



William Penn Life

JULY 2011

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DISCLAIMER: I have not been declined or refused a table rating by the William Penn Association or any other insurance carrier since January 1, 2008.

Signature Required: _____

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Barbara A. Tew, Sales Coordinator, William Penn Association, 709 Brighton Road, Pittsburgh, PA 15233

Editor-in-Chief
George S. Charles, Jr.

Associate Editors
Richard W. Toth
Diane M. Torma
Endre Csoman

Managing Editor
Graphic Designer
John E. Lovasz

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welcome. Contact us at:*

William Penn Life
William Penn Association
709 Brighton Road
Pittsburgh, PA 15233

Phone: 1-800-848-7366

E-mail: jlovasz
@williampennassociation.org

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ON THE COVER: Sun Protection (c) Teresa Kasprzycka/Dreamstime.Com
Pine Boards (c) Amphoto/Dreamstime.Com

THIS PAGE: Gyula Fehér, first violinist with the Rajkó Orchestra.
(Photo courtesy of Centrum Management, Somerset, N.J.)

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If you would prefer reading an electronic version of our magazine and wish to stop receiving a printed copy, please contact John E. Lovasz at our Home Office. To go green with your magazine, call John at 1-800-848-7366, ext. 135, or send an email to: jlovasz@williampennassociation.org.

General Convention *Update*

In preparation for WPA's General Convention this September, members gathered in May in their assigned Delegate Districts to elect delegates who will represent them at the Convention. Each district also elected an equal number of alternate delegates. The results of these Delegate District elections have been received at the Home Office and are now being certified to ensure: (1) the eligibility of those elected; and (2) that all aspects of the William Penn Association By-Laws governing the election process were followed. The official list of General Convention delegates, alternate delegates and ex-officio delegates will appear in the August issue of *William Penn Life*.

Letters



WPA's contribution to Ranger memorial makes member proud

I HAVE BEEN a member of William Penn Association since I was born. I am now grown and married to a United States Army Ranger. We have recently relocated to Fort Benning, Ga. In moving here I have been doing some sightseeing and, of course, visiting all of the local monuments on and off post and visiting the local museums.

In going to visit the Ranger Memorial, I came across something I found very pleasing. I was reading all of the assorted plaques and explanations, and I came across something they call "Friends of the Rangers." This is a list of all of the people who have donated to the Rangers for various reasons. I came across William Penn Association. Imagine my excitement!

So, I thought I would share this little finding with those who may enjoy it the most, all the members of William Penn Association. It makes me proud to say that an association I belong to from Pittsburgh, Pa., has taken the time to recognize our troops, even if they are way down here in Georgia, or wherever they happen to be.

Every time I visit the Ranger memorial, I will be reminded not only how proud I am of my husband but also how proud I am of my membership with an amazing fraternal society that takes time to recognize those who put themselves in harms way so that organizations like WPA can do what they do best--help people in their own ways.

Thank you for making me a very proud member!

Jill Friedman
Fort Benning, GA

Remembering a loving wife and dedicated WPA member

I AM WRITING a few lines about my dear wife of 57 years, plus seven years of courtship. Her maiden name was Julia Charlotte Lang, daughter of the late Stephen Lang Sr. and the sister of Stephen Lang Jr. They were former members of the national Board of Directors of William Penn Association

Julia was born on April 7, 1929, and left our world to join them on Feb. 23, 2011. I would appreciate it if you would publish this in *William Penn Life*.

She was also the aunt to Alfred G. Yates and Barbara L. Yates, attorneys at law in Pittsburgh, Pa.

The family was associated with Branch 98 Bethlehem, Pa.

Yours truly,
Michael J. Borlodon
Bethlehem, PA

Branch 352 art contest prize appreciated

THANK YOU for giving me a chance to win in the coloring contest, and I really appreciate the gift card that I won. I will be using it for something special.

Congratulations on William Penn's 125th anniversary.

Thanks,
Rachel DeSantes
Cranberry Twp., PA



125th Anniversary Celebrations



The first-ever Tri-State Area Picnic

June 25 at Scenic View's Kohut Pavillion attracted members from branches located throughout Southwestern Pennsylvania, Northern West Virginia and Southeastern Ohio. The overcast skies may have discouraged some members from attending, but the 80 or so who did attend can attest to the wonderful time shared by all. There was an overabundance of outstanding picnic fare, including delicious barbecued chicken, grilled kolbász and hamburgers, all expertly prepared by grill master (and WPA Sales and Marketing Director) Jeff DeSantes. Picnic guests added to the bill of fare by supplying an array of delicious salads, side dishes and homemade pastries. Many guests took turns sitting around the fire pits, partaking in an old-fashioned *szalonna sütés*.

When they weren't enjoying the wonderful food, guests played bingo or badminton, caught frisbee, fished in the lake or hiked up to the fire tower for a breathtaking view of the surrounding Laurel Highlands. Some guests simply relished spending time with old friends, swapping stories of days past.

Many thanks to National Vice President-Fraternal Endre Csoman and Dora McKinsey for organizing this event and to all those who helped prepare the pavillion, brought food to share or stayed afterwards to clean up. Everyone agreed they are looking forward to gathering again next summer. (Photos by John E. Lovasz)



Branch 14 hosted a dinner-dance May 21 to celebrate WPA's 125th Anniversary at the First Hungarian Reformed Church in Walton Hills, Ohio. It was a truly Hungarian evening.

The evening began with welcoming remarks from Branch 14 President Caroline Lanzara, who introduced the officers of Branch 14: Vice President Joanne Sedensky, Secretary-Treasurer Richard E. Sarosi, Auditors Virginia Volter and Paul Varga and Branch Coordinator Violet Sarosi. Richard Sarosi offered the opening prayer and the Hungarian prayer before dinner. President Lanzara introduced WPA Chair of the Board Barbara A. House, who greeted our members and guests.

Dinner was served, which consisted of salad, vegetable and delicious Chicken Paprikás with dumplings, followed by a scrumptious *krémes* for dessert. Music for our listening and dancing pleasure was provided by The Hungarians. We knew that our event was going to be a success when we heard guests singing along with the orchestra--in Hungarian. Many *csárdások* were played along with polkas and other village tunes.

As the dancers graced the dance floor, those who were not able to join them remained seated and tapped their fingers to the beat of the music and sang along with the band. A few individuals received a quick dance lesson from their family members and friends before they tried their skills on the dance floor. Of course, since this was a Hungarian dinner-dance, it was not complete until the *Golya Tánc* was played. (Who knew that the Battle Hymn of the Republic would be a popular dance tune).



Enjoying the anniversary dinner hosted by Branch 14 were (l-r) Arlene and Endre Csoman, William J. Bero, Barbara A. House, Betty and E. E. (Al) Vargo and Caroline Lanzara. (Photo by Richard Sarosi)

Branch 14 thanks Mrs. House, National Vice President-Fraternal Endre Csoman and his wife Arlene, Vice Chair of the Board E. E. Vargo and his wife Betty and Vice Chair of the Board William J. Bero for traveling to Cleveland to help celebrate WPA's 125th anniversary with Branch 14. We also thank Kathy Novak and our friends from Branch 28 Youngstown, Ohio, for attending.

Finally, we thank the members and friends of Branch 14 for attending and celebrating with us. It was a Magyar night to remember. *Köszönöm Szépen* to our members and friends who helped prepare for and tidy up afterwards. – by Richard Sarosi



Hungarian Ambassador Dr. Vencel Hazi (at podium) greets more than 1,000 members and guests attending the Centennial Banquet in Pittsburgh, May 24, 1986. Seated at the head table are (l-r): Helene Banes, National President Gay B. Banes, National Vice President Albert J. Stelkovics, U.S. State Department Deputy Legal Advisor Mary V. Mochary (the banquet's main speaker), and Judge Leonard Staisey of Allegheny County (Pa.) Common Pleas Court. (Photo by Gateway Associated Photographers)



A brief history of William Penn Association

Part Six: Celebrating a century of service and improved relations with Hungary

by Endre Csoman

Prior to our centennial anniversary, William Penn Association went through some changes by introducing various up-to-date business methods to increase efficiency and to cope with the declining membership.

Under the leadership of National President Elmer Charles, the Association's relationship to Hungary became friendly. The leadership recognized the changes and reforms in Hungary that improved the quality of life of the average Hungarian to a point where they became the most envied members of the Eastern Block. At the 1986 centennial banquet held in Pittsburgh, Pa., Hungary was represented by the Hungarian Ambassador and the First Secretary from the Hungarian World Federation. It should perhaps be mentioned here that not all William Penn leaders or members agreed with the policy that had been pursued by President Charles and later by National President Gay B. Banes; however, today, we all admit that it was the realistic path to follow.

The leadership also began to pay much attention to Hungarian cultural achievements in North America, extending financial help to various Hungarian cultural and social organizations, such as the American Hungarian Foundation. The Association donated a large amount of money toward the completion of the AHF's new headquarters, library and archives in New Brunswick, N.J.

All of these changes and measures produced some positive results; but from the standpoint of membership, it was primarily through mergers small and large that WPA kept its size at an acceptable level. The largest merger took

place in the early 1980's when the Pennsylvania Insurance Department obliged the Catholic Knights of St. George to find a suitable partner for a merger. Through the acquisition of the Catholic Knights of St. George, William Penn Association gained more than 20,000 members.

In 1986, after a century in existence, William Penn Association stood as the largest Hungarian-American fraternal benefit society and the largest Hungarian organization outside of Hungary.

The Association's first celebration of its 100th anniversary was held in Detroit, Mich., hosted by Branch 18, followed by the big event in Pittsburgh, featuring gypsy music by Ferenc Sánta and his orchestra and the world famous vocalists Apollónia Kovacs and Sándor Hódos.

Elmer Charles, by then President Emeritus, remarked in his message at the centennial celebration: "Our continued objective is to build fraternal programs at the local, regional and national levels that will attract prospective members to our organization. We must continue to grow to the limit of our capacity. Let's keep our Association simple, easy to understand and a delight to belong to."

The newly-appointed National President Gay B. Banes and his fellow National Officers--National Secretary E.E. (Al) Vargo, Executive Vice President John Kenawell, and National Vice Presidents Albert J. Stelkovics and Stephen M. Lang, Jr. --along with Chairman of the Board Stephen G. Danko assumed the work in the second century with high hopes.

Next month: Beginning our next 100 years.



Joining hands, touching lives and spreading the fraternal spirit



« Members of Branch 28 Youngstown, Ohio, were among 475 volunteers from across the Mahoning Valley who helped beautify downtown Youngstown June 4 as part of the "City Scape" program. Young and young-at-heart participated in a day of digging, weeding, seeding, cleaning, rebuilding, mulching and watering various areas throughout the downtown area. Branch 28 also donated "seed money" which the 14-year-old program uses to purchase supplies, produce informational materials and preserve historic areas.

