



# William Penn Life

FEBRUARY 2012

*Serving families,  
our Hungarian heritage  
& the greater community  
for 126 years*

**Founders Day  
February 21**

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## From the National President *by George S. Charles, Jr.*

# The spirit of our founders is alive and well

ON FEBRUARY 21, 2012, our Association will celebrate its 126th anniversary as the only Hungarian fraternal life insurance society in the United States. As we celebrate yet another milestone, we must always remember the dedicated founders of William Penn Association. We also remember and thank all of the past and present officers, directors, former auditors, employees, sales representatives and members who devoted so much time in building our Association that is shared by us today, with much pride and fond memories.

Our Association remains dedicated to the promotion of service to others. While our members always come first in our minds, we also assist others outside of our membership. We have a history of dedicated individuals who over the years have labored long and hard to promote our Association and the fraternal spirit of volunteerism.

William Penn Association flourishes because we strive to preach and practice fraternalism, brotherhood and financial security. To sustain this tradition, we must grow with new members, products and services, and in fraternal activities and benevolent acts of generosity towards others. Our foundation was built on caring, sharing and performing acts of loving kindness, and it is right that we continue this fraternal mission as we build our future.

These are essential considerations in this most competitive business world. Let us not forget, we are competing for our members' insurance and investment needs as well as their leisure and recreational time.

We are continuously working on developing new programs and products for growth. So remember, the next time one of our sales representatives asks to review your insurance, welcome him or her into your home. Our sales representatives, along with

you, our membership, represent our Association's future.

In our 126th year of service to our members, we have renewed our commitment with steadfast faith to restore and support branch fraternal activities and continue the passion and commitment of our Home Office staff to render prompt and efficient service.

Our National Directors are prepared to meet the many new challenges which lie ahead. Our National Directors, along with your National Officers, have been planning for greater participation and attendance in our fraternal and branch activities.

There are emerging signs of "new life" at William Penn Association. Our members are seeking information about learning the Hungarian language, asking for assistance in locating relatives and showing greater interest in cultural subjects. They are searching for their "roots," practicing the traditions they have inherited and passing them on to future generations.

We have begun to communicate, reassert and reestablish William Penn Association's preeminent position as a recognized leader in American-Hungarian life. We shall continue to do so.

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

As we move forward, our Association will continue to dedicate itself to you. Our fraternal spirit is still glowing like the spirit in the hearts of the founders of our Association more than 126 years ago. □





# Száz Huszonhat Esztenő



AZ AMERIKAI MAGYARSÁGNAK hatalmas alkotása a William Penn Association (volt Verhovay Segély Egylet) fennállásának 126 éves jubiliumát ünnepli Feb-21-én. Száz huszonhat-év az Amerikai Magyarság legtekintélyesebb összefogó és összetartó intézményének kovácsolta össze.

Azok az intézmények, egyletek amelyek önző, emberi célokat szolgáltak és nem a Magyarság egyesítésének jegyében munkálkodtak, hanem válaszfalak emelésére törekedtek megszűntek, semmivé lettek. A William Penn Association egyedül maradt mert Isten akaratából származott a köznek a szolgálata és a testvér szeretetnek a gyakorlása volt mindig a lelkesítő erő.

Évtizedekig az hittük, hogy a kétutolsó Magyar testvérsegítő egyesületnek sikerülni fog az egyesülés, de sajnos ez a terv füstbe ment. Nem törődve Magyarságunk jövőjével, összetartással és a régi igaz közmondással "egyesülésben az erő." A helyes út egyeseknek nem számított mint az a pénz amiért megvették őket, egyleti tagok úgy mint az össz Amerikai Magyarság anyagi és erkölcsi haszna sem számított semmint a "Piszkos Pénz".

Kalapot emelek a tisztességes szlovák egyesület vezetőinek mert nem voltak hajlandók önző, felelőtlen egyénekké válni mert ők hisznek abban, hogy a "vér vastagabb mint a víz".

Keserűen esik leírni de szép emlékeim vannak rég elhunyt vezetőkre akik szívükben viselték a nagymultu egyesületet és annak tagjait úgy mint egyházaink jövőjét.

Azt remélem, hogy szervezetünk a William Penn Association sosem fog elfelejkezni Magyarságukról és a testvér szeretetről. Betegről, az özvegyről, az árváról, az ó-hazáról és az Amerikai Magyarokhoz mindig hűséges segítő kéz marad.

Vezérelje vezetőinket az a látomás amit az alapítók láttak. Isten akaratának mindenbe való teljesítése. A lezajlott 126 év alatt a William Penn millió dollárokat fizetett ki özvegyeknek, árváknak, beteg segélyek és csonkulási díjakban. Azt megsemmisíthetetlen, hogy fiókjaink milyen nagy összeget áldoztak az emberszeretethez, a testvér segítség oltárán. Adja az Isten, hogy egyeletünk tovább fejlődjék, erősödjék, nemes hivatásának még nagyobb mértékben teheszen eleget.

Cikkem bevégzésével hálás szívvel emlékezünk meg azokról akik száz huszon hat éveken át önzetlenül dolgoztak tiszta kézzel, nehogy az egylethez szenny ragadjon és a testvéri érzés szellemében fejlődjön és maradjon.

***Adja Isten Hogy Így Legyen!***

## William Penn Association: 126 Years

THE SUCCESS OF William Penn Association (formerly Verhovay Aid Association) is a huge accomplishment attributed to the Hungarians in America. Our Association was founded with the intention to practice brotherhood and unselfish acts of fraternalism. As our Association grew into its present successful organization, we increased our many arms of fraternalism.

In the past, there were many societies or groups that served selfish motives and did not support the unification of Hungarians. Those groups have all disappeared or become insignificant.

