

MARCH 2010

William Penn Life



**Tax time is a good time to think
about IRA's and annuities**

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Join us for the 10th Annual

WPA PICNIC

A Great Fraternal-Fest



Sept. 11, 2010

Noon-6:00 PM

Scenic View

Rockwood, PA

ALL-YOU-CAN-EAT

Chicken Paprikás - Mushroom Paprikás - Dumplings
Gulyás - Kolbász - Hot Dogs - Bacon Fry
Coffee - Soda - And More

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Palacsinta - Lángos - Pastries - Funnel Cake

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1-800-848-7366, ext. 136**



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William Penn Life



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For Starters

Visit Hungary this autumn with the WPA

THE WPA IS MAKING the final arrangements for another exciting excursion to the Land of the Magyars, and you are cordially invited to join us.

This year's trip is being planned for the fall when the weather is more temperate and the crowds lighter. We will depart on Sept. 28 from Cleveland, Detroit and Pittsburgh and return from Hungary on Oct. 13.

The trip will include for the first time a visit to Croatia and it's beautiful Istria Peninsula. We will then move on to Hungary where we will visit Lake Balaton, the Danube Bend, Eger, Gödöllő, Lillafüred, Tard and, of course, Budapest.

All accommodations during our trip will be in four- and five-star hotels.

For more information, please contact Endre Csoman at 1-800-848-7366, ext. 136, or email Endre at ecsoman@williampennassociation.org.

Hungarian Heritage Experience 2010: A week to explore, share and learn

THE WPA INVITES adult members and friends of the Association who wish to study the Hungarian language, and those who wish to brush up on their Hungarian grammar, to our annual Hungarian Heritage Experience, Aug. 1 to 7, 2010, at our beautiful facilities at Scenic View in Rockwood, Pa.

The purpose of this Hungarian Heritage Experience is to teach those basic skills which will bring us closer to our Hungarian roots. More than that, this shared Hungarian Experience will take us on a fascinating journey with your classmates who have the same desires to explore and share memories and experiences of our common Hungarian heritage.

The cost for the week is \$275 for WPA members or \$300 for non-members. For this price you will receive five days of instruction, six nights lodging, all meals and all necessary instructional materials.

To make your reservation, complete the form below and send it, along with your full payment, to the Home Office. A maximum of 25 students will be accepted, allowing for a more personal and effective learning experience. Reservations will be taken on a first-come/first-served basis.

For more information, call the Home Office at 1-800-848-7366, ext. 136.

Hungarian Heritage Experience

Reservation Form

August 1-7, 2010 • Scenic View, Rockwood, PA

Name: _____

Address: _____

Phone: _____

Email: _____

WPA Certificate Number: _____

Fee = \$275 per WPA member / \$300 per non-member

Make check payable to "William Penn Association"

Mail this form and check to:

Hungarian Heritage Experience, William Penn Association

709 Brighton Road, Pittsburgh, PA 15233

Letters

Hungarian Arts Club of Michigan appreciates WPA's support

The Hungarian Arts Club of Michigan would like to express our sincere gratitude for the generous donation of the William Penn Association to our Annual White Rose Debutant Ball. The funds will be used to further our commitment to support our yearly college scholarship award to students of Hungarian descent pursuing Fine Arts degrees.

This year marked an exceptional

event as we honored William Penn's own Barbara House, as honorary Chairperson for all her contributions to the Michigan Hungarian community and our scholarship winner, aspiring opera singer Lara Semetko, whose great grandfather Karoly was the secretary for Branch 119 of the Rakoczi Aid Association and he attended the 11th Quadrennial Convention in Connecticut.

We were so thrilled to see the William Penn National Directors attend our event and cannot thank you enough for your generosity and support.

Sincerely,

Tomas Markovits

President

The Hungarian Arts Club
of Michigan
Ypsilanti, Mich.



Branching Out *with Endre Csoman*

Remembering Lajos Kossuth

Leader of the 1848 Hungarian Revolt

MARCH 15, 1848, IS STILL FOREMOST in the thoughts of the Hungarian people. It was the great revolution for independence, freedom and survival. On March 15 of each year, or the Sunday nearest, Hungarians worldwide commemorate and rededicate themselves to the democratic principles propagated by Lajos (Louis) Kossuth, principles which are identical with the spirit of the Declaration of Independence and the Constitution of the United States.

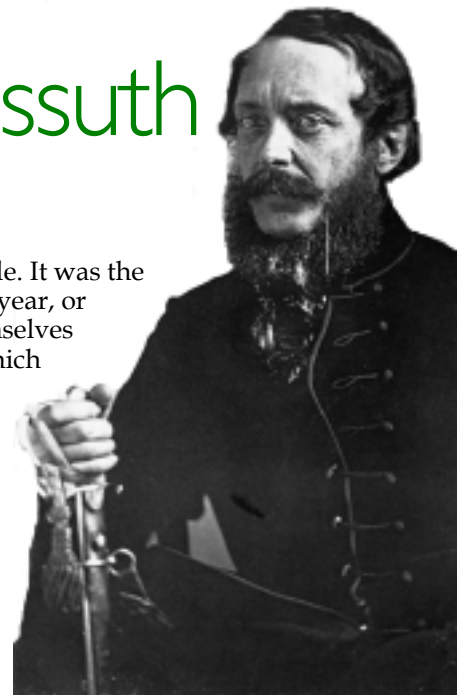
Louis Kossuth was born in 1802 in Monok Zemplén County. He studied law at the Reformed School of Sárospatak where he showed remarkable mental powers by memorizing all of his studies. He was arrested for published reports on the proceedings of the Hungarian Diet of 1832-36 and sentenced to four years imprisonment by the Austrian government. He spent three years in prison where he studied English from the Bible. (He was Lutheran by faith.) In 1840 he became editor of the *Pesti Hirlap* (Hungarian Daily). The revolt of March 15, 1848, of which he was one of the leaders, led to the Hungarian independence. In the newly formed Hungarian government, he was appointed Minister of Finance and later elected Governor of Hungary.

Kossuth led the short-lived Hungarian republic until it was evident that the national army could not stand against the Russian forces sent by the Czar to save the Austrian empire. In August 1849, Kossuth fled to Turkey where he was held as a political prisoner.

The American people took an interest in Kossuth. The strong Kossuth sentiment throughout the states culminated in a resolution passed by both Houses of Congress to the effect that Kossuth be invited to the United States as the "guest of the nation." He visited the United States from 1851 to 1852, making large-scale tours of public appearances and speeches. He was received with great enthusiasm and was celebrated by the great American nation during his visits. Kossuth spoke not as a stranger but as a brother from the other side of the Atlantic. Charles F. Thwing, late president of Western Reserve University, said, "Among the great ones of the earth we place him."