Volunteers from Branch 24 Chicago joined members of the First Catholic Slovak Ladies Association for a Join Hands Day project May 7. After enjoying lunch at Holy Trinity Hungarian Catholic Church, the group traveled to their work site where they cleaned the yard and planted bushes. Participating were Joseph Kovacs, Maria Kovacs, Agnes Chervenak, Tim Anderson, Collin Anderson, Elie Anderson, Mary Widinger and Sherry Anderson. »



« For its 2011 Join Hands Day project, Branch 14 Cleveland once again made a donation to the Hattie Larlham Foundation. Branch members visited the Foundation to deliver the \$700 gift, which will be used to purchase respiratory equipment to support and comfort those suffering respiratory distress. The branch also made a \$500 donation to Our Lady of the Wayside, which provides medical and therapeutic services to children and adults with disabilities. Visiting the Hattie Larlham Foundation were (l-r) Joe Volter, Caroline Lanzara, Kathy Lanzara, Virginia Volter, Helen Herold (the Foundation's event manager), Richard Sarosi and Joanne Sedensky.



About moving IRA funds

WELCOME to the first installment of "Annuity Essentials." Periodically, we will provide tidbits of information to help you, our members, better understand the sometimes complex world of annuities. With some simple basic information, you will be better prepared to discuss your annuity with your agent and be able to explain exactly what you want to accomplish.

To begin, let's talk about **rollovers** and **transfers**.

In today's market, many people are relocating their investments and savings to arguably safer, higher interest paying, fixed annuities with guaranteed minimum interest rates. If you are one of those people, you need to know the lingo. By now, you have heard the terms "transfer" and "rollover." These terms are two very separate transactions. What is the difference? Let's compare.

Moving by rollover

The rollover process begins with a distribution to the IRA holder from his or her IRA plan. The check is made payable to the IRA holder. The IRA holder has 60 days from receiving the check to complete a rollover and can rollover only ONE distribution from the IRA plan within a one-year period. The distribution is reported on IRS form 1099R (sent by Jan. 31 each year), and the rollover deposit is reported on IRS Form 5498

(sent by May 31 of each year). The Form 5498 trumps the 1099R, so to speak. This makes the transaction non-taxable, if done properly.

Moving by transfer

The transfer process begins with a request from the IRA holder to the current custodian or issuer (i.e., a bank, insurance company, etc.) to transfer the funds directly to a new custodian/issuer. A check is then issued payable to the new custodian/issuer for the benefit of the IRA holder. The 60-day rule for rollovers does *not* apply, and this transfer is not reportable. Clean and easy.

Even though a rollover and a transfer accomplish the same thing, one method may be better than the other, depending on the IRA holder's situation. However, keep in mind that because the transfer is not reportable, the frequency of transfers are not limited and possibly the better choice, unless, of course, you have a specific reason to do a rollover.

Debbie Evans, FIC, is WPA's Annuity Specialist. You can reach Debbie at 1-800-848-7366, ext. 127, or by email at devans@williampennassociation.org.

WPA is looking for a few good agents who want to grow with us

William Penn Association is looking to grow and expand its reach in current and possibly new markets. To do this we are seeking to add highly motivated agents to our list of over 200 existing agents. WPA currently writes insurance and annuity products in 19 states and the District of Columbia. The states include; CA, CT, DC, FL, IL, IN, KY, MD, MA, MI, MO, NE, NJ, NY, OH, PA, VA, WV and WI.

To grow, we need both full-time and part-time agents.

Good agents are the lifeblood of any association, and WPA is a strong and growing association that has much to offer our members and the agents that write for us. If you are interested in an opportunity to grow with us, then contact Barbi Tew at 1-800-848-7366, ext. 120, or Jeff DeSantes at ext. 134. Thank you.



Robert M. Jones, Jr.
Altoona, PA
814-942-2661



Bob's ties to our Association run deep. He has been a life member for more than 50 years and has served as an officer in his branch for more years than he can remember. He originally served as secretary-treasurer for Branch 231 of the former Catholic Knights of St. George. After the Knights merged with WPA in 1983, Bob continued to serve as branch treasurer and branch coordinator for WPA Branch 800 Altoona. He continues to serve both of those roles today. Bob has also represented his branch as a delegate at the last three General Conventions.

He was born Nov. 17, 1942, in Atlanta, Ga., the oldest of eight children. After graduating from Altoona Catholic High School (later known as Bishop Guilfoyle High School) in 1960, Bob studied business at St. Francis College (before it became St. Francis University), earning his degree in 1965.

That same year, Bob began his 46-year tenure as director of the Jones Funeral Home in Altoona, which was opened by his grandfather, Edgar, in 1912 and then run by his father, Robert, after World War II. He has served as co-chairman of the Altoona Kiwanis "Buddy Club" since 1984, which has provided hundreds of local youths with after school activities and programs.

Bob and his wife, Margaret, are the parents of four daughters--Ann L. Hammond, Pamela S. Kupchella, Nicole M. Kimmel and Renne K. Dugan--and have seven grandchildren and one step-grandson. □

Photo by Gary Baranec/Altoona Mirror.

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 WPA. WPA will pay adult members \$12.00 for each applicant they recommend who is issued a WPA **permanent** life insurance plan. 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 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:

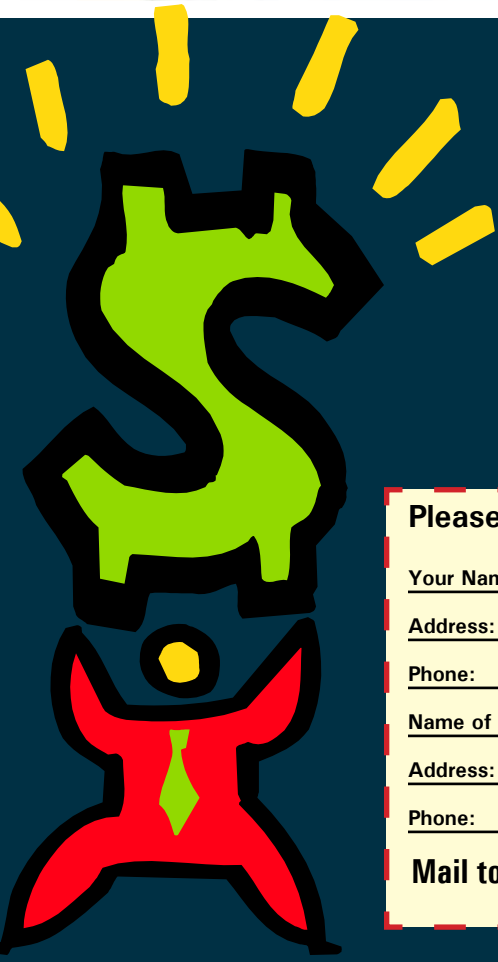
WPA Representative/Agent:

Name of Prospective Applicant:

Address:

Phone:

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





Things you didn't hear at commencement*

I'VE DECIDED TO TAKE A DEPARTURE from my usual subject material (growing up Hungarian Style) this month. Instead of my usual musings on Magyar life, events and culture, I want to instead write something that will reach out to everyone, not just my fellow Magyars. This month, I want to write about graduations, and graduates and their collective futures.

I have always fantasized about giving a commencement address, about speaking in front of thousands of scholars and their families, passing on wisdom and knowledge to eager students who would zealously soak in every word. Although I hope I will be famous enough one day to give a commencement address at Harvard or Princeton, for now, I'll settle for being on the receiving end of such addresses.

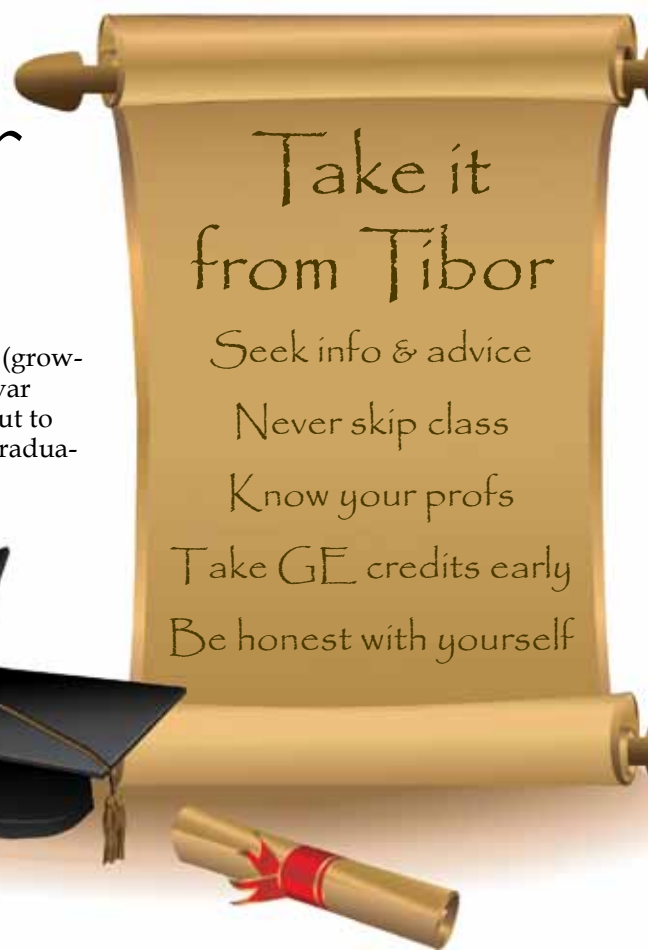
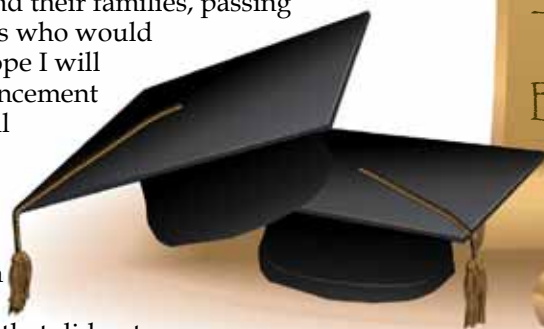
Last month, I sat through my third graduation ceremony. This time, I was receiving my Bachelor's of Arts degree in history from Cleveland State University. For the third time, I listened to a commencement address that did not help me one bit. There was little advice, and most of that was not applicable to my situation. For a while, the president of the university prattled on about how great the school was and where it is going in the future. Of course, that is all well and good, but it did not help us graduates who were at the tail end of our academic careers.

Then, as I rose to walk across the stage, a feeling of anticipation and anxiety washed over me like a wave of cold water. There I was, receiving my bachelor's degree, and while that was a happy occasion, it meant increased responsibility, challenges and pressure to find a job or continue on in graduate school. I felt this anxiety for the rest of the day, and it was hardly alleviated when my friend (who received his degree right before me) informed me in line that he was rejected from the same graduate school that I applied to. If you were to ask me at that moment what I was going to do, I would have just shrugged my shoulders and hoped for the best.