William Penn Association survives because our motivation is different. We are interested in nurturing our Hungarian history and perpetuating the continuance of our Hungarian heritage. We promote the culture through support of churches, social clubs and artistic presentations.

For decades, it was assumed that the last remaining Hungarian societies were destined to merge. Unfortunately, that was just an empty dream. Those individuals who guided this merger of the HRFA with a non-Hungarian entity disregarded the future strength and unity of the American Hungarians for some petty monetary gain.

I prepared this article with a heavy heart. I have fond memories of former leaders of the HRFA and their dedication to the Hungarian communities and their membership.

My hope is that William Penn Association will never stray from our Hungarian heritage and the determination to serve our membership with dignity and compassion.

***Happy 126th Birthday  
William Penn Association!***



# Moving forward in 2012

## *A review of two of our permanent life insurance contracts*

NOW THAT WE are in the New Year, I would like to take the next several months highlighting a few of our permanent and term life insurance contracts. This month, we begin with a review our Life Paid Up At Age 65 and our Almost Guaranteed Issue Plans.

### **LIFE PAID UP AT AGE 65 PLAN**

This an excellent way to maintain a lifetime of insurance protection for you and your loved ones while paying premiums only during your income-earning years. Premiums are payable to age 65, or until the death of the insured, if earlier.

The issue ages for the Life Paid up at Age 65 plan are 0 to 60.

The minimum issue amount for ages 0 to 54 is \$5,000 and the minimum for ages 55 to 66 is \$2,000.

This plan can be suited to your financial needs, both present and future. You select the schedule of premiums payments which is most beneficial for you (annual, semi-annual, quarterly or monthly). Plus, this plan has a competitive cash value growth that can possibly be an important source of income later on. This plan also offers a banded premium which means that the more insurance you buy, the lower your premium rate per \$1,000 of insurance.

You also have the flexibility to add the Waiver of Premium Benefit and the Accidental Death Benefit to this plan.

### **ALMOST GUARANTEED ISSUE SPECIAL PLAN**

This plan offers you the greatest amount of insurance protection for the lowest premium. It was developed for people ages 21 to 55 with attractive discounted premium rates and a choice of using the Ordinary Life or Life Paid Up at Age 65 insurance plans.

The issue ages for the Ordinary Life plan are 21 to 55. The issue ages for the Life Paid Up at Age 65 plan are 21 to 45.

Only one Almost Guaranteed Issue Life Paid Up at Age 65 plan is allowed per member.

This plan is sold with banded face amounts of insurance of \$10,000; \$15,000; \$20,000; and \$25,000 with 10 year age groupings to the nearest birthday.

This plan can be issued at standard rates up to a Table 4 rating using a regular life application.

If you do not have a WPA agent, please call the Home Office at 1-800-848-7366, ext. 120, and we can assist you in finding an agent who will serve you and your family by offering:

- A Review of Your Needs • Life Insurance Protection • Taxed-Deferred Annuities •
- Juvenile Insurance Plans • Special Fraternal Benefits •

**Walt Owens**  
 Wolcott, IN  
 219-279-2794  
 888-279-4415



Walt is an independent life and health insurance agent with Encore Financial Group. He began his insurance career in 1985 working with families, small businesses and individuals to meet their insurance needs.

Walt strives to be a great listener and help his clients plan for the unexpected. Thorough planning and regular client reviews play a large role in this process.

Walt is a recognized member of the Indiana Network of Estate Planning Professionals, Inc., has been a member of the National Association of Insurance and Financial Advisors for the past 26 years and is active in several community committees.

When he is not working, Walt enjoys automobiles, real estate and travelling. He welcomes the opportunity to assist William Penn Association members with their retirement planning, insurance and educational needs.

Please feel free to give Walt Owens a call for a complimentary insurance review at 219-279-2794 or 888-279-4415. □

## 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 20 states. The states include; CA, CT, DC, FL, IL, IN, KY, MD, MA, MI, MO, NC, 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 who 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.



Illustration: © Galinka86/Dreamstime.Com



# A taste of southern culture

THE START OF THE NEW YEAR is always a thoughtful time for me. It is a time when, like the Roman god Janus (from where we get the name January), I look into the past and into the future. Perhaps this is because my birthday happens to fall on January 1, so the arrival of each new year is very much an occasion for change and an opportunity for growth.

This year, I turned 21 years of age. Instead of spending my 21st birthday as most would, I spent it driving 12 hours to rural North Carolina with my girlfriend to visit her family.

I jokingly told Monica (my girlfriend) that this trip was not about seeing her family, but rather it was for culinary exploration. This was my first time being that far south of the Mason-Dixon, so I was eagerly awaiting the discoveries that I would make in terms of food. If there was ever a time to experience what delicacies that the Tar Heel State had to offer, this was it. Yet, this cultural discovery was not a simple one-way transaction. Being the quintessential Hungarian, I took it upon myself to be a cultural ambassador of sorts. So, along with clothes, toiletries and other travel items, I packed a basket of Hungarian treats for Monica's family. With hearty helpings of *kolbász*, *pogácsa*, Egri Bikavér, and some of Erzsébet's *kifli* and *kalács* in tow, I went south.

I had never been that far away from Northeastern Ohio, and I experienced a bit of culture shock.

First, it was difficult for my ears to become accustomed to the thick North Carolina drawl of my hosts and most everyone I met there.

Secondly, I had come from a land of Catholic church steeples. In North Carolina, the only Roman Catholic church that I saw could hold only 100 people at the very most. It was a small, newly-built wooden building constructed for the recently-arrived Hispanic immigrant population. As I passed by the little church, I could not help but think that its average attendance would probably dwarf the turnouts during St. Margaret of Hungary Church's last days.