We still praise Kossuth 161 years later, and we still hear "Kossuth Apánk" just as George Washington is considered the father of the United States of America. March 15 will remain in our hearts as a symbol of freedom and liberty. Every March 15 the national song, "Talpra Magyar," is still revered by the Magyars wherever they are.

On March 10, 1894, at the age of 91, Lajos Kossuth gave back his earthly life to his creator in Turin, Italy.



Dear Members and Friends,

We need your help. This appeal is on behalf of those who struggle with everyday basic necessities, such as putting food on their table.

The Home Office is again collecting non-perishable food items and monetary donations which will be given to food banks in the Pittsburgh area. Donated items will be picked up by the WPA and transported to the food banks. Monetary donations of any amount will also be appreciated. Make checks payable to the "William Penn Association Foundation."

If you have any questions, please contact the WPA toll-free at 1-800-848-7366, ext. 136.

ENDRE CSOMAN



It's that time of year again

APRIL 15TH IS RIGHT AROUND THE CORNER, and for many of us, we are spending our weeks at our day jobs and some weekend time working on our income taxes. Financially, some of us are simply trying to find a way to stretch our paychecks to meet the increasing demands of life such as food, shelter and transportation.

We may ask ourselves if this is all there is? The answer is no; there is much more to life--family, friends, church, hobbies, charity work, etc. These present diversions that make life worth living. Prioritizing this list is a personal choice, but ensuring a rich and full life requires careful thought and planning. This is even more important because so few companies are providing any retirement plans. Many companies have shifted that burden to the employee. On the positive side, that means that we can control our retirement planning for the kind of future we want to lead. With that opportunity comes responsibility; if you fail to plan you will surely be planning to fail.

With the tax deadline just over a month away, this is a great time to investigate whether a Traditional or Roth IRA makes financial sense. Qualified plans are ones that are eligible for either a tax deferment or tax deduction. It is important for you to consult your financial advisor or tax professional to understand how an IRA or annuity can be a building block for a successful retirement.

Regardless of your age, annuities can be a great way to either start your nest egg or add to an existing plan for your future financial security. Whether you are saving for your future or helping to start your child or grandchild on a lifelong course of financial security, your thoughtfulness will last a lifetime.

More so than at any time of year, this is a great time to plan for your future financial health. Important questions to consider include:

- How long do I want to work?
- When can I afford to retire and what do I want to do such as travel, pursue hobbies, etc?
- What options do I have for building the income necessary for my future needs?

The WPA offers both Qualified and Non-Qualified IRA and annuity plans. Our interest rates are some of the highest available. WPA does not charge a management fee; every dollar is invested in your account. We offer several different plans, including five- and nine-year plans which pay higher rates but have a surrender charge for early withdrawal. We also offer our members a No-Surrender Annuity that provides for a lower interest rate but no penalties from the WPA if the money needs to be withdrawn. Qualified annuities are designed as retirement plans, and for that reason the government provides the tax deduction. That is also the reason that if you withdraw money early, the IRS imposes a penalty.

The WPA stands ready to help you and your advisor with investments in any of our annuity plans. Please call your WPA sales professional, call the Home Office toll-free at 1-800-848-7366 or visit our website at www.williampennassociation.org. We look forward to serving all of your insurance and annuity needs.

Doug Miller is the Executive Assistant to the National President.



Make Your Money Work For You!

WPA Annuity and IRA products provide an excellent retirement savings and income opportunity with the safety and security of an organization that has served our members for 124 years. There is no better time to plan for your future and watch your nest egg grow!

9-YEAR ANNUITY with a current interest rate of **4.75%**
Make withdrawals after 9 years with no WPA penalties.

5-YEAR ANNUITY with a current interest rate of **4.25%**
Make withdrawals after 5 years with no WPA penalties.

Rates guaranteed for six months. Early surrender charges may apply.

**For more information contact your WPA Sales Professional
or call the Home Office toll-free at 1-800-848-7366, Ext. 120.**

AGENT PROFILE

Andrew Girard

Westborough, MA

508-366-7802

or 866-366-0048

WPA Agent since 1998



ANDREW GIRARD has been in the insurance business since 1968. He hails from Schenectady, N.Y., and currently lives in Westborough, Mass. While attending Northeastern University in Boston, he became an agent with Metropolitan Life Insurance. After successfully completing the state insurance exam, Andy took additional insurance courses at Northeastern University and on site at Metropolitan Life in New York City. The following year, he joined the district sales organization in Brookline, Mass. During this time he won many sales contests and awards, and subsequently was promoted to assistant life insurance manager. In 1971, he left Metropolitan

Life and started his own insurance business, specializing in standard and impaired risks. He also became a managing general agent for Resolute Life Insurance Co. and eventually became responsible for appointing general agents to handle life insurance products in the five New England states.

In 1975, in addition to selling life and disability insurance and appointing general agents, Andy added substandard auto and homeowners insurance products to his agency. More than 20 years later, he sold the auto insurance agency and continued to sell life and disability products. In 1998, he received his Fraternal Insurance Counsellors (FIC) designation and shortly thereafter joined the William Penn Association, where he has continued to provide service and promote sales for certificate holders in Massachusetts and Connecticut.

Andy has been married to his wife Janice for 40 years. Janice, a registered nurse and licensed social worker, is a program director for a child and family welfare agency in Worcester, Mass. Andy and Janice are the parents of two adult daughters and one four-year-old granddaughter. In his spare time Andy is an avid numismatist (one who studies and/or collects currency) and enjoys fly fishing. He also volunteers his time in support of area politicians.

Please call Andy for any insurance or annuity needs.

A job well done

The Board of Directors, National Officers and employees would like to recognize and thank our dedicated sales professionals for their great service to the membership of the William Penn Association.

We recognize the top performers in the following sales categories for 2009:

Total Face Value of Insurance Certificates

ALAN SZABO, Columbiana, OH 44408, ph. 330-482-9994 - \$3,536,425

Total Premium Dollars of Insurance Certificates

GERALD BENDER, Nebraska City, NE 68410, ph. 402-873-3390 - \$71,557

Total Annuity Dollars

NOREEN FRITZ, Pittsburgh, PA 15237, ph. 412-821-1837 - \$2,088,830

Congratulations to our 2009 winners.

Winners will receive a gift certificate and special recognition for their efforts.

The salty stuff

Salt, blood pressure and your health

from *News In Health*
The National Institutes of Health

SALT IS ESSENTIAL to our body's fluids. That's likely why we evolved to enjoy its taste. On the other hand, anyone who's gotten a mouth full of seawater knows that too much salt tastes terrible. Maybe your body's trying to tell you something. It turns out that too much salt can lead to a host of health problems.

"The best known effect of sodium on health is the relationship between sodium and blood pressure," explains Dr. Catherine Loria of National Institutes of Health's (NIH) National Heart, Lung and Blood Institute (NHLBI). Dozens of studies, in both animals and people, have shown that a higher salt intake raises blood pressure. Reducing salt intake, on the other hand, lowers blood pressure.

