacherl, Kayla Bauer, Charles Ruslavage, Vicki Loll, Terry McDevitt, Anthony Cherico Jr., Mary Cummins, Katherine Delaney, Joan Donahue, James Snyder, William Cotherman, Richard Hurst, Jacob Rice,

Lawrence Gatesman Jr., Tannya Best, Barbara Niederriter, Trent Keatley and Joseph Hargenrader.

Happy Belated Birthday to: Nola Aaron, James Kerle, Braylon Beckwith, Matthew Delaney, Susan Jones, Terry Pierucci, Patricia Schill, William Rice, Cletus Schill, Ronald Hanold, Emily Rice, Rebekah Hurst, Anna Cherico, Donna Lebda, Diane Rhoads, Eugene Carroll, Jim Delaney, Deborah Donahue, Robert Kerr, the Rev. Paul Schill and Jessica Stucke. Sorry I missed your birthdays last month.

If you would like to have any life insurance or annuity certificate reviewed, 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 you are losing money because of the current economy situation or low bank CD interest rates, 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. I am here for you and your family.

Please pray for peace and our soldiers.

Are your beneficiaries up to date

THAT'S A QUESTION YOU MAY not have asked yourself very often, if ever. But, it's one you should ask yourself at least once a year.

We can't stress enough the importance of regularly checking the beneficiaries listed on your life insurance certificates. It is the only way to ensure that the people you want to receive the benefits of your life insurance are the ones who will receive it.

Think about the changes that have occurred in your life since you purchased your life insurance. Getting married, having children, losing a loved one, getting divorced, getting remarried--all these life changes affect your responsibilities. Do the beneficiaries currently listed on your life insurance certificates reflect such changes?

If you think you need to update the beneficiaries listed on your certificates--either primary or secondary beneficiaries--contact your WPA representative. Or, call our Home Office toll-free at **1-800-848-7366**.

In Memoriam

GEORGE S. CHARLES
SPRINGDALE, PA --
The members of Branch 296 Springdale, the Home Office staff and members throughout the Association were saddened by the recent death of Branch 296 Coordinator George S. Charles. Mr. Charles, 85, passed away Jan. 4, 2010, at home.

He was the father of WPA National President George S. Charles Jr. and grandfather of Home Office employee Steven F. Charles.

Mr. Charles was born May 13, 1924, son of the late George and Julia Charles. He served in the army during World War II. He was a foreman for the Allegheny County Parks Department for 20 years and a laborer foreman at Logan Ferry Coal Co. for more than 25 years before retiring.

Mr. Charles served the members of Branch 296 and the WPA with a quiet dedication and devotion for many years.

"He never looked to be thanked or recognized," said Diane M. Torma, national vice president-treasurer and secretary-treasurer of Branch 296. "He was gentle in his ways, but when he spoke, you listened. His message was always meaningful."

He was a member of the Hungarian Reformed Church of Springdale.

In addition to his son and grandson, Mr. Charles is survived by his loving wife of 54 years, Irene; a son, James; two grandsons, James and Matthew; and a great-granddaughter, Teagan.

He was preceded in death by a brother, Elmer Charles, former National President of the WPA.

Services were held Jan. 8 at the Charles B. Jarvie Funeral Home in Springdale, with burial in Deer Creek Cemetery, Harnar.

Memorial contribu-

tions may be made to the William Penn Fraternal Association Scholarship Foundation, Inc.

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

DECEMBER 2009

- 0001 BRIDGEPORT, CT
Frank J. Korcsmaros, Jr.
- 0008 JOHNSTOWN, PA
Mary M. Midile
Beatrice Waxmunsky
- 0013 TRENTON, NJ
Rocco Giacobone
Ryan P. McGrath
- 0016 PERTH AMBOY, NJ
Vilma Misak
- 0018 LINCOLN PARK, MI
Albert Borso
Patricia A. Burke
Joseph K. Gegus
Clara Zakar
- 0019 NEW BRUNSWICK, NJ
Frank R. Forbes
David R. Harding
Katalin Somody
Fred J. Wennemer, Sr.
- 0028 YOUNGSTOWN, OH
Dorothy M. Cico
- 0034 PITTSBURGH, PA
Helen Karpynka
John J. Sayut
- 0048 NEW YORK, NY
Margaret C. Donovan
Stephen Kaminek