Then, instead of small butcher shops, bakeries or open

air markets, there were huge superstores. Whenever I travel, I peruse local grocery stores and supermarket chains. I enjoy looking at the different local generic brands, the different produce selections, and a few local delicacies that are unique to the area I am visiting. In Canada, Detroit and other places in midwestern North America, I had grown accustomed to finding a kaleidoscope of ethnic meats, cheeses, spices, confections, pastries, canned vegetables and baked goods. I had grown up in a region where I, as an adolescent without the benefit of a large budget or passport, had access to a wide array of different cuisines and cultures. At a grocery store in Ohio, I could buy Polish sausage, Russian tea biscuits, Greek yogurt, Lebanese hummus, Hungarian bacon, German chocolates, Italian sodas, Dutch cheeses and various other items. It took a trip down a stark, bleak aisle in a North Carolina Wal-Mart for me to miss and truly appreciate the crowded, almost claustrophobic West Side Market in Cleveland, Ohio.

Later in the week, as my host and hostess were preparing dinner, they decided, as a courtesy, that the *pogácsa* I had brought with me would serve as a wonderful dinner roll. They jokingly observed that they did not know what to call *pogácsa*, whether it was a biscuit or a roll, something in between or different altogether. I replied with pride that such a treat was unique to we Hungarians, but soon after I conceded that it could be likened to a biscuit. Luckily, my father had recommended that I take the cheese variety of *pogácsa* made by the incomparable Tommy's Pastries in Lorain, Ohio. This proved fortuitous, as the *pogácsa* reminded them of a southern specialty called a cheese biscuit.

As we began to enjoy our meal, the questions soon followed. I was asked about Hungary, about the *pogácsa*, about the sausage, and about how Egri Bikavér got the name "Bull's Blood." It felt as if I was the only one that was speaking for the longest time, and I caught myself rambling more than once. I had feared that I would have bored my hosts with my asides, so I decided to start working on my dinner.

## Point to Ponder....

On Jan. 1, 2012, the Republic of Hungary changed its official name to simply "Hungary." For several years now, all new Hungarian license plates have displayed on the left side a letter "H" with a small circle of 12 stars above it. Each star represents a member of the European Economic Union.

These subtle changes are the equivalent of our country changing its name from "The United States of America" to just "America." And how would you like to have on your vehicle a license plate that indicates "America" is a proud member of NAFTA? We gave away the farm when we became the main cog of NAFTA. Did the Hungarians give away the *falú* when they joined the European Economic Union?

When comparing these small changes to other events taking place in Magyarország, these decisions are quite trivial. But, when evaluating political strategies, do these seemingly insignificant decisions point to larger and more serious implications down the road? - Tibor

# Did you know they're Hungarian?

Remember "ALF"? "ALF" was a TV situation comedy about an alien life form that takes up residence with a typical American family. The show's title character was usually portrayed by a hand puppet. But, occasionally, when full-body shots of ALF were needed, he was portrayed by a person in a heavy, brown, fur-like costume. The actor inside that costume was Mihaly Meszaros.

Mihaly "Michu" Meszaros was born in Budapest on Sept. 30, 1939. As a longtime member of the Ringling Brothers Circus, Meszaros, was given the unofficial title, "The World's Shortest Man." Real fortune came to Meszaros when he decided to migrate to Hollywood. Standing at 2 feet 9 inches tall, his talents were in huge demand. Michu appeared not only in costume for "ALF" but in dozens of other movies and programs.

There was silence for a few moments as I tried green beans cooked in pig tail fat (a surprisingly good dish), except for the occasional clink of a spoon or fork against china. Then, my host Andy (Monica's brother-in-law) stated matter-of-factly: "We don't have any of this down here." Monica agreed. To them, the arrival of Hungarian cuisine was a welcome, albeit curious, departure from the ordinary. She noted that up "in the North" everyone knows their heritage, where they come from and what culture they identify with. Monica went on to say that such identifications do not happen in the South, where everyone by and large disregards his or her cultural or ethnic identities. Another dinner guest described an experience that she had while taking multi-cultural classes at a southern university. When asked to describe who she was (culturally), she was puzzled, and answered the way many of her peers would with "white, Christian woman."

I was still working on my green beans at this point. Besides the occasional nod, I was a listener during that conversation. I will admit, however, that I had become lost in my own thoughts. When asked my opinion of what was being discussed, I replied with the following:

"I disagree, Andy and Monica, about what you said. I think that down here, there is very much a sense of culture and tradition. It just so happens that Anglo-Saxon/English/Scots-Irish culture was the base for the melting pot that became America. You feel as a result, that no one embraces his or her culture down here, or that it is not a conscious part of one's identity. I think that is wrong. I know, rather, for a fact, that you and your friends have a greater sense of who you are and where you came from than many of your contemporaries in the North. If I go and pick out random Poles, Slovaks, Hungarians and Germans of my age who have had the benefit of being third or fourth generation descendants of immigrants, and ask them where their great-grandfathers came from, most, if not all, would be unable to answer. I write for a Hungarian fraternal association, and it is a constant battle to get teens and young adults to identify with their culture, or to even gain cognizance of who their forebearers were. I do not see any of that."

## Tibor's Take

At this point, I took a breath or two and a sip of home-made sweet tea...then continued:

"Andy, the house you live in was built by your great-grandfather. Your grandfather died in the living room just a few feet away, and in this same house, within these walls, you are living and one day your children will be living in this house. Perhaps it is the tale of the immigrant, but no grandchild of Hungarian immigrants can claim what you can claim. I am regarded as one of the few young people that are aware and are involved in my Hungarian culture, yet I do not know what house my great-grandparents were born in. Southerners may think that Northerners are more aware of their culture for the mere fact that our journey across the Atlantic was more recent than yours. In fact, it is quite the opposite."