Some research also suggests that excessive salt intake might increase the risk of stomach cancer. Scientists continue to investigate this possible connection.

About one in three adults nationwide has high blood pressure right now. Another third have "prehypertension," meaning their blood pressure numbers are high enough to put them at risk to develop high blood pressure.

Experts recommend that people take in less than 2,400 milligrams of sodium a day--that's what's in about six grams of salt, or about a teaspoon. People with high blood pressure should shoot for 1,500 milligrams or less--about 3.7 grams of salt. But right now, the average man in the United States takes in over 10 grams of salt per day and the average woman over seven.

Dr. Kirsten Bibbins-Domingo at the University of California, San

Francisco, recently led an NIH-funded study that explored the effects of a modest reduction in salt intake in the United States. The researchers found that reducing salt intake by three grams per day could cut the number of new cases of heart disease each year by as many as 120,000, stroke by 66,000 and heart attack by nearly 100,000. It could also prevent up to 92,000 deaths each year. Women would particularly benefit from reductions in stroke, older adults from a decline in heart disease and younger adults from fewer deaths.

Some countries have begun to tackle this problem using various strategies, such as working with industry to reduce the salt content in processed foods, requiring labels on ready-to-eat foods and educating the public. The UK has achieved a 10 percent reduction in salt consumption over the past four years.

But wouldn't we all miss the taste? "Several studies have shown that as you gradually reduce sodium intake, you lessen your desire for salty food," Loria says. And surveys of

people across the UK have found that most people didn't notice any difference in the taste of their food.

"A very modest decrease in the amount of salt, hardly detectable in the taste of food, can have dramatic health benefits for the U.S.," Bibbins-Domingo stresses.

The salt we sprinkle on our food actually accounts for less than 10 percent of our salt consumption. Most of the salt we eat comes in processed foods from stores, restaurants and dining halls. You already know that fast food, cold cuts and canned foods tend to have a lot of salt.

"Many people don't realize that a lot of our salt is from breads and cereals," Bibbins-Domingo says. Studies have found that over 20 percent of the salt in the average American's diet comes from grain products, such as breads, cereals, crackers and chips.

"I think the best guidance we have is for people to pay attention to nutrition facts on the labels," Loria says. "The percent daily value is a better guide than the language that's used on food labels like 'low-salt.' These labels can be confusing because they have very defined technical meanings." Try to select foods with less than five percent of the daily value of salt per serving.

Even small reductions can have an effect on your blood pressure. If you can't find a low-salt alternative to a particular food, it still helps to pick something that's lower than what you're already consuming. "You can find remarkable variation in the amount of salt across major brands of food," Bibbins-Domingo says. "Even without choosing something labeled 'low sodium,' you can often find a lower sodium alternative." **WPL**

Health Links

For tips on reducing your salt intake, visit the National Heart, Lung and Blood Institute's "Reduce Salt and Sodium in Your Diet" web page at: **www.nhlbi.nih.gov/hbp/prevent/sodium/sodium.htm**

Beyond salt, a healthy eating plan can help keep your blood pressure under control. Check out NHLBI's Dietary Approaches to Stop Hypertension (DASH) eating plan at: **www.nhlbi.nih.gov/health/public/heart/hbp/dash**

Puzzle Contest #57

The Madness of March

Next to the Super Bowl, this month's NCAA Men's Division I Basketball Championship—commonly referred to as “March Madness”—is the nation's largest, most popular annual sporting event. Find all the words and phrases associated with this widespread attack of hoops hysteria and you could win \$50 in our **Puzzle Contest #57**.

Puzzle Contest #54 WINNERS

The winners of our Puzzle Contest #54 were drawn February 1, 2010, at the Home Office.
Congratulations to:

Thomas J. Houser, Br. 28 Youngstown, OH
Travis Knight, Br. 8 Johnstown, PA
Suzanne T. Macsisak, Br. 725 Springfield, MA
Ambrose Vincze, Br. 19 New Brunswick, NJ

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 #57**, 709 Brighton Road, Pittsburgh, PA 15233.
4. Entries must be received at the Home Office by **April 30, 2010**.
5. Four (4) winners will be drawn from all correct entries on or about May 3, 2010, at the Home Office. Each winner will receive **\$50**.
6. **GOOD LUCK!!**

The Madness of March Word List

At-large Bid	Final Four
Basketball	Indianapolis
Big Dance	Regions
Brackets	Seeding
Bubble	Selection Sunday
Champion	Sweet Sixteen
Cinderella	Tournament
Court	Upsets

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

Name: _____

Address: _____

Phone: _____

Email: _____

WPA Life Certificate No.: _____



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

Tell me it is not so

OUR PEOPLE ARE FIERCELY INDEPENDENT. We love our freedom. We respect the freedom of others. We have fought wars on our own behalf and for other nations for the sake of preserving their freedom as well as our own.

Freedom, and the opportunity it gives us, is why so many Magyars immigrated to the United States. Freedom gave us the unparalleled self-determination to flourish and become an ethnic economic powerhouse. Why did we excel in the land named America? America's opportunities allowed hardworking people the chance to become successful. Our forebearers were able to save money, open businesses and factories. Their commercial enterprises grew and prospered many times over. We built churches and clubs and were very philanthropic. As American-Hungarians, we became even more independent and freedom loving.

I now would like to tell you the story of a great religious leader whom had the strength, foresight and determination to direct his congregation to a new church site which enabled it's parishioners to experience a new lease on life in the suburb of Orange, Ohio. The Rev. Ladislav Rosko was appointed spiritual leader of St. Margaret of Hungary Church in 1972. He saw that his church was in jeopardy. With it's school closed, the attached buildings in need of extensive repair and a congregation getting smaller by the week, the parish was in very dire straights. As with all great leaders, Father Rosko listened, asked questions and formulated information. About 12 miles to the east was the sporadically used Magyar shrine named Our Lady of Lourdes. (The site was the property of the Daughters of the Divine Redeemer, based in Hungary.) Father Rosko saw a possible light at the end of the proverbial tunnel. Could he muster up enough support to build a new church on the shrine site and obtain the approval of the nuns to do so? The religious order turned the parcel over to St. Margaret's in 1973. The early plans for a new church were slowly materializing.

In 1989, Father Rosko recruited parishioners, friends of



The "new" St. Margaret of Hungary Church, now closed.

the congregation and other Hungarian-Americans that were not even Catholic to help build a new church. All concerned shared his dream of building a new parish center. Father Rosko used much of his own money in building the new St. Margaret of Hungary. There, brick by brick, the church began to take shape. The dedicated volunteers not only worked on the new church, but also carefully began to remove and transport the artifacts, statues, stained glass windows and much more from the old church to the new site.