Then, a week later, my mother and I were shopping at Walmart. As soon as we walked in the door, there was a sample display with a worker showcasing and promoting new food products. I had not eaten yet that day, so naturally I walked over to partake in the offerings. My mother came with me as well, wanting to see if there was anything that she would be interested in. The gentleman working the sample display looked at us, and at my mother's T-shirt (which was from CSU), and asked us: "Who goes to Cleveland State?"

My mother pointed at me, and I shrugged my shoulders as I replied: "I do, well, did, well actually, I still do."

The man shot me a puzzled look. I explained: "I gradu-



Take it
from Tibor

Seek info & advice

Never skip class

Know your profs

Take GE credits early

Be honest with yourself

**(but maybe should have)*

ated last Saturday, but I am going back for my master's."

He then asked me: "bachelor's and master's in what young man?"

I sheepishly replied: "History."

He looked at me for a second, but it seemed like years. That look was a flat expression of nonchalance, his mouth seemingly poised to offer some "advice" that often accompanies those who receive degrees in the liberal arts or the social sciences. I was expecting a polite version of the "history degrees are pointless" treatment that I often receive from some people. Or, dreading that the next words to come out of his mouth would be "I have a master's in history and look where it got me."

But, people never cease to surprise.

He told me: "You know, certain departments and agencies within the federal government LOVE history majors." He then proceeded to list a number of job application websites, possible openings and good agencies to look into, and of course, his congratulations on my graduation. When I asked him how he knew all that, he replied: "My son works for the government, and he has a history degree, and let me tell you, it was the best thing he ever did in his life."

I had a smile on my face the rest of that day. To receive words of encouragement and actually helpful thoughts from a complete and total stranger that I will most likely

never see again was refreshing beyond belief. Especially in a day and age where little but uncertainty and economic difficulty confronts new graduates, a little bit of optimism does not hurt at all.

For graduates of all types, there is little that can reassure or assuage anxieties and fears, and the advice offered in those ubiquitous lists delivered by well-meaning individuals, is usually useless or hopelessly vague. Trust me, I know how it is to enter the adult world of education and work.

In honor of our high school graduates, I offer my own points of advice, from my experiences at college.

● **Know who to ask for information and advice, and know who to ask for good information and advice.** Being a freshman at college is a frightening prospect, as the financing and planning becomes your responsibility, and if you are living away from home, household obligations add to the already ponderous workload. Every student encounters a bit of cultureshock, but that can be eased by arming oneself with knowledge. First, know where the admissions, financial aid, advising and on-campus health centers are. These offices are meant to aid students with questions. Secondly, get to know your student government (most universities have them). These students are usually upperclassmen and are often experienced and well-connected, and they often know shortcuts and means of expediting long processes. Thirdly, join student organizations, especially those that pertain to your major/career field. Having friends in these organizations is even more rewarding. You can learn what advisor to request, what classes are a waste of time, and what professors to avoid--in short, they give you honest information that the university's offices cannot give.

● **Never, ever, skip a class.** I know, the temptation is often too great to resist. There is no "consequence" for skipping a class, that is true; no principal or truant officer will track you down in college like they did in high school, but then again, you were not paying for high school. Every class you skip at Cleveland State, you might as well just burn \$50. That is \$50 you wasted by not showing up. If you are planning to attend a private college or a larger university, that \$50 can become hundreds easily. Just for skipping ONE class. But, if you have to skip, make sure it is one of those classes that the professor does not take attendance.

● **That said, get to know your professors.** Many students just attend class and bolt out the door when the class is over. Stay a little while extra, ask a question or two and get to know who is teaching you--especially if that professor is in your major field. If you cannot stay after class, then make a point to say "hi" when you encounter your professor in the hallway. You would be surprised how quickly a stern, impersonal professor remembers your name if you greet him/her in the hallways and on campus.

There are intrinsic benefits as well. Professors might bump up your grade if you are on the edge, help you network with other faculty members, guide your papers and research, even give you another chance. Professors have

a keen sense of knowing when you are lying, so just be honest and confess to being unprepared. Many times, you may be surprised by what they say.

● **Take your general education requirements as soon as possible.** I encountered many seniors who to take a class that was completely different from their major to fill an unfilled general education requirement, wasting time and energy when they should have been focusing on wrapping up their major course requirements and senior projects. In your first two years of school, take your general education requirements. That way, you are exposed to all different subject areas early on in your education, and you can quickly figure out if chemistry or psychology is not for you, saving a lot of time and money.

Also, if you like what you see in one class or another, ask your professor what higher level classes in that subject area are like, and they may let you sit in on one of their other classes. At the very least, by exploring as much as possible, you can quickly ascertain what is best for you.

● **Be honest with yourself about your strengths and weaknesses.** I am not going to lie, I am not good at math, and I am even worse at chemistry. Am I an engineer or a chemist? Of course not, because I know when to quit while I am ahead. If something does not work for you, do not try to force it. Even though being a lawyer may be a prestigious and tempting occupation to pursue, if you are a below-average writer and speaker, then it is probably advisable to pursue another career path. Play to your strengths and minimize your weaknesses. Your sanity, self-esteem and GPA will thank you for it.

I hope these pointers helped. As for me, I am looking forward to continuing graduate school at Cleveland State University, and, oddly enough, I am going to have to follow my own advice again. For those who have graduated this past spring and their families, I wish you the most sincere congratulations and the best of luck in your endeavors.

Éljen a Magyar!

Tibor II

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

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.



Artisan Breads

Part 2

FÁRADJON BE A MAGYAR KONYHÁBA!

In less than two months, the WPA 37th General Convention will take place at the Pittsburgh Marriott North in Cranberry Township, Pa. Association business and election of a Board of Directors highlight this Convention, along with the 125th Anniversary Gala on Saturday, Sept. 3, which precedes the Convention. If you wish to attend the 125th Anniversary Gala, call the Home Office to inquire about availability of tickets. An evening of fine food, music, dancing and fraternalism is planned. Chef Vilmos and I hope you will attend!

Monthly Trivia: *Who used the first natural yeast to produce bread and when?* The solution waits, as usual, at the end in The HK.

Last month, we started with the basics of artisan bread making that included simple recipes. This month, we continue with complex techniques to produce some great bread. First, we need to define some terms and list ingredients that are required to produce better artisan breads.

Complex artisan breads use *starters* as the leavening agent. These starters can be a *poolish*, or mother dough, that is pre-fermented before adding to your recipe. This poolish has the same ingredients as your recipe. A *levain* is starter dough that provides a tangy or sourdough taste to bread. The levain used can be a liquid or stiff dough added to the recipe. Starters work well but take time to ferment and culture properly.

In all flour, there is an amount of wild natural yeast, with the wildest yeast occurring in organic flour. The wheat berry itself contains *endosperm*, *embryo* (also called *germ*) and *bran* (the indigestible outer portion or husk). Flour, which is processed from wheat berries, comes in various forms. *Whole-wheat flour* uses 100 percent of the wheat berry. *White flour*, most commonly used in baking, is milled then sifted to remove the germ and the bran. Wheat germ and bran are two by products from the wheat berry we consume. Flour that is unbleached and unbromated comes from organic wheat.

Wheat flour is also classified by the growing season, either winter or spring. The color of the bran is either red or white. In addition, the hardness of the kernel is either hard or soft. For example, hard red spring wheat is great for making bread. Hard red winter is also great for bread and hard baked goods like pastry and pie crust. Soft red winter is excellent for cakes, biscuits, and muffins. Hard white spring is for bread and brewing. Soft white winter

makes excellent pie crust and pastries.

Artisan bakers prefer flour that absorbs and holds water, making for moister loaves. High-protein flour holds the most amount of water. Gluten, or protein, is the ingredient in the flour that reacts with yeast and gives your bread leavening power. Flour that is high in protein holds more water, making for a better loaf of bread. Hard red spring wheat has the most protein. Soft white winter wheat has the least protein and makes for excellent flour when making cakes. The best balance of protein in flour is between 11.3 and 12.2 percent, or *all-purpose flour*.

Flour is milled one of two ways: *stone ground*, which crushes the wheat berry, better permitting more water absorption; or *roller milled*, which is faster but the final product may be 80 percent active, restricting water absorption. *Ash content* is the part of flour that holds the minerals. Stone grinding lets some bran and germ remain when milled and sifted. Roller milling by high-speed heat grinding strips out the bran, leaving fewer minerals and enzymes. Whenever you buy flour, try to buy stone ground. Baker supply stores and online websites are great sources for this product. Arrowhead Mills, Hodgson Mill and Bob's Red Mill are reputable suppliers of organic flours and grains for baking.

If you have a gluten intolerance or an allergic reaction to wheat flour, these suppliers also offer non-wheat flours. Other flours available to use in your recipes are buckwheat, fine corn flour, rice flour and rye flour. When a recipe calls for grains or seeds, use completely unprocessed organic varieties.

In order to make superior products, you need superior ingredients. By understanding the makeup of artisan bread recipes, you can produce better bread by manipulating and controlling the ingredients.

Next month we will continue with our discussion of artisan breads, with some final tips and techniques on scaling and shaping your loaves. Try the recipes and have fun becoming advanced bread bakers. Have a great month!

Jó étvágyat
Főszakács Béla

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

Ciabatta

Makes three loaves.

Starter (or sponge)

1 recipe for Lievito Naturale
(See next recipe)

Dough

5 teaspoons active dry yeast
2 cups warm water (105-115°F)
1 tablespoon powdered milk
3¼ cups unbleached all-purpose flour
1 tablespoon salt
3 cups Lievito Naturale (sponge)

Making the Dough.

Proof the yeast in ½ cup of the warm water and let the mixture sit for 10 minutes until it is creamy. Dilute the powdered milk with the rest of the water in a large mixing bowl. Mix the flour and water together in a small bowl. To the milk and warm water mixture, start to add the sponge, using a dough scraper to break up the sponge into small pieces. Start to add the flour by the handful. After each handful, stir the mixture 80 times with a wooden spoon. As the lumps of spines become even smaller and the mixture less soupy, mix even more vigorously. After about 15 minutes, take a break. There will still be two or three handfuls of flour left.

Add the dissolved yeast. You will probably have the wettest dough you have ever worked and will be asking yourself how this soupy mass will ever make bread dough.

After adding the yeast, add half a handful of flour and give the goo 100 vigorous strokes with a spoon. To break the monotony, dig the spoon into the soupy dough, pull it out as if it were half the batch, and try to make the resulting strand of dough extend itself. This builds elasticity. Continue adding the flour by half handfuls and stirring vigorously as before until all of the flour is used. The complete mixing time will take between 25 to 30 minutes. The dough will still be very wet and it impossible to knead on a table.

Cover the bowl with plastic wrap or a damp towel and allow the dough to rise between one and one-and-a-half hours, until it has doubled in size and appears blistered and satiny. If the dough is cold, let it rest for the first hour in a warm place in the kitchen.