One can be driving along a road in the rural farmland and can see, in the middle of a cotton or peanut field, a small fenced-in hill. At the top of this hill are gravestones. Monica explained to me that it is a tradition that those families who own the land bury their family members in their own cemeteries, on their own land.

I know by now that many of us have already abandoned our New Year's Resolution. I urge everyone, however, during these cold winter months, to remember where we all come from. Even though times are tough, support Hungarian businesses. Read *William Penn Life*. Open up a Hungarian history book. Do a genealogy research project. Plan a shopping trip to patronize ethnic restaurants and businesses.

Above all, even if all your other resolutions fall to the wayside, resolve now (it's not too late) to incorporate doing something Hungarian in your day-to-day lives. Each of our personal histories is something to be cherished. Think of your culture as a garden: with occasional and diligent maintenance it can produce beautiful results that you and your loved ones can enjoy, but, if neglected, it can wither and fade until it is swallowed by time and nature, leaving no trace of what was left behind.

Éljen a Magyar!

## Tibor II

*Tibor Check Jr. is a member of Branch 28 Youngstown, Ohio, and a student at the John Marshall School of Law. He serves as a 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.



# Chocolate in February

## FÁRADJON BE A MAGYAR KONYHÁBA!

The month of February is associated with a few things: Presidents' birthdays, Saint Valentine's Day and car dealership Presidents' Day sales. I prefer the emphasis be put on Valentine's Day, which brings to mind two things: roses and chocolate. Let's save the roses for the summer and concentrate again on chocolate.

Last year, I shared wonderful chocolate recipes with you. This year, I have included more chocolate formulations for your enjoyment.

Here's your monthly trivia question: *What candy did Milton Hershey stop producing after his chocolate confections became so popular?* The answer is wrapped in foil at the end.

Chocolate is one of the five C's you should find on a good dessert menu, along with citrus, cheesecake, coffee (something coffee flavored) and caramel. This ingredient can be in a dessert, soufflé, entrée (chicken molé), sauce or syrup. Depending on your purpose, chocolate is versatile and easy to use. From a chocolate cream pie to chocolate chip cookies, from chocolate ice cream to a chocolate bar, there are many ways to enjoy this culinary delight.

Chocolates have a ranking according to type, amount of cocoa and price. The most expensive chocolates are not often the best tasting. The best chocolate to eat is based on personal preference. A true chocolate bar will not contain large amounts of sugar, milk and artificial ingredients, such as corn sweeteners or syrups. "Conching" (or beating) chocolate is the process that smoothes out the ingredients, giving the chocolate a smooth mouth feel. The higher percentage of chocolate in the bar the better.

The common store bought chocolate candy bar is loaded with sweeteners, artificial ingredients and meant to be eaten all at once. The better chocolate bars are so rich you cannot finish a whole bar. European chocolates are processed with less sugar and a higher percentage of cocoa, giving them a superior flavor...and a higher price, but they are well worth the money.

Chocolate goes well with vanilla, raspberries, mint, whipped cream, almonds, pecans, walnuts, bananas, oranges and cherries. Experiment with the recipes and have fun creating your own chocolate delights to celebrate Valentine's Day.

Have a great month!

*Jó étvágyat  
Főszakács Béla*

Photo © A41cats/Dreamstime.com

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

## Chocolate Palacsinta

3 ounces bread flour  
4 ounces cake flour  
1 ounce cocoa powder  
¼ teaspoon sweet paprika  
1 ounce sugar  
¼ teaspoon salt  
4 large eggs, beaten  
1 pint whole milk  
2½ ounces melted butter

In a mixing bowl, sift together the flours, cocoa powder, sugar, sweet paprika and salt. Add the eggs and enough milk to make a smooth paste with the flour. Mix until smooth and not lumpy, using up all the milk and the melted butter. The batter should rest for at least one hour before using.

Using a crêpe pan or small skillet, brush the surface with melted butter or spray with oil lightly. Heat pan until very hot, then pour in two ounces of batter and swirl around to cover the bottom of the pan. Cook over low heat until the palacsinta slides freely, then flip over for another 30 seconds. Keep the finished palacsinta on the side, warm, until all the batter has been used. Fill with your favorite filling and serve warm to your guests. A fruit filling like raspberry topped with freshly whipped cream makes a perfect dessert.

## Chocolate Crème Anglaise

7 egg yolks  
4 ounces granulated sugar  
1 cup whole milk  
1 cup heavy cream  
1½ teaspoons vanilla extract  
3 ounces melted sweet dark chocolate

In a mixing bowl, combine the egg yolks and sugar, whipping until thick and light in color. Pour this mixture into the top half of a double-boiler.

In a small saucepan scald the milk/cream mixture, then very slowly pour into the egg yolk mixture stirring constantly with a whip.

Heat the double-boiler over medium heat and stir the mixture until it is thick enough to coat the back of a spoon. Remove top half from bottom and set in cold water to stop the cooking pro-

# RECIPES

cess. Stir in the vanilla and the melted chocolate while the sauce is warm. Chill the sauce, then serve over your favorite dessert. Goes well with chocolate palacsinta or chocolate bread pudding.

## Chocolate Bread Pudding

20 ounces heavy cream  
20 ounces whole milk  
6 ounces sugar  
12 ounces dark chocolate, chopped  
2 ounces dark rum or brandy  
2 teaspoons vanilla extract  
8 whole eggs  
16 ounces stale white bread, brioche or challah

In a saucepan, combine the cream, milk and sugar, then stir over medium heat until the sugar is dissolved. Remove from the heat and stir in the chocolate, stirring until it is melted. Add the rum (or brandy) then the vanilla.

In another mixing bowl, beat the eggs until smooth, then slowly beat in the warm chocolate mixture.

Cut the bread into large cubes and place evenly into a buttered baking dish at least 10" x 12" (or two 8" square pans). Pour the chocolate mixture over the bread making sure to coat each piece of bread. Refrigerate mixture for one hour so bread may absorb liquid.