When completed, the church was not only modern, but housed as many items from the old church as possible. One parishioner who grew up as a child in the old church but was an adult member in the new church, told me, that she "had had the best of both worlds at the new St. Margaret." The building was well-made, with handicap accessibility paramount in the design. The adjacent buildings were strategically situated to accommodate the huge crowds who came for summer picnics and grape harvest dances, as well as the masses held at the grotto shrine. The church building itself was carefully laid out and proportioned to hold masses at one end and to host events--such as old-fashioned Hungarian weddings, the "burying of the gypsy fiddle" and Magyar fish fries--on the other side of church building complex.

Finally, in 1992, the new church was dedicated. Father Rosko's dream was realized. The loans and mortgages were quickly paid off.

As time marched on, the church community continued to enjoy success, but like the veterans of World War II, the backbone of the congregation began to fade away.

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**

Many of the younger generation continued to be part of the parish family, unfortunately the number of parishioners was never close to the church's numbers during the prime era of the 1950s and 1960s. The church continued to thrive but only on a smaller scale. The quality was still there, just the quantity was smaller.

St. Margaret of Hungary, continued to serve Catholic Hungarians for the next 15 years. I am proud to say, my family appreciated the close-knit religious environment that only a smaller church community can offer. There are at least 10 Catholic churches closer to our home than St. Margaret, but because we were experiencing our religion Hungarian style, we chose to drive the 40-mile round trip excursion. Only for the appearance of winter's slippery ice and snow did we ever think about our family's safety when going to St. Margaret. The drive to get there is some of the most picturesque and scenic in all of Cuyahoga County.

In 2006, The Most Rev. Richard Lennon (formerly of the Archdiocese of Boston) became the Diocese of Cleveland's new religious leader. Not long into his tenure, Bishop Lennon began to hint that there were far too many churches in the diocese and too few Catholics to support them. By early 2007, plans were revealed that a total of 52 churches in the diocese were to be closed by 2010. At the time of the announcement, the Cleveland diocese had 224 parishes.

The master plan called for closing some inner city parishes, but many more parishes were to be closed outside of Cleveland proper. FIVE of the SIX Hungarian Catholic churches in the Cleveland diocese were to be closed by 2010. First it was Holy Trinity in Barberton in 2007. Then, St. Ladislav in Lorain and St. Margaret in Orange closed in 2009. On Jan. 24, 2010, Sacred Heart of Jesus in Akron closed. Soon, St. Emeric of Cleveland will be shuttered. The only diocesan Hungarian Catholic church to remain will be St. Elizabeth on Buckeye Road, America's oldest Hungarian Catholic Church, founded in 1892.

All of the churches closed were alive and well. The churches served as gathering points for Hungarians of all religious beliefs. That cultural void will be hard to fill.

Did you know they're Hungarian?

Did you know the father of actress **Rachel Weisz** is noted Hungarian engineer and inventor George Weisz? Her mother hails from Austria and is a respected teacher and psychotherapist. Ms. Weisz was born in England in 1970. She co-starred as a librarian in the movies "The Mummy" and "The Mummy Returns!"

Both St. Emeric and St. Margaret are located on prime real estate. St. Elizabeth is a fine church, but it is hard to get to; no interstate is close for easy access. St. Elizabeth is on the National Register of Historic Places. It cannot be torn down or even changed slightly without the federal government's approval. The site is the property of the diocese, and no developer or business wants it. The old adage is: "The value of real estate is in it's location!"

The Catholic church preaches the sanctity of life. The Catholic church protects the unborn, the sick and the downtrodden, and provides for a dignified and comforting natural passing. All the churches closed were self-sufficient. They held no liabilities to the diocese, except for the shortage of clergy. As mentioned before, the churches did not have the huge congregations of 50 years ago, but nonetheless, they were all vibrant examples of Hungarian and Catholic fellowship. Eventually, some of the churches may have closed due to declining numbers. So, just as with the church's stand on abortion and death, why not let us die a dignified death as a parish? The congregation will know when to end it's existence.

For an outsider looking in, I would say the Hungarians of the Cleveland diocese were targeted. No other nationality suffered in the number of church closings as we, the Hungarians. As a community of so many, how could we be so decimated? Were we singled out for who we are? I do not know. Did we protest? Yes! Did we stand up and shout? Yes! I feel especially sorry for Father Rosko. He was the person who had the vision and foresight to rally his parishioners to move a parish and start again. What was the thanks he got from the diocese for a job well done? St. Margaret closes and he retires. I can only imagine what our dearly departed church pioneers--such as Fathers Boehm, Biro and Meszaros, to name a few--are saying up in Heaven right now.

In 1960, a monument was erected behind what would eventually become the new church. The granite tribute honored parish members that were killed in World War II. A few weeks after the closing of St. Margaret on Nov. 1, 2009, family members learned that the entire structure was removed without informing even one parish member. Where was the respect for those 11 heroes or the compassion for their families?

The very people I learned to trust and follow have led me to rethink the very core of my religious convictions.

(Note: A three-part video of the final mass at Sacred Heart in Akron is available on YouTube.com. Search for: "Sacred Heart closing Akron Ohio.")

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.



Dumplings

Part 2

FÁRADJON BE A MAGYAR KONYHÁBA.

The beginning of duties as a member of the Board of Directors for the year 2010 starts this month in March. It is a three-day meeting in Pittsburgh, where the entire board gets together and reviews all new business which concerns the Association. As vice chair of the Fraternal Activities Committee, part of my job is searching for new ideas to provide more for the members. The committee always looks to improve activities for the benefit of the members. Contact me by email, letter or phone with any suggestion or ideas. The goal is to provide a win-win situation for all of the WPA.

Trivia Question for the Month: *Pierogi are honored with a special day every year, when is it?*

Last month, we started making simple dumplings you could enjoy in a soup, stew or stovetop casserole. The recipes contained a certain method of preparation and ingredients. Practice your cooking skills by keeping the same method of prep but change or add some ingredients for a different taste:

- Use bread flour for heavier dumplings or cake flour for lighter dumplings.
- Replace the whole milk with buttermilk or add a tablespoon of sour cream for a flavor boost.
- Chicken, beef or vegetable broth in place of water will add more flavor to dumplings.
- Fresh chopped herbs or a sprinkle of your favorite spice goes a long way to enhance your dish.
- Try a teaspoon of hot or sweet paprika to change color of the dough.
- Granulated garlic or onion powder goes well with any meat, so use them in your dumplings.

Using creativity wherever in a recipe increases your culinary knowledge and abilities. A word of advice from experience: for cornmeal dumplings, par cook them halfway first, then finish in your soup or stew. You could also use hominy or white cornmeal instead of the standard yellow.

Now let us look at filled dumplings.

As a meal, part of the meal or dessert, serving dumplings is practical. There are two main components of a filled dumpling. The filling, which can be sweet or savory, is the main ingredient. Thick jams,



Pierogi grilled in butter and onions

preserves, cheese, nuts and spices, fruit, vegetables or meat all make perfect fillings for a dumpling.