When the dough has risen sufficiently,



RECIPES

turn the dough out onto a liberally floured work surface or pastry board and sprinkle lots of flour on top. Cut the dough into three pieces and flatten the dough to form three oblong pieces. Cut three pieces of parchment paper approximately 12 x 16 inches and place them side-by-side on the work surface. Sprinkle generously with flour. Using the dough cutter and your free hand, carefully scoop up one piece of the dough and place it onto a piece of the parchment, allowing it to stretch as it falls to form an oblong shape approximately 6 x 10 x 1½ inches. Repeat with the remaining pieces. Using your fingers, dimple the dough, making sure that you press all the way down to the parchment paper. Lightly sprinkle the tops with flour, then cover the loaves with plastic wrap or a damp cloth and let rest for 30 minutes.

Uncover the dough, cut three additional 12 x 16 inch pieces of parchment, and placed each over the top of the proofed ovals. Working with one piece of dough at a time, grab the opposite corners of the top and bottom papers and quickly flip the dough upside down. Carefully peel off the top paper, loosening any dough that may stick to it, and dimple the dough again. Lightly sprinkle the tops with flour, cover and allow rising for another 30 minutes.

An hour before baking, preheat the oven and the baker's stone to 425°F. Generously spray the oven with water and quickly close the door. Keeping the parchment paper under the oval, slide a baker's peel under one loaf and slide the dough onto the baking stone and quickly close the door. Spray then load the second and third loaves in this manner. Spray the oven two more times during the next five minutes, then refrain from opening of the oven again for at least 15 minutes.

Bake the loaves for 25 to 30 minutes or until they are golden brown. Remove the loaves to a cooling rack. When the bread is cooled to room temperature, dust off any excess flour, slice, and serve to your guests.

Lievito Naturale (Biga)

1 cup warm water (105-115°F)
1 teaspoon active dry yeast
4 cups unbleached all-purpose flour

Place the warm water into a medium bowl and sprinkle the yeast on top. Incorporate the yeast with a wooden spoon and let sit for six to eight minutes. Start adding the flour, a half cup at a time, while mixing with a wooden spoon. When all but one cup of flour is left, scrape the dough with a plastic scraper and pour the dough mixture onto a lightly floured work surface. Knead the dough using the remaining flour to prevent it from sticking to your hands or the work surface. The dough will already seem quite dry, but you should try to add as much of the flour as possible; though results will be much firmer than any brand Dell.

Knead the dough for eight to 10 minutes until the ingredients are well incorporated and it is smooth and almost stiff. Place the dough in a clean bowl.

Let the dough rise in the bowl, covered with a damp towel, in a warm place for 15 to 24 hours. The dough will rise and fall back into itself as a moist, sticky mass.

Pain Seigle (French Rye Bread)

Makes 3 loaves

Starter

1 cup rye flour
1 teaspoon active dry yeast
1 cup warm water (105-115°F)

Sponge

All of the Starter
1¼ cups warm water (105-115°F)
1 cup all-purpose flour
1½ cups rye flour



Dough

All of the Sponge
½ cup warm water (105-115°F)
1 tablespoon salt
2-2½ cups rye flour added ½ cup at a time
1 cup all-purpose flour

Glaze

1 egg yolk
1 tablespoon heavy cream

Starter - At least 12 hours before preparing, mix flour, yeast and water in a small bowl, cover with plastic wrap

and put aside in an undisturbed place at room temperature (70-75°F) for not less than five hours. More time--up to 24 to 36 hours--will give a slightly more fermented taste to the final dough.

Sponge - Remove the plastic wrap and stir the starter. Add warm water and all-purpose and rye flours. Blend well and re-cover the bowl for four to seven more hours at room temperature (70-75°F). As with the starter, a long rising period for the sponge is desirable if you like your rye tangy and flavorful.

Dough - On bake day, pour all of the sponge into a large hole. Add warm water, salt and one cup each of the all-purpose and rye flours. Stir to develop a heavy mass that will cling to the scraper or wooden spoon. Add additional rye flour until it is a shaggy mass, then turn out onto a work surface.

Kneading - Basic rye dough does not need the longer kneading time that an all-purpose white flour dough demands. Use a dough scraper to turn and knead the dough through its easiest periods. Throw down liberal sprinkles of flour if the moisture breaks through the surface of the dough. Continue kneading and working with the dough. It will gradually lose its stickiness, becoming soft and elastic. In a rush to overcome the stickiness, do not overload the dough with flour so that it becomes heavy and dense. This defeats the leavening process of the yeast. Do not skimp on the flour or the dough will become slack and will not hold shape on the baking sheet.

First Rising - Place the dough in a greased bowl, cover tightly with plastic wrap, and leave at room temperature (70-75°F) until double in size.

Shaping - Uncover the bowl and punch down the dough. Turn onto a flour-dusted work surface and knead for a moment or two to press out any air bubbles. Divide the dough--which will weigh about three pounds--into three pieces. Shape each of the three pieces into a round ball, pulling down with both hands to keep the surface taut.

Second Rising - Place each loaf on a baking sheet and cover with wax paper. Put in an undisturbed place at room temperature until double in size.

Baking - Preheat the oven to 400°F. Uncover the loaves. Using a razor blade,

make radiating cuts ¼-inch deep from the top of the raised loaf to within an inch of the baking sheet. Another design is to cut a circle around the top of the loaf about ¼-inch deep.

Brush the loaves with the egg cream glaze and place in the oven. Midway through the baking process, turn the baking sheet around so that the loaves are exposed equally to that temperature variations in the oven.

The bread is done when the bottom crust sounds hollow when tapped with your fingers. Place the loaves on a metal rack and cool to room temperature. Slice and serve or wrap in plastic and keep at room temperature. You may freeze this bread for up to one month. Thaw at room temperature and then warm in oven before slicing and serving to your guests.

Country White Hearth Bread

Makes 1 large or 2 small loaves

Sponge

1 teaspoon active dry yeast
⅓ cup warm water (90-100°F)
⅔ cup milk at room temperature
1 teaspoon honey
2 cups all-purpose flour

Dough

1 teaspoon active dry yeast
2 cups water at room temperature
¼ cup quality olive oil
1 tablespoon salt
4½ to 5½ cups all-purpose flour

Make the sponge - In a large bowl or deep plastic container, sprinkle the yeast over the warm water and milk. Stir to dissolve. Add the honey and flour. Beat with a whisk until smooth. Cover loosely with plastic wrap and let stand at room temperature for about four hours. It will be bubbly. This sponge can be stored overnight or up to a week in the refrigerator.

Mix the dough - In a large bowl using a whisk, or in the bowl of a heavy-duty mixer fitted with the paddle attachment, carefully add the yeast, water, olive oil, salt, one cup of flour and the sponge. The mixture will be soupy at first. Beat hard with the whisk, about three minutes by hand or one minute in the mixer at medium speed after the sponge is incorporated in the water. Add the remaining flour a half cup at a time. The dough will be smooth yet sticky enough not to pull



away from the sides of the bowl.

Kneading - Turn the dough out onto a lightly floured work surface and knead vigorously until very elastic, yet still moist and tacky--one to three minutes for a machine-mixed dough and four to seven minutes for a hand-mixed dough--dusting with flour only one tablespoon at a time, just enough as needed to prevent sticking. This is important for a good, light texture. Slam the dough hard against the work surface to develop gluten. Set aside, uncovered for five to 10 minutes. Knead again, and the sticky dough will smooth out without any extra flour.

First Rise - Place the dough in an ungreased deep container and keep covered with plastic wrap so that the surface does not dry out. Let rise at room temperature until triple in volume, three hours to overnight.

Shaping & Second Rise - Remove the dough from the container. Place on the lightly floured work surface and flatten slightly to deflate. Divide the dough in half for two loaves or leave intact for one. With the smooth surface facing up, push the rounded sides of the dough underneath toward the center with your fingers and outside of the hands. It is easy to rotate the dough at this point and pull at the center to make a tight dome that holds its own shape. If the loaf is not taut enough, repeat this procedure. Dust the top lightly with more flour and place in a dusted cloth lined basket (*banneton*) or on a flour-dusted or parchment-lined baking sheet, smooth side down. Let rise uncovered at room temperature until soft, springy and double to triple in volume, one to three hours.

Baking & Cooling - Twenty minutes before baking, preheat the oven to 400°F. Using a serrated knife, slash a criss-cross design into the top of the loaves, no more than ¼-inch deep. Immediately place on the center rack of the oven and bake until very dark and crusty, about 40 to 45 minutes. Remove from the oven to cool on a rack.

TRIVIA ANSWER: Around 4000 B.C., Egyptians were the first to use natural (or wild) yeast to make leavened bread and brew ale.



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Rajkó Returns



The world famous Rajkó Orchestra offers a unique musical experience. The company is comprised of Gypsy musicians whose youthfulness and prodigiousness are reflected in the fact that all of these gifted players began their musical training at Rajkó's own school at a very young age. The exceptional artistic standards of the Rajkó Orchestra grow from a concerted effort to preserve and develop the musicians' cultural heritage of improvisation, an essential ingredient to their virtuosity.

William Penn Association is proud to present the 2011 North American Tour of this exceptional ensemble, Sept. 2 to 18. Included in the tour will be performances at the WPA 125th Anniversary Gala in Pittsburgh on Saturday, Sept. 3, and at the 11th Annual WPA Picnic-A Great Fraternal Fest at Scenic View in Rockwood, Pa., on Saturday, Sept. 17.

The theme of the tour is spelled out in its title: "Ferenc Liszt and His Beloved Gypsy Music: A Celebration of the 200th Anniversary of the birth of

Liszt." The program will include the traditional folk music which inspired the great Hungarian composer, as well as classical masterpieces and old Magyar favorites, presented in a style which can only be heard in Budapest.

The touring orchestra consists of eight musicians in a line-up consistent with the classic form of a Gypsy orchestra: two lead violins (called "primás"), a second violin, viola, cimbalom, clarinet, cello and double bass. This instrumentation allows the ensemble to replicate the sound of Gypsy music as it was heard by Liszt during the 19th and 20th centuries. The eight musicians are selected from the main Rajkó orchestra, which consists of 50 musicians.

The main orchestra includes 20 members who perform with the school's youth orchestra. In addition, Rajkó maintains a number of smaller performing groups which have been equally celebrated as guests on some of the world's most prestigious stages. They are all adept at accompanying well-known soloists and dance ensembles.

The word "Rajkó" means "young Roma." Since its founding in 1952, the Rajkó school and its orchestra have specifically recruited talented young musicians with Roma backgrounds and trained them in the traditions of Central European Gypsy style music. The students also receive classical music training, shaping them into exceptional performers.

The Rajkó Orchestra has enjoyed highly successful tours throughout Europe, North and South America, Australia, and the Far East where they have repeatedly excited and thrilled audiences. Recently, they were invited twice to perform at the Vatican for the Pope and at the European Congress of the of the Pastoral Care for Gypsies. They have





Famous Gypsy orchestra to tour America

frequently appeared on national and international television and radio shows and have a number of critically acclaimed recordings.