Bake in a preheated oven set at 350°F for 35 to 45 minutes. Top with freshly whipped cream or chocolate crème anglaise and serve warm to your guests.

## Chocolate Mousse

16 ounces semi-sweet dark chocolate  
8 ounces unsalted butter  
6 egg yolks  
8 egg whites  
3 ounces granulated sugar

Using a double-boiler, break the chocolate into small pieces and melt. When

completely melted, remove from heat and add the butter, stirring until it is in solution. Add the egg yolks one at a time, mixing completely. Put back over the hot water for five minutes to make sure eggs are cooked.

In another mixing bowl, beat the egg whites until soft peaks, then add the sugar and continue beating until they form stiff peaks. Do not over beat the egg whites! Fold the egg whites into the chocolate mixture and portion into serving dishes. Chill until firm. Garnish with whipped cream and shaved chocolate, then serve to your guests.

## Black & White Chunkies

12 ounces semi-sweet dark chocolate  
1 stick unsalted butter  
3 large eggs  
1 cup granulated sugar  
½ teaspoon salt  
½ teaspoon baking powder  
1 cup all-purpose flour  
12 ounce bag of white chocolate chips

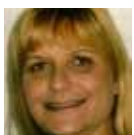
Preheat your oven to 350°F. Using a double-boiler, break up the dark chocolate into small pieces and combine with the butter until melted. Stir to blend thoroughly.

In a stainless steel mixing bowl, beat the eggs, then add the sugar, salt and baking powder. Stir in the chocolate until this mixture is smooth. Divide the flour into three portions and fold into the wet mixture. Fold in the white chocolate and set aside.

Line cookie sheets with parchment or heavy duty foil. Portion the cookie mixture onto the sheets. A two-tablespoon or 1 ounce portion will give you approximately 2½ dozen cookies.

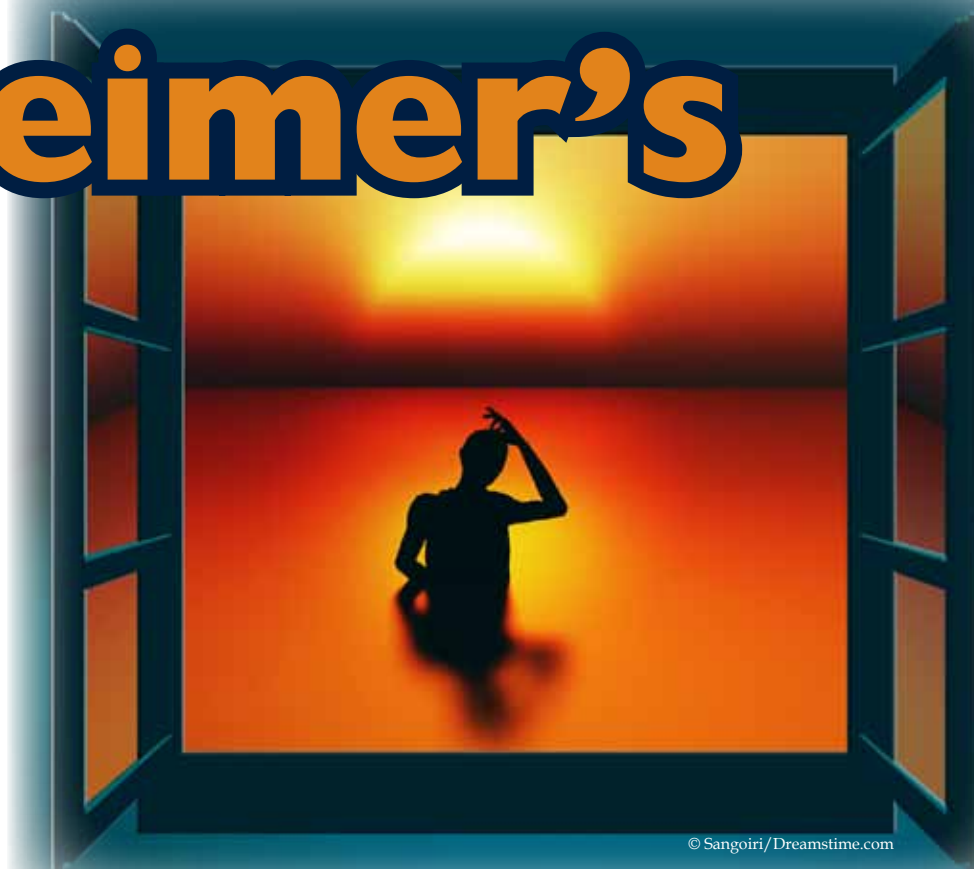
Place the cookies on the middle or upper rack when baking, so as not to burn the bottoms. Bake for 15 minutes until the cookies are puffed up, slightly firm with a soft center. Cool cookies on a rack then serve to your guests.

**TRIVIA ANSWER:** Caramel. The Lancaster Caramel Company, founded by Hershey in 1886, produced caramels and other confections and was his first success before going into the chocolate business.



# Alzheimer's

*10 warning signs that you may be experiencing more than typical age related change*



© Sangoiri/Dreamstime.com

**H**ave you ever forgotten where your keys are, or where you put that pizza coupon? Well, of course; we all have. I usually laugh it off and say, “it’s just my Alzheimer’s again!” But, do we really know the difference between typical age-related change and Alzheimer’s disease?

Few families are fortunate enough to say they have not been impacted by Alzheimer’s disease. This is a progressive, degenerative disease of the brain, impairing thinking and memory, accounting for 50 to 60 percent of dementia cases, according to the Alzheimer’s Association.