The second component--the dough--folds, molds or wraps around to hold the filling in place. Doughs made using flour seasoned with herbs and spices or nut flours give extra flavor. Potatoes or vegetables mashed then added to the flour add color, thickness and more flavors. Cooking your dumpling is accomplished by steaming, boiling, frying, sautéing or baking. Most dumpling recipes list the ingredients for a filling, type of dough and method of cooking for best results.

To add pizzazz when serving your dumplings, consider a topping or garnish. Toasted, seasoned, buttery breadcrumbs go well with meat dumplings. Brown sugar with cinnamon on an apple dumpling is classy. Pierogi fried then tossed in garlic butter will have a shiny coating not to mention great taste. Fresh chopped herbs always add flavor to any dough. Flavored syrups drizzled on boiled cheese dumplings are tasty.

The recipes this month use different cooking methods, have a tasty filling and are easy to make. Try the recipes as written, then experiment with ingredient substitutions and come up with new flavor profiles. The more you cook, the better you get!

Trivia answer: Ted Twardzik Sr., founder of Mrs. T's Pierogies, produced samples for a local grocery store on October 8, 1952. That date is designated National Pierogi Day!

Have a great month.

*Jó étvágyat
Főszakács Béla*

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

RECIPES

Potato & Onion Pierogi Sauerkraut Pierogi

Sauerkraut Filling

2 tablespoons butter
1/3 cup chopped sweet onion
1 1/2 cups sauerkraut drained and
minced
Salt and white pepper to taste

Potato Filling

3 tablespoons butter
1/2 cup chopped sweet onion
2 cups cold mashed potatoes
1 teaspoon salt
1/2 teaspoon white pepper

Dough

3 whole eggs
8 ounces sour cream
3 cups all purpose flour
1/4 teaspoon salt
1 tablespoon baking powder

For the sauerkraut filling, melt the butter in a skillet over medium heat. Stir in the onion and cook until translucent. Add the drained sauerkraut and cook for an additional five minutes. Season with salt and pepper, then remove and let cool to room temperature.

For the potato filling, melt butter in a skillet over medium heat then stir in the onion and cook until translucent. Stir in the mashed potatoes and season with salt and pepper. Cool to room temperature.

To make the dough, beat together the eggs and sour cream until smooth. Sift together the flour, baking powder and salt then stir into the sour cream mixture until dough forms. Knead the dough until firm and smooth. Divide the dough in half, wrapping a half and setting aside.

Roll the first half out to a thickness of 1/8 of an inch. Using a biscuit cutter, make 3-inch rounds. Place a spoonful of potato mix in the center of the dough then moisten the edges

with water and fold over in a half moon shape. Crimp the edges with a fork. Fill the second half of the dough with the sauerkraut mixture. Bring a large pot of salted water to a boil. Add the pierogis and cook for three to five minutes until they float to the top. Remove with a strainer and keep warm until ready to serve.

Lekvár Noodle Triangles

3 cups of all-purpose flour
3 whole eggs
1/2 teaspoon salt
1 stick butter
1 lb. lekvar filling
Butter for melting
Sweetened bread crumbs for garnish

Mix the flour, eggs and salt, adding enough water to make soft dough. Knead it well until it's smooth and silky. Divide the dough into halves, covering one half while working with the other. Roll out the dough very thin and cut into 2-inch squares using a knife or pastry wheel. Put a half teaspoon of desired filling on each square, then make a triangle. Pinch the edges closed and set aside until ready to cook. Continue making squares until all the dough is used up. Drop into boiling water and cook until the triangles rise to the top. Remove the triangles from the water and drain. Toss with melted butter and sweetened crumbs then serve hot.

Apple Dumplings

Filling Ingredients

6 apples, peeled and cored
1/2 cup granulated sugar
1 1/2 teaspoons ground cinnamon
1/2 teaspoon ground nutmeg
2 tablespoons unsalted or sweet butter

Syrup Ingredients

1 cup granulated sugar
2 cups water
3 tablespoons unsalted or sweet butter softened
1/4 teaspoon ground cinnamon
1/4 teaspoon ground nutmeg

You will also need enough pastry for a two crust pie.

Roll out the pastry 1/8-inch thick, then cut into 7-inch squares. In a small saucepan bring all the syrup ingredients to a boil for three minutes. In a small mixing bowl combine the sugar, cinnamon and nutmeg and blend well. Place an apple in the center of each pastry square, then fill center of apple with some of the cinnamon sugar mixture. Dot each apple with a teaspoon of butter. Bring the corners of the pastry up over the top of the apple and overlap, then pinch closed with your fingers. Space the apples apart in a baking dish, then pour half the syrup in the bottom of the dish. Bake dumplings at 425 degrees for 45 minutes, or until the crust is done. Remove from oven and let cool, then pour rest of syrup over the dumplings. Garnish with fresh whipped cream and serve your guests.

Fruit Dumplings

3 cups sifted flour
1 teaspoon salt
1 whole egg
1 egg yolk
2 1/2 teaspoons dry yeast
1 cup whole milk, warmed to 110 degrees
Italian Prune Plums, pitted
Peaches, peeled, quartered
Cherries, pitted

Dissolve the yeast in the warm milk and let set for five minutes. Add this mixture to the flour and salt. Add the eggs and mix until smooth dough forms. You should be able to portion out 15 balls of dough. Put a piece of fruit into the center of each ball and pinch the dough together. One plum, half a peach or four to five cherries per dough ball will fill the dough. Drop the dumplings in boiling salted water and cook for 15 to 20 minutes. Keep the pot covered while cooking. When done, remove from water, then cut halfway open into quarters. Sprinkle with powdered sugar and drizzle with melted sweet butter. Serve hot to your guests.

EXPERIENCE THE WONDER OF WINTER

Scenic

Cabins and



TH
and the best
won't find the crowds, noise or
All you will find here is your own affordable
and your friends. For skiers, **SCENIC VIEW** is located at
finest ski resorts, Seven Springs and Hidden Valley. Or, you can
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night in one of four attractive cabins or, for larger groups up to 34 people, our space
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For more information, call us toll-free at 1-800-848-7366,