This year's North American tour was made possible through the support of William Penn Association and with support from the Balassi Intézet of Budapest (www.bbi.hu).

For more information about the tour, check local

newspapers in cities listed in the itinerary below, or contact Kalman Magyar at Centrum Management by calling 201-836-4869 or sending an email to magyar@magyar.org.

For more information about the Rajkó school and orchestra, as well as the school's famed dance ensemble, you can visit their website at www.rajko.hu. □



Rajkó Orchestra North American Tour 2011

(Dates and locations subject to change)

- | | |
|-------------|---|
| 9/2 (Fri.) | Philadelphia, PA - Hungarian Tanya (Barto) |
| 9/3 (Sat.) | Pittsburgh, PA - WPA 125th Anniversary Gala |
| 9/4 (Sun.) | Cleveland, OH - German Central Park (Parma) |
| 9/6 (Tue.) | Pittsburgh, PA- Duquesne University |
| 9/7 (Wed.) | Washington, DC - To be determined |
| 9/8 (Thu.) | New York, NY - To be determined |
| 9/9 (Fri.) | Cleveland, OH - St. Emerich Hungarian Church |
| 9/10 (Sat.) | Detroit, MI - Hungarian Rhapsody Restaurant (Southgate) |
| 9/11 (Sun.) | Chicago, IL - Old Town School of Folk Music |
| 9/13 (Tue.) | Toronto, ONT - St. Elizabeth of Hungary Church |
| 9/14 (Wed.) | Montreal, QUE - Magyarok Nagyasszonya Egyhaz |
| 9/15 (Thu.) | Boston, MA - Johnny D's (Somerville) |
| 9/16 (Fri.) | New York, NY - The Rockefeller University (matinee) |
| | Wallingford, CT - To be determine (evening) |
| 9/17 (Sat.) | Rockwood, PA - WPA Picnic (Scenic View) |
| 9/18 (Sun.) | New Brunswick, NJ - Hungarian American Athletic Club |



Fun under the summer sun

I HOPE EVERYONE is enjoying the summer season. It is my favorite time of year, spent with family and friends. Many of us are getting ready for a well-deserved vacation from work or school. I dusted off our suitcases and compiled our checklists of necessities: new clothes, bathing suits, beach or pool towels, and...oh yes, sun protection.

I run down to the drug store and buy a bottle of good old sun tan lotion. But, what I find is no longer the familiar brown bottle with the cute baby on the label. There is an entire section of sunscreens, sunblocks, lotions, creams, dry sprays, oil sprays, water proof, sport, UVA protection, UVB protection, with various numbers of SPF's...my head is spinning! A simple errand should not be this confusing. So, I bought nothing and decided to do a little research. What is the difference, and what do I really need?

The following is what I learned in a nutshell. The Academy of Dermatology recommends, regardless of skin type, a broad-spectrum, water-resistant sunscreen with a sun protection factor (SPF) of at least 30 and which protects you from both UVA and UVB rays should be used. So, let's break this down.

Ultraviolet "A" rays can pass through window glass and penetrate deep into the skin. They can suppress the body's immune system and it's ability to protect from the development and spread of skin cancer. UVA exposure is also known to lead to signs of premature aging of the skin, like wrinkling and age spots.

Ultraviolet "B" rays can not penetrate window glass but are the primary cause of sunburn. A good way to remember the difference between the two types of rays is that "A" are the aging rays and "B" are the burning rays. However, excessive exposure to both forms of UV rays can lead to the development of skin cancer.

Water resistant products are available for active individuals or those involved in water sports. It is important to check the label to ensure it says "water-resistant" or "very water-resistant." Water-resistant sunblock will maintain the SPF level for about 40 minutes after water immersion and very water-resistant will last about 80 minutes.

SPF stands for "sun protection factor." Sunscreens are classified by the strength of their SPF. The numbers on the packaging can range from as low as two to greater than 50. These numbers refer to the product's ability to deflect the sun's burning, UVB rays. The SPF is calculated by comparing the time needed to produce a sunburn on unprotected skin to the time needed to cause a sunburn on protected skin. For example, let's say you normally would turn red after 10 minutes in the sun with no protection. If you apply a sunscreen rated SPF 2 before your exposure to sunlight, it should take 20 minutes to turn red. If you apply an SPF 15 sunscreen, you should be protected for 150 minutes.

So have fun this summer and stay sun smart. Generously apply sunscreen in your choice of form. Apply one ounce at least every two hours regardless of SPF. If you have any left from last year, it should still be safe to use. The FDA requires that all sunscreens stay at their original strength for three years. Try to avoid the sun between the hours of 10:00 a.m. and 4:00 p.m. when the sun's rays are at their strongest. Wear protective clothing, a wide brim hat and sunglasses when possible.

Until next month....

Stay Healthy - Stay Happy - Be Fit!

Egészségére!

Debbie

Health Links

To learn more about ways to protect yourself and your loved ones while you're outside enjoying or working in the summer sun, log onto:

➔ <http://www.aad.org/skin-care-and-safety>

(The skin care and safety section of the American Academy of Dermatology website)

➔ <http://www.skincancer.org/Sunscreen>

(Information on sunscreens from the Skin Cancer Foundation)

New Jersey Senior Citizens - Third Party Notice

A third party may be designated to receive a copy of any cancellation, non renewal or conditional renewal and lapse notice from the William Penn Association by a person who:

- is located in or is a resident of the State of New Jersey;
- is insured by a Life, Annuity or health insurance certificate, contract or policy that the William Penn Association has issued; and
- is age 62 or older.

A third party may be designated by: completion of the information requested in the Third Party Designation below; and, return of the Third Party Designation Form to the William Penn Association by certified mail, return receipt requested. The designation will be effective upon our receipt of the information.

Designation of a third party does not constitute the acceptance of any liability for the services provided to the person by the third party or by the William Penn Association.

The third party designation may be terminated by: the third party by written notice to both the person and to the William Penn Association; or, the person by written notice to the William Penn Association.

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Branch 8 Johnstown, PA

by Dorothy Kedves

Summer has finally arrived!

What a beautiful day and what a wonderful time was had by all who attended the first Tri-State Area Picnic at on Saturday, June 25, at Scenic View. The variety of food was outstanding. We certainly have some great cooks and bakers in the area. It was so nice to meet with old friends.

We had fun playing bingo. The caller, Jimmy Deak, did a great job and displayed a great sense of humor putting up with all the women.

Special thanks to Endre Csoman and Dora McKinsey. Without both of you it would not have been a success. Thanks to all who helped. We should do this event every year.

We would like to update you on our Join Hands Day project. The artist mounted the mosaic of tulips on the outside of the Bottle Works building. The first Tulip Festival will be celebrated outside the Bottle Works Ethnic Arts Center on Saturday, July 9, from noon to 8:00 p.m. on Sunday, July 10, from 11:00 a.m. to 5:00 p.m. outside Bottle Works Ethnic Art. The tulip is the national flower of Hungary. All are welcome.

We hope all members and families have a wonderful and safe summer.

God bless our service men and women and keep them in your prayers.

For all your insurance and annuity needs please call Alexis Kozak at 814-255-5286.



Mary Ann Donnelly (left), director of A Caring Place Child Advocacy Center, and center volunteer Emily Nicholson display stuffed toys and fleece blankets donated to the center by WPA Branches 10, 40, 248, 349 and 8164 as part of their Join Hands Day project.

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! We hope everybody had a fun Independence Day weekend full of festivities, food and games.

Our branches participated in an outing back on Saturday, April 2, to the Wheeling Nailers hockey

final home game of the season. The Nailers won 4 to 3 over the Toledo Walleye in the last few minutes of action and continued into the playoff round. Everyone had a great time together at the event.

A Caring Place, a child advocacy center in Jefferson County, was thrilled to receive the stuffed animals with fleece blankets our WPA branches provided for Join Hands Day. Mary Ann Donnelly, the director of the center, does great work with providing a unique and critical service to children who are victims or witnesses of abuse. In Jefferson County alone, nearly 100 children are seen at the center each year. The toys and blankets are "warm fuzzies" that can help a child feel more comfortable during an uncomfortable situation.

Keep watching *William Penn Life* magazine for upcoming events celebrating the 125th anniversary of WPA. We hope to see you at those events.



A date to remember

Deadline for submissions to our magazine is the 10th day of each month. If you have any questions, please contact John E. Lovasz toll-free at 1-800-848-7366, ext. 135. jlovasz@williampennassociation.org.



Among the guests attending a party celebrating the 50th wedding anniversary of long-time Branch 14 members Shirley and Delmar Demko were (l-r) Delores Soltesz, Shirley Demko, Jeff Ward, Dawn Ward, Julia Relovsky and Emily Demko.

If you have any news you would like to share, or for information about branch activities, please call Joyce Nicholson at 740-264-6238.

Branch 14 Cleveland, OH

by Dawn D. Ward

This summer, there will be a plethora of activities for William Penn members. Along with the branch being well-represented at the annual golf tournament, there will also be a youth camp at Scenic View in Rockwood, Pa., Aug. 9 to 11, and the 11th Annual WPA Picnic-A Great Fraternal Fest, which will be held Saturday, Sept. 17, from noon until 6:00 p.m. at beautiful Scenic View. The picnic will feature a special performance by the Rajkó Orchestra from Budapest, Hungary. This gypsy band is world-renowned for capturing the soul of the Hungarian experience through music. The delicious food, live music and dancing, Chinese auction, raffles, children's games and activities, hayrides and the camaraderie of our fellow WPA members can't be beat.

As mentioned in last month's issue, Branch 14 will also sponsor an outing to the Lake Erie Captains baseball game the evening of July 29 in Eastlake, Ohio. If you are interested in attending the game, which

will be held on "Hungarian Night," please call Caroline Lanzara at 216-581-8979.

In commemoration of William Penn Association's 125th anniversary, there will be a gala held Saturday, Sept. 3, at the Marriott Pittsburgh North. The gala precedes the opening of the 37th General Convention, to be held at the same location Sept. 4 to 6. The gala will take place in the ballroom of the hotel. For more information on this historic event and how you can be a part of this momentous occasion, please contact Endre Csoman, National Vice President-Fraternal, at 1-800-848-7366, ext. 136.

Hearty congratulations to long-time members Shirley and Delmar Demko who celebrated their 50th wedding anniversary with a party in April. Jeff and I were honored to be invited to this celebration, along with the wonderful Demko family and their many friends. What a terrific milestone!

The branch extends a warm, fraternal welcome to our newest life benefit member, Kathleen Lanzara.

The next branch meeting will be held on Wednesday, Sept. 7, at 7:30 p.m. at the First Hungarian Reformed Church, 14530 Alexander Road, Walton Hills. All adult branch members are welcome and encouraged to attend.