Though many of our experiences with Alzheimer’s disease involve an elderly friend or relative, the disease is not exclusive to the elderly. Up to five percent of people with the disease had early-onset, meaning their symptoms began when they were in their 40’s and 50’s.

Here are 10 warnings signs of Alzheimer’s disease.

**1. Memory Loss Disrupting Daily Life.** Memory loss is the most common sign of Alzheimer’s. This is especially so if one forgets things that happen very recently. Additional signs include forgetting important dates and events, asking for the same informa-

tion over and over again. Or relying on memory aids, like notes and other family members to remind you of things you once had no problem remembering on your own.

**Typical age related change:** Sometimes forgetting names or appointments but remembering them later.

**2. Difficulty Planning.** Some people might begin having difficulty following a plan or working with numbers. It may be seen in following a recipe or paying the monthly bills. Concentration is difficult for persons with Alzheimer’s.

**Typical age related change:** Making an occasional error in your checkbook or forgetting to pay the water bill.

**3. Difficulty Completing Familiar Tasks.** Daily tasks, such as driving to work or remembering the rules of a familiar game, will be difficult for people with Alzheimer’s.

**Typical age related change:** Occasionally needing help to set the microwave or record a television show.

**4. Disorientation with Time and or Place.** People with Alzheimer’s lose track of dates, seasons

and the passage of time. They may have trouble understanding something if it is not happening immediately. Sometimes, they may forget where they are or how they got there.

**Typical age related change:** Momentary lapses where one forgets what time it is or what day it is, but, again, the lapses are only momentary.

**5. Trouble Understanding Visual Images and Spatial Relationships.** Some people with Alzheimer's actually have difficulty reading, judging distance or determining colors. For example, a person with Alzheimer's might walk past a mirror and not realize that they are the person in the mirror. They may think there is someone else in the room.

**Typical age related change:** Vision changes related to cataracts.

**6. New Problems with Speaking or Writing Words.** People with Alzheimer's might experience trouble holding or joining a conversation. An example is stopping in the middle of a conversation and having no idea how to continue. They might also struggle with vocabulary, often having trouble finding the right word to express what they are thinking, or call things by the wrong name.

**Typical age related change:** Occasionally having difficulty finding the right word or name

**7. Misplacing Things.** People with Alzheimer's might put things in unusual places and then have difficulty retracing their steps to find those items. This tends to occur more frequently over time, and they often accuse others of stealing items they simply can't find.

**Typical age related change:** Misplacing things from time to time, such as your glasses or the remote control, and finding them later right where you left them.

**8. Decreased or Poor Judgement.** People with Alzheimer's may experience changes in judgment or decision making. For example, they may show poor judgment when dealing with money, giving large amounts to telemarketers or making television pur-

chases. They may pay less attention to grooming or keeping themselves clean.

**Typical age related change:** Making a bad decision once in a while. Buying a "lemon."

**9. Withdrawal from Society.** Men and women with Alzheimer's might start to remove themselves from social activities, projects at work or hobbies. Avid sports fans might no longer be able to follow their favorite team. Social butterflies may grow reclusive.

**Typical age related change:** Sometimes being just too tired to fulfill family or social obligations.

**10. Changes in Mood or Personality.** The mood and personalities of people with Alzheimer's can change quickly. They can become confused, suspicious, depressed, fearful or anxious. They may be easily upset at home, at work, with friends, or in places where they are out of their comfort zone.

**Typical age related change:** Spending your whole life developing specific ways to complete specific tasks and becoming irritable when that routine is disrupted.

After looking at this list, I think I am pretty typical of someone my age, for now. I pray most of you are also. But, if you see some of these changes happening to people you know and love, have them talk to their physician. There have been great improvements in the treatment of Alzheimer's and Dementia.

Life is a precious gift for us to enjoy. For me, it is spending time with family and friends and my dogs and traveling. I want to remember each and every day for a long, long time to come.

Till next month.....

Be Healthy - Be Happy - Stay Fit!

Egészségére!

Debbie

## Health Links

To learn more about Alzheimer's disease, including risk factors, myths and treatment, log onto:

➔ <http://www.alz.org>

(The website of the Alzheimer's Association)

➔ <http://www.nia.nih.gov/alzheimers>

(Information on Alzheimer's disease from the National Institute on Aging)



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# Hungarians, Unite in Support of WPA!

by Kathy Megyeri

FOR THE LAST SEVEN MONTHS, I have witnessed the slow, agonizing death of a long-valued Hungarian institution--the Hungarian Reformed Federation of America--and now, it is complete. The insurance departments involved have approved the decision of HRFA's Board of Directors and its convention delegates to transfer its \$15 million in assets and its 10,000 members to GBU Financial in Pittsburgh, PA, a company that shares no common bond or history with Hungarians and is currently not able to sell its products in New York state because of sanctions imposed by that state's insurance commissioner.

It broke my heart while walking through the Kosuth House to see those founding fathers' pictures being taken off the wall, for those miners' and ministers' goal was to serve the insurance needs of their Hungarian constituency and ensure the continuation of Hungarian culture, language and traditions. HRFA's doors are shutting forever, and surprisingly enough, even the CEO of GBU Financial has repeatedly vocalized his surprise that HRFA didn't merge with WPA in light of the Hungarian common bond and shared heritage.

I also felt sad today when I learned that, in spite of the sagging economy in Hungary and its myriad of economic, political and social problems, it has pledged a seven figure sum of money to the Heritage Foundation in Washington, D.C., to help erect a museum dedicated to all the victims of Communism. While this is a noble act that will no doubt encourage other countries to match or exceed the grant money, the Heritage Foundation does not exclusively serve Hungarians. And if the Hungarian government can afford such a grant, why doesn't it support the interests of tried and true, time-proven Hungarian organizations in the U.S.?