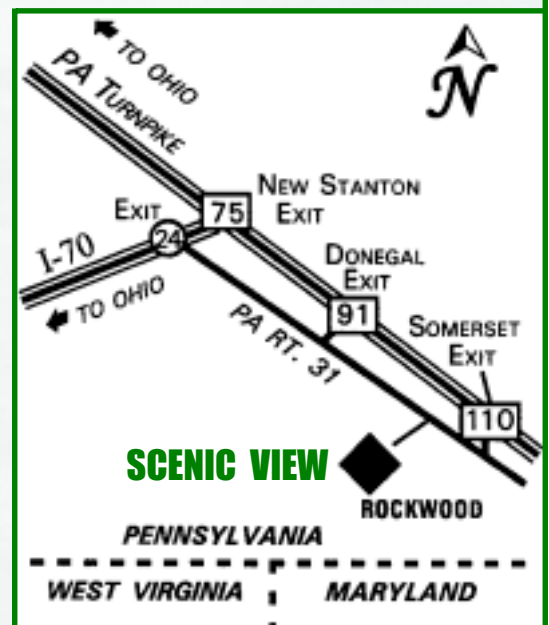
WINTER IN THE LAUREL HIGHLANDS

Scenic View

and Lodges in the Laurel Highlands



THERE ARE JUST A FEW MORE WEEKS of winter left, and the best place to enjoy them is at **SCENIC VIEW**. Here, you won't pay the high prices that you would find at a typical resort. Instead, a private cabin or lodge waiting for you, your family, or your group is located just minutes away from two of Pennsylvania's most scenic areas. You can strap on your cross-country skis or warm boots to enjoy the Laurel Highlands winter air, you can retire for the night in the spacious Stable Lodge. All our cabins and the lodge have a fully equipped kitchen. Need a place to host your winter wedding? The Lakeside Lodge can accommodate up to 230 people for a special event. So, whether you're planning a winter vacation, a family reunion, or a special event, picture yourself at **SCENIC VIEW**.



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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.

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!

I know most people may agree that we're ready for spring to arrive and say *viszontlátásra* to the snow, ice and cold weather of winter. We look forward to this year full of activities and fun-filled outings and can't wait for good weather to arrive.

We want to extend our congratulations to Richard Toth for being named FSGP Fraternalist of the Year and Stephen Varga for his appointment as board chairman of the Hungarian-American Coalition. The admiration for your accomplishments is felt by all of us within the WPA.

Happy birthday to branch members with birthdays this month and best wishes to members with anniversaries. Our prayers go out to those who may have lost loved ones recently.

Please keep in your prayers the people of Haiti and Chile who are suffering from the earthquake devastation and members of our armed forces who are far away from their families.

Easter will be here soon so we want to wish everyone a blessed holiday.

For information about branch activities, call me at 740-264-6238.

**Next Deadline
March 19**

Branch 14 Cleveland, OH

by Dawn D. Ward

Branch 14 members are looking forward to the first meeting of 2010 in March. We are a very vibrant branch, as is evidenced by the annual children's Christmas party. It continues to grow every year.

The adult members may participate in several branch sponsored activities throughout the year. Last year, there were outings to an Indians game, Hungarian Night at a Captains baseball game and Northfield Park horse races.

The branch's philanthropic endeavors included a donation of \$1,500 worth of toys to children at MetroHealth Medical Center in Cleveland. The prior two years, the branch's participation in "Join Hands Day" in May has been devoted to helping ill children.

The branch also helps people with financial hardships due to serious health challenges.

Over the last two-and-a-half years, Branch 14 has donated more than \$15,000 to the WPA Scholarship Foundation.

Membership provides activities for children and adults as well as opportunities to volunteer. What a great organization!

Welcome new members Sydney Wolk, Hailey Wolk and Monica Wolk. The WPA rewards members financially for referrals through the Recommender program. Contact the Ward Agency at 440-838-1200 with names of potential new members and earn "Recommender Bucks".

Congratulations to WPA scholarship recipient Brian Haynes for making the dean's list at the University of Akron for the fall semester of 2009. Brian is a sophomore majoring in electrical engineering, and he has made the dean's list every semester. He is a member of the Robotics Club at college. At the Robo Games, an international competition held in San Francisco in May 2009, the entry from the University of Akron won

third place. Brian and his team members worked on this project which earned them the bronze medal.

It is gratifying to hear about our members' successes. Please contact the Ward Agency at 440-838-1200 with information regarding members' accomplishments.

It is not too soon to start the process for applying for a WPA scholarship. Refer to the eligibility rules found elsewhere in this issue or call the Ward Agency for information.

The branch meetings prior to summer recess will be held March 3, April 7 and May 5. All Branch 14 members are welcome to attend and help plan the 2010 agenda. The meetings are held at 7:30 p.m. at the Bethlen Hall of the First Hungarian Reformed Church, 14530 Alexander Road, Walton Hills.

Branch 18 Lincoln Park, MI

by Barbara A. House

As I write this, we are still in Florida and, yes, we are still freezing. Can you believe this? We continue to smash all records.

On Feb. 28, Tommy, Debbie, Glenn and I left for a cruise. I am certain Florida had good weather by then. I am hearing that we brought Michigan weather with us. But, we are not doing any shoveling.

Thank you, Tibor Check, for a beautiful article in last month's magazine. I couldn't agree with you more. Keep up the good work.

Thank you also, Endre Csoman, for a Hungarian language article. I heard so many wonderful things from our members.

Welcome to the WPA family, Judit Borsay.

Now, for all you calling me about scholarships: this is the time. Please get your application requests to National President George S. Charles Jr. now. Good luck.

Congratulations to Kerri and Bob

Continued on Page 16

Branch News

Continued from Page 15

Kramer on your recent wedding. We send you much love and best wishes.

Thank you, Emery Breznai and Deac Sabo for thinking of the WPA for your investments. We will take good care of you.

We received a wonderful card from the members of the indoor U18 William Penn soccer team, thanking our branch for once again sponsoring the team. The card was signed by each member of the team. Our donation went towards the team's registration fee.

Get well, Rocky Borsa, Emma Poliska and Ann and Steve Nagy. Hope you're all better real soon.

Please remember in your prayers our deceased members and their families, especially Barbara Ann Lewis (sister of Deac Sabo and Robert Sabo), Margaret Danko (wife of Steve Danko), Robert Hovizi, Helen Jones, Rudolph Clum and Charles Gross. May they rest in peace.

The beautiful White Rose Ball has come and gone. What a wonderful time we all had. I want to thank all the Official Family members and friends who came from great distances in such horrible weather. Thankfully, Michigan had no snow, but so many other places did.

Our debutantes were gorgeous--especially Ashley Haas and Christina Marchelletta--and their escorts were handsome. When I get pictures you can see for yourselves.

I was the honorary chairperson for the evening. Many thanks to the WPA and Hungarian Arts Club for their support.

The scholarship recipient, Lara Semetko, is also a WPA member. When she opened her mouth to sing you could have heard a pin drop. We are hoping you will hear her at our General Convention in 2011. She has promised to come. You will be amazed.

Many thanks also to your local officers--Helen Molnar, Rose Antal, Carol and Doug Truesdell and Mike Oberg--for helping me choreograph everything long distance. I also need



Barbara A. House (left), vice chairman of the WPA Board of Directors, welcomes WPA member Lara Semetko to the annual White Rose Ball in Michigan. Lara, a gifted singer, performed during the evening's festivities.

to thank my husband Tom; he gets pushed into the background when I get so busy, but he always gives me plenty of support. Thank you to all of you.