Branch 18 Lincoln Park, MI

by Barbara A. House

Happy Independence Day. Remember to thank a vet for preserving our independence. Sometimes we forget or take it for granted, but, it came with many sacrifices. Thank you, veterans, one and all.

Summer has arrived with a bang. We went from 47 to 97 degrees overnight. Remember your sunscreen and stay cool. We want you healthy for many years to come.

We hope you plan on joining us this year at our many events. First, we have our Annual Golf Tournament, July 15 to 16. This is followed by our General Convention Sept. 4 to 6.

Before that we have our super Gala on Saturday, Sept. 3, celebrating the 125th Anniversary of William Penn Association. We have planned a 5-star meal with magnificent entertainment. We have the Rajkó Orchestra from Hungary for your dance music. Lara Semetko from Branch 18 will amaze you with her voice. We also have many honorees who will be recognized that evening and throughout the next few days.

I'm sure many of you have been asked to purchase an ad for our Gala's testimonial book. The proceeds from the book will go directly to our scholarship foundation. That will be a wonderful weekend.

Endre Csoman told me the Hungarian Heritage Experience is fully booked and has been for over a month.

We are also promoting a Youth Camp this summer. Sounds like fun.

Our wonderful picnic is scheduled for Sept. 17. We plan to have two orchestras; our ever faithful and wonderful George Batyi and the Rajkó Orchestra. All the food you can eat and liquid refreshment are included. If you plan on donating to the Chinese auction, please let Ronda or I know.

All that is followed by our annual WPA trip to Europe.

Now really, doesn't that all sound inviting? We look forward to seeing

Continued on Page 21



3 Days of Summer Fun!

WPA YOUTH CAMP

FOOD - FUN - SPORTS - DANCING - TRIPS

FOR KIDS & TEENS AGES 12-18

Aug. 9-11, 2011 @ Scenic View

\$25 for WPA Members - \$50 for non-members
includes lodging, meals & all activities

Sign Me Up! **WPA YOUTH CAMP RESERVATION FORM**

Name: _____ Date of Birth: _____

Address: _____

City: _____ State: _____ Zip: _____

Phone: _____ Email: _____

WPA Certificate Number: _____

Parent or Guardian Name: _____ Phone: _____

Send this form along with your check made payable to "William Penn Association" to:

WPA Youth Camp, William Penn Association, 709 Brighton Road, Pittsburgh, PA 15233

For more information , contact
Endre Csoman toll-free at 1-800-848-7366, ext. 136
Email: ecsoman@williampennassociation.org

Continued from Page 19

you at these events. I can't wait.

Happy July birthday to the Wolfe family, Debbie, Glenn and David. I'm going to miss you so much this year. Congrats also to Deborah Wolfe. She is a fully-licensed agent in Florida. Look out, Florida, here she comes. Congrats also to Debbie and Glenn--we now have a new "grand-dog." Her name is Tina. We have Tony and Tina now. Do I hear wedding bells?

Many thanks to Grace Balaythy and George Schvarckopf for their generous donations that helped us buy animal food for Basil's Buddies. Remember Branch 18 will accept any and all donations for the animals. Thank you to all who donated so much food at our last meeting.

Thanks Emma, loved the frog.

Thanks also to Les and Kathy Megyeri and Robert Vargo for the very nice and special surprises. That was so nice of you.

Special hello to Vivian and Richard Hollis in Florida. Nice to hear from you.

Congrats to Mark Schmidt on the new job. It couldn't happen to a nicer person. But, we will miss you.

Get well wishes to Deac Sabo and Tamas Markovits. Hope you're better soon.

Congratulations to Diane M. Torma and George S. Charles Jr. Diane, our National Vice President-Treasurer, has been with us for 24 years. George Charles, our National President, has been with us for 37 years. Thank you so much for your hard work and dedication.

Congrats to Branch 14 and their officers for hosting a lovely party. Endre and Arlene Csoman, Al and Betty Vargo, Bill Bero and I attended a dinner there celebrating the 125th Anniversary of William Penn Association. We can always count on the Cleveland branch. They have consistently supported us any time we have asked. Thank you, officers Caroline Lanzara, Joanne Sedensky, Richard Sarosi, Violet Sarosi, Virginia Volter and Paul Varga.

Please remember our deceased members and their families in your prayers, especially; Philomena Kadar, Loretta Toth, John Bartus, Ernest Gulban, and Mary Ann Giczi. May they rest in peace.

I am now taking reservations for our Branch 18 bus to the WPA Picnic-A Great Fraternal Fest. We will leave Friday, Sept. 16. The cost is \$85.00. This includes the bus, one-night hotel accommodations, breakfast on Saturday, admission to the picnic and all you can eat at the picnic. Now, is that a deal or what? We are planning to pick some members up on the Ohio Turnpike. We will do all we can to make this a weekend to remember. Please call me as soon as possible to reserve your spot at either 1-734-782-4667 (home) or 1-313-418-5572 (cell).

Branch 18 is on summer break. We resume meetings on Sept. 14. We meet at the Allen Park American Hungarian Reformed Church at 7:00 p.m.

Have a lovely summer, stay healthy and plan on joining us at our many upcoming events.

Branch 19 New Brunswick, NJ

by Evelyn Bodnar

It has been a very busy year. The Rev. Joseph Bodnar started a food and cash program for the needy of the New Brunswick area in October 2010. The last Saturday of each month, he has a half-hour service, then gives out food, certificates and cash. In October, we had 35 people; on June 25, 2011, we had 125 people.

The food is supplied by Middlesex County businesses and members of our church. Money is donated by Rev. Bodnar and church members. Branch 19 made a monetary donation for July.

On June 25, each person attending received a bag of food, \$5 cash and a certificate. Each person also received a ticket for a drawing, the prize for which was a \$25 certificate to Rite Aid Pharmacy.

One of our church members donated 500 cloth shopping bags for the food. Each recipient must bring their bag back the next time to receive \$5 cash. You can walk around town and see the beige bags with "Bayard St. Presbyterian Church" printed on them. People carry them everywhere.

The New Brunswick Hungarian

Festival was wonderful. We had perfect weather. WPA's booth was next to our church's booth.

Rev. Bodnar and I attended the Carousel Ball and enjoyed the fellowship of Barbara and Tom House, Endre Csoman, the Vargos, Bill Bero, the Radvanys and others.

Branch 28 Youngstown, OH

by Kathy Novak

Happy Independence Day! Hope the fireworks help everyone celebrating birthdays or anniversaries this month enjoy their special days, especially Livia Keresztesi, Julia Taylor, Maria Goda, Leonard and Lillian Sefcik, Hank and Helen Fabrizio, and John and Helen Kaluczky.

Congratulations to Rachel Maria Schauer (*pictured*) who was named valedictorian of the class of 2011 of Labelle (Fla.) High School. Among



her outstanding achievements were being named Female Art Student of the Year, completing AP Human Geography, earning honors in economics, making the honor roll, being named outstanding mem-

ber of the National Honor Society and earning the Florida Academic Achievement Seal.

Rachel has played the organ at her church, Mary Queen of Heaven in Labelle for four years and serves as a lector. She plans on attending Edison University in Fort Myers, Fla.

She is the daughter of Frank and Liz Schauer and granddaughter of Frank and Maria Schauer.

Best of luck to all those participating in this year's annual golf outing. This two-day event not only provides fun and fraternalism for those in attendance, but also proves to be a great scholarship fundraiser. The Monte Carlo Night is such a great time with food, beverages, a Chinese auction and Vegas-style table games. Can't wait to see all our WPA friends during this event.

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Continued from Page 21

A reminder of upcoming events:
- Sunday, Aug. 14 - Magyar Nap Hungarian Day, sponsored by the Youngstown American Hungarian Federation, 2219 Donald Ave., from 1:00 to 6:00 p.m.; music by Steve Pal; food, beverages and pastries available for purchase.

- Sunday, Sept. 11 - Hungarian Heritage Day, sponsored by the Youngstown Hungarian Club, 2219 Donald Ave. 1:00 to 6:00 p.m.; music by Steve Pal; artifacts will be on display; food, beverages, pastries available for purchasing

For that seat on our bus trip on Sept. 17 to the WPA Picnic-A Great Fraternal Fest, call Steve Novak at 330-746-7704 or Frank Schauer at 330-549-2935. The bus will leave at approximately 8:00 a.m. from the Boardman Red Lobster and return between 9:30 and 10:00 p.m.

What a wonderful job Branch 14 did hosting a celebration for WPA's 125th Anniversary. The officers of Branch 28 had a wonderful time.

Speaking of the 125th Anniversary, everyone is looking forward to the Sept. 3 Gala, and formal plans for Branch 28's event will be made soon.

Our condolences to all those who have experienced a loss within their families.

Get well wishes to everyone not feeling up to par.

Safe summer travels to everyone.

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

Branch 34 Pittsburgh, PA

by Andy McNelis

Hope everyone is enjoying their summer and getting ready for the golf outing, Hungarian Heritage Experience, our 125th Anniversary Gala and last, but certainly not least, the WPA Picnic-A Great Fraternal Fest in September. Hope to see everyone again at these enjoyable functions.

Speaking of enjoyable events, the first Tri-State Area Picnic held on Saturday, June 25, at Scenic View was a success. The weather held up

and a nice number of branches were able to participate. The food was good, as usual, thanks to our cooks and everyone who worked so hard to make the day enjoyable. I am sure that next year we will have more participation once the word spreads.



Congratulations to Julia Wallace (pictured) on making her first communion and on her many accomplishments in athletics. She is the great niece of Maria Bistey and goddaughter of Kathy Wallace.

Our sympathy goes out to Marge Bugielski on the death of her sister. May she rest in peace.

Marguerite and I participated in the Race for the Cure held on Mother's Day. It is truly amazing to see more than 30,000 people at Schenley Park getting ready to either run or walk the 5K. It was a great way to start off the day.

We also participated in the Walk for a Healthy Community held on May 21. The Home Office graciously and generously sponsored us, with the proceeds going to the Ronald McDonald House Charity.

Happy and healthy birthday wishes to everyone celebrating their birthdays in July, especially Donovan and Andy. Many, many more.

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

Branch 59 Windber, PA

by Shirley A. Rakoczy-Przywara

It's the 4th of July....Let us not forget ALL those who served our great country and those who continue to serve. We especially pray for the return of the many still serving in

foreign lands. May they all return home safely. We live in the land of the free, only because of the brave. God bless our military! I'm looking forward to many events here in Windber honoring all those who fought for our freedom.

If you are among the many travelers who will be hitting the highways to celebrate the 4th, please be safe. Many of you, I'm sure, will be having family gatherings, with hot dogs, hamburgers, etc. in abundance. Personally, when I was growing up in Mine 30, my dad would start the fire early, and we always had a traditional bacon fry (*szalonna sütés*). My mouth is watering just thinking about those wonderful memorable days. Additionally, sometime we would have the Hungarian-style shish kabob.

I love the 4th and all the pagentry that it represents--flying the flag, parades in every city or town, picnics, and just good clean American fun.