Why hasn't the Hungarian government given a donation to the largest and only Hungarian fraternal insurance society in the U.S.--William Penn Association--to strengthen its scholarship program, enhance its fraternal activities and help promote tourism to Hungary in addition to the yearly trips that Endre and Arlene Csoman organize each year?

Why does the Hungarian government not support with additional funding the American-Hungarian Foundation in New Brunswick, N.J., with its extensive archives and its museum that regularly features artists, writers, performers and cultural events?

Or, why doesn't the Hungarian government offer more financial support to the Hungarian American Coalition that has a superb track record of bringing to America young Hungarian interns to participate in our nation's government and be exposed to all our country's offerings that could improve life back in Hungary?

Why, I asked myself, do Hungarians not support other Hungarian institutions and entities in a concerted effort to strengthen its presence on the world stage, improve its relations with the U.S. and other nations, and enhance its place in history?

In an attempt to find some answers, I turned to noted Hungarians themselves and combed recent writings to find a reason. First, I turned to *The Xenophobe's Guide to Hungarians* (1999) by Miklós Vámos (writer, Fulbright scholar and Yale drama major) and Mátyás Sárközi (London correspondent, journalist and grandson of the famous playwright Ferenc Molnár). In there, they state that: "Hungary is one of the few places in the world where bad news about others make people happy and good luck upsets them. Those who accomplish any kind of outstanding achievement are generally envied instead of being admired. Success is regarded with suspicion. Hungarians know they should stop feeling envious but do not know how."

The second plausible explanation is offered by Hungarian author Zsuzsanna Ardó in her book *Culture Shock! Hungary* (2000). There, she notes that: "Any self-respecting Hungarian takes pride in thinking of himself as rebellious by nature." Perhaps Hungarians don't want to be part of a larger Hungarian group because, as in the case of HRFA's recent merger, it was expected to join WPA, and rebelliousness must have been more palatable to the Board of Directors and convention's delegates.

Still another reason Ardó posits is that of conforming to the expected norm. She writes: "Hungarians are seriously committed individualists and not the best team players. Historically, conformity and bowing to public pressure are not perceived as positive attributes. Therefore, neither management by paternalistic or peer pressure nor leadership by sheer evocation of team spirit readily offers available keys to success. They tend to be thoroughly impatient with authority and conformity as well as to team members at large. Falling in line is often construed as following the crowd, revealing weakness and the 'sheep' instinct."

These three theories--savoring others' failures, rebelliousness or being nonconformist--are debatable but still plausible when trying to understand why Hungarians won't support one another. What is important here is that I have just witnessed the failure of a Hungarian institution in Washington, D.C. The HRFA fell, folded and closed its doors forever.

We can't ever let that happen to WPA, so I applaud the leadership and staff of WPA for their commitment to keeping their Association vital and strong.

Barbara House, WPA's Chair of the Board, in her recent convention address, made clear her mission statement. She wants the branches to increase their membership. She's committed to WPA's fraternal programs so they continually grow and thrive. She desires the best insurance and annuity products that will serve WPA's members. Plus, she's actively involved in making sure the Hungarian language and cultural programs are strengthened to ensure that tomorrow's members retain their Hungarian pride and heritage.

The schedule of WPA's fraternal events--national bowling and golf tournaments, Join Hands Day, the Hungarian Heritage Experience, the WPA Picnic-A Great Fraternal Fest, and various balls, festivals and heritage nights--offer an array of opportunities to support other Hungarians.

Tibor Check Jr., in his monthly *William Penn Life* column, repeatedly asks for volunteers at American-Hungarian churches, clubs and fraternal organizations and has proposed that involvement become a prerequisite for the awarding of scholarship funds.

The extensive branch news in WPA's magazine attests to the many Hungarian linkages that already exist but they consistently need an infusion of new members and financial support.

So, the point of my essay is this: if you or a family member claims Hungarian heritage and wants to maintain your cultural ties, it is imperative that you stay active in William Penn Association, buy a WPA policy, attend its events, participate actively in your local branch, contribute to the magazine, help fund the scholarship foundation, bring another Hungarian to Scenic View or at least consider taking your next vacation to Hungary with WPA.

I've just witnessed the death of one Hungarian institution in Washington, D.C., and I don't ever want to see another. Now, WPA is the only Hungarian fraternal insurance society in America. Its value has increased ten-fold for that reason, but only you can ensure that it mightily and proudly continues.

*Kathy Megyeri is a writer who lives in Washington, DC and can be reached at [Megyeri@juno.com](mailto:Megyeri@juno.com)*

## Eligibility Rules for Year 2012 Scholarship Grants

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

- a) The student applying for a scholarship grant must be an individual life benefit member of William Penn Association for four (4) years.
- b) For both new and renewal applicants, the student must be the child or grandchild of a life benefit member of William Penn Association in good standing. For the 2012 school year, the parent/grandparent must be a life benefit member for at least four (4) years as of January 1, 2012.
- c) Scholarship grants are awarded to full-time undergraduate students only if they have been accepted by or are currently attending an accredited college, university or school of nursing.
- d) Grants are awarded for a two- or four-year period.
- e) **New applicants** must submit the following:
  1. WPFA Scholarship Foundation, Inc., Application for Scholarship Grant, which can be found in this issue of *William Penn Life*. An application also may be obtained by writing to: President, William Penn Fraternal Association Scholarship Foundation, Inc., 709 Brighton Road, Pittsburgh, PA 15233, or may be downloaded from the Association's website at [www.williampennassociation.org](http://www.williampennassociation.org).
  2. An Essay of 100 words or fewer entitled: **"How can we get 'you' to participate in our branch activities?"** Essays exceeding 100 words will NOT be accepted.

**The Scholarship Application and Essay must be mailed and postmarked by Thursday, May 31, 2012.** We recommend student submit these materials via Certified Mail to ascertain proof of mailing date.