Thank you, Steve Szatmari, for the lovely dinner on Friday night. You know we all loved the food, especially the *kocsonya*.

Happy birthday to Helen Molnar, Deac Sabo and Ursula Markovits. May you have many more.

Happy birthday also to Tom House. I love you.

Remember, daylight savings time begins on March 14. Turn your clocks ahead. Personally, I wish they would leave the time alone.

Branch 18 begins its regular meeting schedule on April 21. We meet at the American Hungarian Reformed Church at 7:00 p.m. We will be finalizing plans for our annual June trip to Kewadin and for our Join Hands Day project. Please try to attend so we can have your input. We need all the help we can get. Many hands make Join Hands Day a little easier.

Please remember I am always available to our members. My cell number is 313-418-5572. My Florida number is 321-752-0375.

Stay warm and please pray for an early spring.

Branch 28 Youngstown, OH

by Kathy Novak

Think spring! I think everyone will agree this winter has been one for the record books. Hoping everyone has survived the overloads of snow in most areas.

In keeping with tradition, the Youngstown American Hungarian Federation will host a commemorative program for the 1848 War of Independence. The program will be held Sunday, March 14, at the Youngstown Hungarian Club, 2219 Donald Ave., beginning at 2:30 p.m. The program will include guest speakers Leslie Polgar Sr. (in Hungarian) and Michael Verich (in English). Traditional music and songs will be performed by local talents, including Andrew Check, and the Youngstown Hungarian dance group will perform. The recitation of traditional poems will round out the program. A social will be held afterwards.

While joining together for a Valentine social, members of the Youngstown Hungarian Club and the Youngstown American Hungarian Federation were able to view a special presentation of the documentary film, "Torn from the Flag." Mixed emotions were felt by all in attendance. It's such a sad feeling to watch the events of 1956.

Congratulations to all our birthday and anniversary honorees this month.

Get well wishes go out to all those feeling under the weather, especially Terry Check Sr. who recently underwent surgery.

We extend our sincere condolences to all those who have recently experienced the loss of a loved one, especially the family of the Rev. Stephen Horvath.

For information about Branch 28 and our activities or about WPA life insurance and annuity plans, please call me at 330-746-7704 or Alan Szabo at 330-482-9994.



Young members of Branch 800 enjoy the branch's annual family Christmas party held in December.

Branch 44 Akron, OH

by Elizabeth K. Darago

It's been a cold and snowy 2010 in Ohio. Wishing all members a warm cup of coffee or tea in front of a roaring fireplace! Please walk and drive safely in this wintry weather.

Thanks to all Branch 44 members who brought over 200 pounds of dry and canned goods to the family holiday party in December 2009.

It's time to meet a basket recipient. A Holiday Basket went to a young couple in their 30's. Amber, who works as a clerk, is the sole provider. Her husband Bryan is disabled. In August 2009, Amber was in a major car accident which was not her fault. It totalled her car and left her physically unable to work. Amber and Bryan received a food basket from Branch 44.

Amber wrote a "Thank You" card:
To Members of William Penn Association.

"That was so nice of all of you. God Bless you all of the William Penn Association. All of the food came in at the right time. Our pantry was pretty empty. It was truly a blessing for me and my husband. Again, God bless!

Love,

Amber & Bryan

Thanks to all Branch 44 members. You truly made a difference in

Amber and Bryan's lives.

We're thinking about getting a bus for the WPA Picnic-A Great Fraternal Fest at Scenic View for Sept.11, 2010. Watch for further information and cost. We'll need a commitment at least three months prior to September to pay for the bus.

The next Branch 44 meeting will be a business meeting in April. (Spring is just around the corner.)

Don't forget: call Alan Szabo at 330-482-9994 for all your insurance needs.

Branch 352 Coraopolis, PA

by Dora McKinsey

We all hope and pray that spring is right around the corner. After a long, cold and snowy winter, we all are looking forward to seeing the first signs of warmer weather.

Branch 352 will be promoting several service projects in the coming months. The first is a project to benefit the Ronald McDonald House of Pittsburgh. We will begin collecting personal care items (toothpaste, toothbrushes, shampoo, body lotions, etc.) to be used by the many families who stay at the Ronald McDonald House while their child is at Children's Hospital of Pittsburgh undergoing treatment. Other items in need at the Ronald McDonald House

include gift cards to Target or Wal-Mart and long distance calling cards. Donated items can be dropped off at the Home Office at 709 Brighton Road, Pittsburgh, PA 15233, or mailed to that address, attention Branch 352. Cash donations will also be accepted so that needed items can be purchased. Make checks out to "WPA Branch 0352." We will continue to collect items for the Ronald McDonald House throughout the year.

Let's keep the spirit of fraternalism alive by giving something of ourselves to help others. If we all work together, then much can be accomplished.

We would like to plan for future "fun" excursions. If you have any suggestions for future activities, let me know. You can e-mail me at dmckinsey@hotmail.com, or write me at 442 Salvini Dr., Pittsburgh, PA 15243.

If you are a member of Branch 352 and have news about what's going on in your community to promote fraternalism or to share something you have personally done to give back to your community, please submit your information to me at the addresses above. I'd love to hear from you!

Branch 800 Altoona, PA

by Vincent Frank

We are now in the midst of the Lenten season, which began on Ash Wednesday, Feb. 17. Since this is a season of penance, let us take a look at our spiritual lives to see what you and I can do to improve our spirituality.

The Branch 800 Christmas party held in early December was enjoyed by members, their families and friends. There were 23 children and 59 adults in attendance, all of whom enjoyed the food and gifts given out by Santa Claus. A big thank you goes to the Home Office for the monetary help and gifts for the children. And thanks to all those who help make it an enjoyable event each year.

Continued on Page 18

Branch News

Continued from Page 17

The WPA observed its 124th anniversary on Founders Day, Feb. 21. Congratulations to the Home Office and all members and their families for keeping the flame of fraternalism lit for so many years.

Daylight savings time begins at 2:00 a.m. Sunday, March 14. Remember to turn your clocks ahead one hour. Soon afterwards the spring season will begin.

Enjoy St. Patrick's Day on March 17. Did you know that one of the most popular legends that surround the life of St. Patrick is that he used the shamrock to teach the Trinity? The stem represents the one divine nature, and the three leaves the three persons, Father, Son and Holy Spirit. This story eventually resulted in the custom called, "the wearing o' the green." So, celebrate St. Patrick's Day in your own way.

Again, our branch approved a \$500 donation to be sent to St. Dismas Parish, which is located inside the prison in Huntingdon, Pa. The donation is very much appreciated by the Catholic chaplain there.

Branch 800 extends a big "hello" to many of our branch members and their families who left Pennsylvania and moved to other states. We are interested in all of our branch members no matter where you live. The branch requests from the Home Office each January an up-to-date status report on our members, and you can be assured that your life insurance and annuity certificates are as solid as ever. As of 2010, Branch 800 has 575 members.