- Vincent Kovacs
Evette Sarauw
- 0071 DUQUESNE, PA
Gazella Agopoff
- 0098 BETHLEHEM, PA
Irma Lafferty
John Tashner
- 0132 SOUTH BEND, IN
Carl R. Berta
George L. Markos
- 0174 SCRANTON, PA
Paul Titko
Joseph A. Walsh
- 0226 MCKEESPORT, PA
Jason M. Secasky
- 0278 OMAHA, NE
Johann M. Schneider
Ella May Zuroske
- 0296 SPRINGDALE, PA
Joseph Kish
- 0352 CORAOPOLIS, PA
Robert J. Cahalan
Arlene A. Kostie
John B. Moretti
- 0525 LOS ANGELES, CA
Joseph Fergus
- 0590 CAPE CORAL, FL
Marion Berceli
Dorothy R. Hogan
- 0705 MAYVILLE, WI
Cecilia F. Schulteis
- 0723 WORCESTER, MA
Sophie A. Knapinski
Elizabeth A. Sorel
Donald J. Stowell
Irene W. Wellman
- 0725 SPRINGFIELD, MA
Sophie T. Dizak
Lorraine L. Rivers
- 8075 WILKES-BARRE, PA
Eleanor Dress

Recent Donations

WPFA Scholarship Foundation

DECEMBER 2009

Branch - Donor - Amount

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- 28 - Frank Schauer - \$5.60
- 28 - Kristen M. Hallsky - \$10.00

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- 129 - Julie Westcamp - \$5.46
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- 226 - Dennis S. Burlikowski - \$5.00
- 226 - Robert W. Serena - \$5.00
- 296 - Geraldine M. Heade - \$10.00
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- 336 - Carly D. Keely - \$10.00
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 - 8020 - Karen M. Dansak - \$1.00
 - 8020 - Verna H. Arbanas - \$5.00
 - 8286 - Joseph Schaefer - \$10.00
 - 8340 - Esther M. Lopolito - \$10.00
- TOTAL for Month = \$370.94**

DECEMBER 2009

Donor - Amount

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- William J. Bero - \$82.06
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- M/M August A. Scarpelli - \$50.00
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- Karen S. Vance - \$25.00
- Br. 14 Cleveland, OH - \$42.00
- Cookbook Sales - \$645.00

TOTAL for Month = \$1,381.47

IN MEMORY OF

DECEMBER 2009

Donor - Amount

(In Memory of)

- Margaret H. Boso - \$50.00
(Emma Balla)
 - Margaret H. Boso - \$50.00
(Elizabeth R. Nagy)
 - M/M Thomas F. House - \$25.00
(Ernie Mayoros)
 - Br. 18 Lincoln Park, MI - \$125.00
(Deceased Branch Members)
- TOTAL for Month = \$250.00**

Affordable Financial Protection For Young Adults



Young-Adult Term Plan

20-year Level-Term Life Insurance

Issue ages 20 - 40

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

Simple Underwriting

LOW premiums or single pay option

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

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

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Our National President reflects on the WPA's first 124 years...**PAGE 3.**

A new face in the Home Office...**PAGE 4.**

WPFA Scholarship Foundation eligibility rules for 2010 grants ...**PAGE 9.**

PSRT STD
US POSTAGE
PAID
PERMIT #12
INDIANA, PA

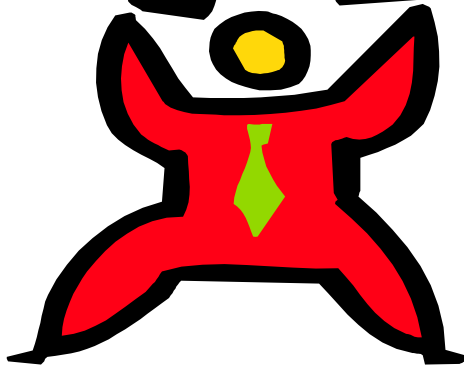
Referral Fees

\$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