My only child, daughter Pam, will be celebrating her 40th birthday on July 12. I don't know where the years went since 1971. She is planning a special trip to California to celebrate her milestone day with relatives there. So, happy 40th birthday, Pam! Luv, ya!

The Class of 1956 from Windber High School (and I am one of them) will be getting together for their 55th high school reunion on July 1 and 2 here in Windber. Many will be traveling from far-away places, and I wish them safe travels and a great time at the reunion.

I want to extend best wishes to all who are celebrating birthdays, anniversaries and other special occasions in July.

Please always keep the military in your daily prayers, and remember all the faithful departed members of your families. I look forward to the day when I will be reunited with all those in my family who have gone to rest.

Please remember the annual WPA Picnic-A Great Fraternal Fest at Scenic View in Rockwood, Pa., near Somerset, this coming Sept. 17, from noon to 6:00 p.m. I know it will be a memorable experience!

Welcome To Our Fraternal Family



ELLA GRAUL
Branch 19 New Brunswick, NJ



KELLY KRESGE
Branch 19 New Brunswick, NJ



ALLISON HOENI
Branch 19 New Brunswick, NJ



VIOLET WYLUDA
Branch 19 New Brunswick, NJ



CADE WYLUDA
Branch 19 New Brunswick, NJ

All in the family

The young people featured here share a connection that runs even deeper than their membership in William Penn Association. They are all part of the same family tree...and the root of that tree is Branch 19 member Albert Suldo. Albert is the proud great-grandfather of these eight young members. We thank Albert and the parents of these young members for sharing their photos with us.



LILY WYLUDA
Branch 19 New Brunswick, NJ



ANDREW AND ALEC HOENI
Branch 19 New Brunswick, NJ

If you have a child who recently joined the WPA, then send us his or her photo. We will publish it in an upcoming issue so all our members can welcome your child into our WPA Fraternal Family. All photos will be published as soon as possible.

William Penn Fraternal Association Scholarship Foundation

Tree of Knowledge



Helping our young members meet the challenges of modern educational economics requires great effort by all our members and friends. Towards this end, the William Penn Fraternal Association 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.

Our Newest Leaf

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

**Calvin Synod Conference
United Church of Christ**
(Bronze Level)

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 4 lines with 20 characters per line (including blank spaces):

Line 1: _____

Line 2: _____

Line 3: _____

Line 4: _____

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

80th Anniversary



Congratulations to Branch 296 members Paul and Margaret Tallarom of Leechburg, Pa., who will celebrate their 80th--yes, 80th!--anniversary on July 15. Paul, 101, was born in Hungary on Jan. 30, 1910, and Margaret, 98, was born in Cleveland, Ohio, on July 15, 1912. They were married July 15, 1931 (Margaret's 19th birthday) at Assumption Roman Catholic Church in Georgetown, Pa. They have four children, seven grandchildren, nine great-grandchildren and one great-great-grandchild. Paul retired from Allegheny Ludlum after 49 years of service. They are currently members of Christ the King Roman Catholic Church in Leechburg and live independently in their home in Gilpin Township. They plan to celebrate their big day with family and friends.

Branch 132 South Bend, IN

by the Branch 132 Officers

It's been a rainy spring. The Branch 132 co-ed softball team has been rained out twice, but now are playing ball with a record of 4 wins and 2 losses. Come out and cheer on our team.

On June 4, Our Lady of Hungary Church had its 2nd annual "Save Our School" campaign. There were many old friends present: Elizabeth Cifra Nemeth, Suzie and Don Kationa, Pat and Frank Novak families, Paul Kozak, our friends the Lillians (Lillian Moore and Lillian Buti), Ethle Szalay Gotowka, and many others.

Marge Vukovits Dudeck played many Hungarian songs and some oldies. The Ein Prosit German Band played for dancing. There was music for the young crowd in the

evening. Hungarian, Polish, German, Mexican and American food was available. A good time was had by all. Hope to see you there next year. Congrats to all who made the event a success.

Branch Secretary Michelle Horvath was a volunteer at a benefit for women with cancer called "Hello Gorgeous." The benefit was for all forms of cancer. A great cause, Michelle.

The Branch 132 picnic will be held on July 24 at Potawatomi Park. Call 574-232-9451 if you plan on coming. Let us know how many people will attend. The branch will furnish plates, utensils, chicken, sausage and drinks. Everyone is asked to bring a vegetable, salad or dessert to share. We are looking forward to seeing you there.

Our condolences to the families of Blase Laczai, Michael Vargo, and Frank Kovach. May they rest in peace.

Branch 352 Coraopolis, PA

by Dora McKinsey

By the time you read this, July 4th will be here and gone. Too often we take our independence for granted, not even thinking about the rights and privileges we enjoy here in America. Let us not forget the sacrifices made in the past and those still being made today to keep this great country the "Land of the Free."

The 28th Annual WPA Golf Tournament and Scholarship Days are being held this month on July 15 and 16 at Quicksilver Golf Club and the Pittsburgh Airport Marriott. If you are a golfer, you should try to attend one of our tournaments and enjoy this fun, fraternal event.

Also, don't forget our 125th Anniversary Gala being held Sept. 3 at the Marriott Pittsburgh North. It promises to be a very special evening with entertainment from the Rajkó Hungarian Gypsy Orchestra from Budapest and a historical slide presentation of WPA.

Happy birthday to all those celebrating a birthday this month. May God bless you with many more and may all of them be healthy.

If you have any news to share or need any help with your insurance certificates, please contact me at 412-319-7116 or by e-mail at dmckinsey@hotmail.com.

Branch 800 Altoona, PA

by Vincent Frank

Congratulations to Patrick R. Rea, the recipient of Branch 800's 21st Annual Monetary Award, given to the graduating male senior who has earned the highest grades in religion classes at Bishop Guilfoyle High School in Altoona.

Patrick is a member of St. John's Catholic Church in Altoona where he was an altar server, chorus member and Boy Scout. Last year, Patrick received the Scout's highest honor, the Eagle Scout Award. He completed his elementary education at St. John's school. He is the son of Timothy and Lynn Rea of Holidays-

burg, Pa. His parents have now seen seven of their children graduate from Bishop Guilfoyle.

Graduation took place on May 25 during ceremonies held at the Cathedral of the Blessed Sacrament in Altoona with the Most Rev. Mark Barchak, new bishop of the Altoona/Johnstown Diocese, as celebrant.

While at Bishop Guilfoyle, Patrick (*pictured*) completed 25 hours of community service each year. He was a member of the chorus and Honor Society. He also participated in cross country, tennis and track. He graduated with highest honors, received the Perfect Attendance Award



from the Joe Keller engineers, the Calvert Ellis Scholarship and the Juniata Alumni Scholarship.

Patrick will be attending classes in the fall at Juniata College in Huntington, Pa, where he will major in geology, with plans to become a professional geologist.

Patrick's hobbies are travelling with his camper over the U.S., working on computers, playing tennis, playing piano and attending Altoona Curve baseball games.

Good luck and God bless Patrick, and all those who graduated this year.

Branch 800 will hold it's Annual Summer Picnic on Wednesday, Aug. 3, at 6:00 p.m. at Highland Park in Altoona. It will be held rain or shine. For reservations call me at 814-695-0213. Deadline for reservations is July 26.

For your life insurance and annuity needs, please call Bob Jones in Altoona at 814-942-2666

Branch 8114 Clarion, PA

by Noreen Fritz, FIC, LUTCF (in Pittsburgh)

Congratulations to Cody Biddle and his bride Emily Biddle. Emily (Steiner) Biddle has been a William Penn Association member since age 4. Emily was married to Cody May 29, 2011, in Franklin, Pa. She is the

daughter of a very proud father, Rod Steiner, and granddaughter of Ed and Miriam Steiner. Both father and grandparents have been long time WPA members. Wishing the bride and groom a lifetime of building happy memories together.

By now, the fourth of July is over, and I imagine that all our members had a fun celebration. The 4th of July's history as a holiday is one of long-standing tradition. As early as 1777, Americans celebrated their independence on the 4th, and over the years not much has changed in the ways Americans celebrate their country's birthday. Early festivities featured 13-gun salutes, speeches, music, parades and fireworks. Today, it is the perfect occasion to fire up the grill, have picnics and to enjoy family and friends.

Speaking of birthdays, Branch 8114 birthdays in July are: Keyne Rice, Margaret Rice, Anthony Bagileo, Diana Olson, Natasha Olson, Chris Niederriter, James Collett, Julie Ditz, Dana Ochs, Robert Schwabenbauer, Tanner Steiner, James Amato, Margaret Gatesman, Ed Osterried, Roger Steiner, Donald Zacherl, Robert Leonard, Ashley Aaron, Justin Black and Joseph Fescenmyer. Lots of people are thinking of you on your birthday, and I just wanted to let you know I'm one of them. Here's to another year of experience and a joy that never ends. Happy birthday!

If you have questions on life in-

surance rates or would like to compare our rates with any other life insurance certificates that you may have, please contact me anytime at my direct business line, 412-821-1837.

In addition, happy, satisfied owners of WPA annuities are enjoying high interest rates. If you have questions on life insurance, annuities, IRAs or direct pension roll-overs, I can be reached at the above telephone number or by writing to P.O. Box 15060, Pittsburgh, PA 15237-0060. Or, send me an e-mail at noreenbunny.fritz@verizon.net. There is never a sales charge.

Branch 8121 St. Marys, PA

by Mary Lou Schutz

The members of Branch 8121 gathered for our regular monthly meeting on June 1 in St. Marys. Our members will be making plans to attend the 11th Annual WPA Picnic-A Great Fraternal Fest on Sept. 17 at Scenic View.

We also agreed to sponsor a hole at the Annual Golf Tournament and Scholarship Days, July 15 and 16.

We were pleased to see the photo of Branch Vice President Alice Rigard and five generations of her family in *William Penn Life*.

Our next branch meeting will be held on July 6.

ON THE MOVE?

Have you moved recently, or are you planning to move soon? If so, please complete this form and send it to the WPA Home Office. That way, we can keep our records up-to-date and keep you informed about important information regarding your life insurance and annuity certificates, your fraternal benefits and WPA events and activities. Please mail to: **William Penn Association, 709 Brighton Road, Pittsburgh, PA 15233.**

Name: _____ Date: _____

OLD Address: _____

City: _____ State: _____ Zip: _____

NEW Address: _____

City: _____ State: _____ Zip: _____

Current Telephone Number: _____

Current Email Address: _____



Cimbalom Greats

We are half-way through the summer! In celebration of my brother Andrew's birthday (July 27 and he plays the cimbalom), the July 2011 wordsearch recognizes just few of the many cimbalom artists who have provided the melodic background sounds for so many of our Magyar Zene. A few of these cimbalomists' names are easy to recognize (e.g. John and his son Alex Udvary); others are well known in Europe (such as, Kalman Balog, Oszkar Okros or Sandor Kuti). Some have featured their musical talents with such orchestras as Feri Borisz, Joe Jeromos, Frank Mikisits, Kara/Nemeth or Rendes Brothers. Hollywood has also utilized the talents of cimbalom virtuosos Dick Marta, Bundy Varga and Bela Szalai. There are a couple of gentlemen that hail from other nations but play with the Magyar flair (Alexander Fedoriouk and Nikolae Feraru). Three ladies have featured their cimbalom stylings prominently on many recordings (Marta Fabian, Agnes Szakaly and Viktoria Herencsar). There are 20 clues to find. Good Luck, and attend some Hungarian picnics or dances before the summer is gone!