Let us remember in our prayers those men and women serving our country in the military, especially those serving overseas. May they all come home safely.

Are you ready for springtime? Let's face it: the winter months can become boring with little to do. Nevertheless, we patiently wait to enjoy the more pleasant days of spring. It will be with great pleasure that we will welcome spring on March 20.

Call Bob Jones in Altoona at 814-942-2661 for your life insurance and

annuity needs. The WPA offers plans to suit every member of your family.

Your branch officers wish all of our members and their families a happy and blessed Easter on April 4.

Branch 8114 Clarion, PA

by Noreen Fritz, FIC, LUTCF (in Pittsburgh)
Finally...after one heck of a winter with lots and lots of snow, spring arrives this month along with daylight savings time. Hooray!!!

Just a friendly reminder that it is time to apply for WPA scholarship grants. Eligibility rules for applicants appear elsewhere in this issue.

Oh, another reminder: next month is tax time, a really good time to remember the great advantages of WPA tax-deferred annuities.

Branch members having birthday's this month are: Kevin Rhoads, Samantha Rhoads, Pete Chernicky, John Gatesman, John Judy, William Schmader, Nathan Beckwith, Lloyd Pontzer, Briggs Beckwith, Doris Cherico, Ed Groner, Christopher Paul, Megan Ochs, William Hamacher, Victor Cherico, Patrick Aaron, Mary Lou Delaney, Mary Groner, Marjorie Hargenrader, Maximilian Bagileo, Elizabeth Kindel, Bridget Bagileo, Amanda Beckwith and Vance Slike. Wishing you every possible happiness imaginable. Happy birthday!

I am available to help you by reviewing any life insurance policy or annuity you may have, free of charge. You may end up with a lower premium or no premium. If you have branch news to share or questions on IRA transfers, 401-K direct rollovers, any pension plan or anywhere you are losing money because of the current economy situation or low bank CD interest rates, call me for the solution or if you just need a change of beneficiary.

Please keep in mind that there is no sales charge, and I work in most areas. I can be reached at 412-821-1837 or P.O. Box 15060, Pittsburgh, PA 15237-0060, send me an e-mail at noreenbunny.fritz@verizon.net.

Happy Spring!



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**.



**William Penn Fraternal Association
Scholarship Foundation**

Tree of Knowledge

Our Newest Leaf

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

**Büszke Magyarok
Proud Hungarians
Branch 249 Dayton, OH
(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: _____

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William Penn Fraternal Association Scholarship Foundation, Inc.

709 Brighton Road, Pittsburgh, PA 15233-1821

In Memoriam

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

JANUARY 2010

0001 BRIDGEPORT, CT
Anna Grassanovich
Steven A. Krivi
Olga Stewart
0013 TRENTON, NJ
Joseph Angyal
Julius Veres, Jr.
Edward J. Vinosky
0014 CLEVELAND, OH
John Dedinsky
Julia Kepich
Helen Kuchak
0018 LINCOLN PARK, MI
Rudolph J. Clum

Charles J. Gross
Robert L. Hovizi
Helen Jones
Ernest J. Mayoros
0019 NEW BRUNSWICK, NJ
Edward Proniewski
Julia Szucs
0026 SHARON, PA
Anna Gool
0034 PITTSBURGH, PA
Kevin D. Schultz
0051 PASSAIC, NJ
Queenie L. Harvin
Agnes M. Papp
Julia Ubelhart
0059 WINDBER, PA
Joseph Antonishak
0071 DUQUESNE, PA
Elizabeth R. Nagy
0090 ALLENTOWN, PA
Theresa E. Horvath

0132 SOUTH BEND, IN
Ella E. Nemes
Mary Ullery
0216 NORTHAMPTON, PA
Stella Sipos
Pauline M. Stranzl
0226 McKEESPORT, PA
Ethel M. Rocker
0248 MONAVILLE, WV
Roseanne J. Moore
0296 SPRINGDALE, PA
George S. Charles
John Kolesar
0352 CORAOPOLIS, PA
Theresa M. Regan
Pearl M. Wright
0383 BUFFALO, NY
Louis Berecz
0590 CAPE CORAL, FL
John W. Bruner
Viola R. Mramor

0705 MAYVILLE, WI
Joan E. Skenandore
0720 DEDHAM, MA
Dolores C. Angell
Ruth M. Biloni
Clarence L. Pearson
0723 WORCESTER, MA
Walter S. Kotyla
Ruth S. Smith
0725 SPRINGFIELD, MA
Ruth E. Decker
Stanley M. Magdalenski
William J. Pierce, Jr.
0800 ALTOONA, PA
Irvin J. Maser
Pauline B. Mueller
8019 PITTSBURGH, PA
Katherine E. Yakemovic
8114 CLARION, PA
Marian E. Hargenrader

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Branch - Donor - Amount

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OUR AWARDS LEAD TO FAR GREATER REWARDS

The rewards that come with a higher education are priceless. 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.

800 - Joan B. Ballash - \$5.00
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TOTAL for Month = \$335.61

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Donor - Amount

Arthur & Martha Barillo - \$25.00
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Constance & William Mueller - \$5.00
Br. 28 Youngstown, OH - \$100.00
Cookbook Sales - \$855.00

TOTAL for Month = \$1,020.75

IN MEMORY OF

JANUARY 2010

Donor - Amount

(In Memory of)
M/M Thomas F. House - \$50.00
(Joe Horvath)
Anna B. Hrabar - \$50.00
(Angela Hopewell)
Anna B. Hrabar - \$50.00
(Frank Klucsik)
Anna B. Hrabar - \$50.00
(Theresa Pfeiffer)
Br. 18 Lincoln Park, MI - \$125.00

(Deceased Branch Members
Patricia A. Burke, Joseph K. Gegus,
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TOTAL for Month = \$325.00

In Memory of GEORGE S. CHARLES

JANUARY 2010

Donor - Amount

Virginia & Geno Becsi - \$50.00
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M/M Thomas F. House - \$50.00
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M/M Douglas J. Miller - \$100.00
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Stephen A. & Katherine Novak - \$20.00
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M/M Frank J. Radvany - \$50.00
Karen & Sal Recrosio - \$100.00
M/M Mark Schmidt - \$50.00
Michael F. Tomcsak - \$25.00
M/M Richard W. Toth - \$50.00
Ruth D. Toth - \$25.00
M/M E. E. Vargo - \$50.00
M/M Jeffrey J. Ward - \$50.00
The Wislie Family - \$75.00
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Alicia T. Zimmerman - \$30.00
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TOTAL for Month = \$1,390.00

WILLIAM PENN ASSOCIATION
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and recipes for dumplings ...**PAGE 10.**

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Referral Fees \$10 to \$12

William Penn Association Recommender Program

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

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Branch No.: _____

Address: _____

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WPA Representative/Agent: _____

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