Puzzle Contest #70 WINNERS

The winners of our Puzzle Contest #70 were drawn June 7, 2011, at the Home Office. Congratulations to:

Valerie L. Calhoun, Br. 296 Springdale, PA
Emilia Mondics, Br. 19 New Brunswick, NJ
Teresa C. Neubaum, Br. 336 Harrisburg, PA
Nicole Ofiesh, Br. 296 Springdale, PA

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

RULES

1. ALL WPA Life Benefit Members are eligible to enter.
2. Complete the word search puzzle correctly.
3. Mail your completed puzzle, along with your name, address, phone number, email address, and WPA Certificate Number, to:

WPA PUZZLE #73
709 Brighton Road
Pittsburgh, PA 15233

4. Entries must be received at the Home Office by **August 31, 2011.**
5. Four (4) winners will be drawn from all correct entries on or about September 5, 2011, at the Home Office. Each winner will receive \$50.

WPA PUZZLE CONTEST #73 OFFICIAL ENTRY

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

Cimbalom Greats Word List

Balogh

Czutor

Fabian

Fedoriouk

Feraru

Fulop

Antal recorded with George Batyi

Herencsar

Jeromos

Joe was leader and vocalist, as well

Kara

Peter played and led the orchestra

Kuti

Sandor plays for the Carpathian Folk Quartet

Marta

Racz

Rendes

Joe was the family cimbalom artist

Okros

Savana

John played for Feri Boricz Zene

Szakaly

Szalai

Szittyai

Mike played with Frank Mikisits Zene

Udvary

Varga

Please complete the information below:

Name: _____

Address: _____

City: _____

State: _____ Zip Code: _____

Phone: _____

Email: _____

WPA Certificate No.: _____

In Memoriam

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

MAY 2011

0001 BRIDGEPORT, CT
Stephen Grassanovich
0005 PHOENIX, AZ
Charlotte Fulton
Sada K. Rod
0008 JOHNSTOWN, PA
John W. Kurtz
Mary Ann Pastovic
0013 TRENTON, NJ
Goldie E. Buckalew
Robert L. Mancini
Paul Toth
Joyce Wassy

0014 CLEVELAND, OH
Julia A. Katona
Margaret Sarafi
0016 PERTH AMBOY, NJ
Anna Hobson
Margaret Tanczos
0018 LINCOLN PARK, MI
John J. Bartus, Jr.
Mary Ann Giczi
Ernest Gulban
Philomena Kadar
Loretta Toth
0019 NEW BRUNSWICK, NJ
Rose Matyas
0025 BECKLEY, WV
Antoinette Sgro
0028 YOUNGSTOWN, OH
Guy Louis Lucente
John Toth
0048 NEW YORK, NY
Ethel Sharlow

0059 WINDBER, PA
Florence F. Walat
0076 PHILADELPHIA, PA
Robert A. Daughtry
0088 RURAL VALLEY, PA
Judith A. Jewell
0089 HOMESTEAD, PA
Andrew G. Botlock
0132 SOUTH BEND, IN
Irene Tubicsak
0216 NORTHAMPTON, PA
Mary Oswald
0226 McKEESPORT, PA
Margaret Pfefferkorn
0349 WEIRTON, WV
Harold V. Tierney
0383 BUFFALO, NY
Martin Busha
0525 LOS ANGELES, CA
Joseph Mathias
Doris A. Simon

0590 CAPE CORAL, FL
Mary W. Pinter
Marguerite Veadar
McHale
0705 MAYVILLE, WI
Lawrence R. Dorvinen
Mary Johnson
0720 DEDHAM, MA
John R. Feely
Caroline V. Fossa
Robert A. Fraser
0800 ALTOONA, PA
Donald E. Jones
8014 PITTSBURGH, PA
Dorothy A. Nix
8020 McKEES ROCKS, PA
Rosemarie Ernharth
8164 STEUBENVILLE, OH
Viola Cardelli
8340 BALTIMORE, MD
Louise J. Deems

Recent Donations

WPFA Scholarship Foundation

Donations Through Premium Payments MAY 2011

Branch - Donor - Amount
1 - Dolores C. Bolduc - \$8.55
8 - Clarence H. Showalter - \$5.00
8 - Jason A. Behory - \$10.00
14 - Almut S. Zvosec - \$25.00
15 - Anna M. Borosky - \$10.00
18 - Istvan Schlegel - \$5.00
18 - Margaret I. Swek - \$10.00
19 - Michael J. Nagy - \$5.00
19 - Elizabeth V. Gorman - \$10.00
28 - Sandor Tollas Jr. - \$4.63
28 - Mary Vargo - \$7.22
34 - Esther I. Wagner - \$5.00
34 - Juanita Harrison - \$1.00
44 - Alexander J. Darago - \$67.37
44 - Valeria Thrasher - \$20.00
59 - Margaret I. Martin - \$2.00
59 - Adam L. Kushner - \$10.00
89 - Carol A. Petrosky - \$12.80

89 - Charles F. Petrosky - \$14.90
89 - Tracy B. Findlay - \$3.06
129 - Lance M. Westcamp - \$4.50
129 - James R. Lewis - \$10.00
129 - Debra A. Lewis - \$10.00
189 - Brandi A. Schneider - \$20.00
216 - Rita A. Fodor - \$5.80
226 - Timothy R. Holtzman - \$1.40
226 - Carol S. Burlikowski - \$5.00
226 - Dennis S. Burlikowski - \$5.00
226 - Robert W. Serena - \$5.00
336 - Ernest B. Molnar - \$4.00
352 - Gabriel S. Tokos - \$1.00
352 - Diane M. Knapp - \$5.00
352 - Stephen J. Hornyak - \$5.00
352 - John P. McKinsey Jr. - \$1.32
352 - Dora S. McKinsey - \$1.02
590 - August J. Licari - \$25.00
705 - Harriet L. Kolbe - \$1.00
800 - Victor E. Ballash - \$5.00
8014 - Marino T. Polis - \$5.00
8020 - Caroline R. Trgovac - \$45.00
TOTAL for Month = \$401.57

Additional Donations MAY 2011

Donor - Amount
Br. 1 Bridgeport, CT - \$25.00
Br. 89 Homestead, PA - \$100.00

WPA Cookbook Sales - \$15.00
TOTAL for Month = \$140.00

Donations In Memoriam MAY 2011

**Donor - Amount
(In Memory of)**
Hungarian Campers - \$20.00
(Helen Marko)
Hungarian Campers - \$20.00
(Mary McCrone)
Br. 18 Lincoln Park, MI - \$125.00
(Deceased Members Timothy J.
Grech, Julia Kun & Eva V.
Schroth)

TOTAL for Month = \$165.00

Hungarian Red Sludge Relief Fund

Donations Received
12/29/2010 To 3/29/2011

Donor - Amount
American Hungarian Federation -
\$1,000.00

Calvin Synod Conference
Cleveland Westside Branch -
\$1,000.00
Calvin Synod Conference
Fairport Harbor Congregation -
\$260.00
Calvin Synod Conference
Hungarian Reformed Church
of Lorain, Ohio - \$5,056.29
Calvin Synod Conference
Lakeside Classis - \$300.00
First Catholic Slovak Ladies
Association - \$50.00
Judith B. Fowler - \$20.00
Judith A. Gent - \$20.00
Andrew J. Mantlik - \$20.00
Margaret S. Montgomery - \$50.00
Mary Liszkay - \$50.00
Richard E. Sarosi - \$50.00
Jenny L. Sunderwirth - \$250.00
Stephen Szajko Jr. - \$50.00
M/M E. E. (Al) Vargo - \$25.00
WPA Br. 1 Bridgeport, CT - \$500.00
TOTAL for Period = \$8,701.29

**Total to Date
\$17,420.50**



Our awards lead to far greater rewards

The rewards that come with a higher education are priceless. That's why since 1972 William Penn Association has awarded more than \$2.1 million in scholarship grants to its young members attending accredited institutions of higher learning. Our scholarship program is just one of many benefits available to our members. To learn more on how membership in WPA can benefit your family, call your local WPA representative or our Home Office, toll-free at 1-800-848-7366.

Do something heroic



Heroes' Square, Budapest

WPA Tour 2011 September 21 to October 6

EXPERIENCE the culture, history and traditions of Hungary & Slovakia. **TASTE** outstanding Hungarian food & wine while listening to authentic Gypsy music. **RELAX** in four-star hotels & travel in deluxe motorcoach. **VISIT** Budapest, Kalocsa, Parád, Recsk, Gyöngyös, Kékestető, Tokaj, Sárospatak, Debrecen, Szolnok, Cegléd and the Slovakian cities of Kassa, Eperjes and Bártfa. **ENJOY** the Etyek Wine Festival, the Mátra Mountains, the Paprika Museum and a boat trip on the River Bodrog.

Price: Departing from Pittsburgh or Cleveland = \$2,950; Departing from Detroit = \$2,975.
(Prices listed are per person, based on double occupancy, and include round-trip airfare from USA to Europe, all hotel accommodations, breakfast daily, most meals, ground transportation in Europe, and all sightseeing tours listed on the itinerary.)

*For more information, contact Endre Csoman toll-free at 1-800-848-7366, Ext. 136
Email: ecsoman@williampennassociation.org*

WPA Tour 2011 Reservation Form

Name: _____ Date of Birth: _____

Address: _____

City: _____ State: _____ Zip: _____

Phone: _____ Email: _____

Person to contact in case of emergency: _____ Phone: _____

Send this form--along with your deposit of \$1,200.⁰⁰ per person made payable to "William Penn Association"--to:

WPA Tour 2011, William Penn Association, 709 Brighton Road, Pittsburgh, PA 15233

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125th anniversary...**PAGE 3.**

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Rajkó returns to America...**PAGE 14.**

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Privacy - Personal Financial and Medical Information

June 30, 2011

Dear Member:

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

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

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

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

We obtain information about you from the following sources:

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

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

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

It is our sincere desire to maintain complete, accurate and up-to-date records. You may write to us at William Penn Association, 709 Brighton Road, Pittsburgh, PA 15233, or call our Home Office toll-free at 1-800-848-7366, to access, as provided by law, information included in your file. We will promptly correct any error in our information. To protect your privacy, you will need to identify yourself by providing us with your name, date of birth and social security number.