  3. A transcript of the student's latest high school scholastic record.
  4. A copy of the student's SAT/ACT scores or waiver letter from the school in which enrolled.
  5. Proof of enrollment for the coming school year in September.

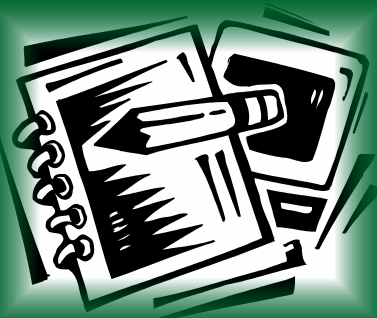
Items 3, 4 and 5 must be submitted by **Friday, September 28, 2012.**
- f) **Renewal applicants** must submit the following:
  1. A letter requesting a renewal grant.
  2. An Essay of 100 words or fewer entitled: **"How can we get 'you' to participate in our branch activities?"** Essays exceeding 100 words will NOT be accepted.

**The Renewal Letter and Essay must be mailed and postmarked by Thursday, May 31, 2012.** We recommend student submit these materials via Certified Mail to ascertain proof of mailing date.

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

Items 3 and 4 must be submitted by **Friday, September 28, 2012.**
- g) All applications, renewal letters and essays must be submitted and signed by the student requesting the grant and mailed to the attention of the President. Eligibility rules for renewal grants will be in accordance with the eligibility rules in effect for the initial grant. Materials submitted by anyone other than the student will not be considered. **E-mailed submissions will NOT be accepted.**
- h) Scholarship grants will be awarded by the Executive Committee of the William Penn Fraternal Association Scholarship Foundation, Inc., once each year. Grants will be paid directly to the applicant provided the student is a life benefit member in good standing on the date the check is issued and all of the eligibility requirements stated herein have been met.
- i) If for any reason the recipient does not attend college after receiving the grant, it must be returned to the William Penn Fraternal Association Scholarship Foundation, Inc.
- j) In compliance with current privacy laws, all information in regards to the scholarship status will be divulged only to the applicant/student.
- k) All applications, renewal letters and essays must be postmarked no later than **Thursday, May 31, 2012.** Any applications, renewal letters and essays postmarked after that date will not be considered.

**If unsure of eligibility rules, the student may call Gerry Davenport at the Home Office at 1-800-848-7366, Ext. 128 or e-mail us at [scholarship@williampennassociation.org](mailto:scholarship@williampennassociation.org).**



# **WILLIAM PENN FRATERNAL ASSOCIATION SCHOLARSHIP FOUNDATION, INC.**

## **Application for Scholarship Grant for the Academic Year of 2012-2013**

709 Brighton Road, Pittsburgh, PA 15233-1821  
Phone: (412) 231-2979 · Fax: (412) 231-8535  
Email: [scholarship@williampennassociation.org](mailto:scholarship@williampennassociation.org)



**1. NAME:** \_\_\_\_\_ **2. DATE OF BIRTH:** \_\_\_\_/\_\_\_\_/\_\_\_\_  
Last First Middle Initial

**3. ADDRESS:** \_\_\_\_\_  
No. Street  
\_\_\_\_\_  
City State Zip Code

**4. STUDENT APPLICANT'S PHONE:** ( ) \_\_\_\_\_ **5. SOCIAL SECURITY NO.:** \_\_\_\_\_

**6. E-MAIL ADDRESS:** \_\_\_\_\_

**7. SCHOOLS ATTENDED (LIST IN REVERSE CHRONOLOGICAL ORDER, STARTING WITH HIGH SCHOOL):**

School	Location	Years Attended
_____	_____	_____
_____	_____	_____
_____	_____	_____
_____	_____	_____

**8. EXTRACURRICULAR ACTIVITIES (i.e., ATHLETICS, THE ARTS, SCHOOL CLUBS, COMMUNITY SERVICE, ETC.):**

\_\_\_\_\_

\_\_\_\_\_

**9. ACCREDITED COLLEGE OR UNIVERSITY WHERE ACCEPTED:**

School Name: _____	Year Will Be Attending in School: <input type="checkbox"/> Freshman <input type="checkbox"/> Junior <input type="checkbox"/> Sophomore <input type="checkbox"/> Senior
Street Address or P. O. Box: _____	
City: _____	State: _____ Zip Code: _____

**10. MAJOR COURSE OF STUDY (e.g., ENGINEERING, PRE-MEDICAL, BUSINESS, ETC.):**

\_\_\_\_\_

**PLEASE NOTE: Deadline for receipt of completed application is May 31, 2012**

# William Penn Fraternal Association Scholarship Foundation, Inc.

## APPLICATION FOR SCHOLARSHIP GRANT (Continued)

**11. LIST THREE PERSONAL REFERENCES, EXCLUDING RELATIVES, WHO HAVE KNOWN YOU FOR AT LEAST TWO YEARS (e.g., TEACHERS, CLERGYMEN, COACHES, ETC.):**

Name

Address

Occupation

**12. PLEASE EXPLAIN ANY SPECIAL FAMILY CIRCUMSTANCES THE FOUNDATION SHOULD KNOW ABOUT (e.g., MARITAL STATUS, DEPENDENCIES, ILLNESS, SPECIAL HOUSING PROBLEMS, ETC.):**

**13. WILLIAM PENN ASSOCIATION MEMBERSHIP/BENEFIT INFORMATION:**

Student Applicant

Parent or Grandparent of Applicant

Name: \_\_\_\_\_

\_\_\_\_\_

Life Insurance Certificate Number: \_\_\_\_\_

\_\_\_\_\_

Branch Number: \_\_\_\_\_

\_\_\_\_\_

**PLEASE NOTE:** You must submit a complete transcript of your grades to date from your high school or college, as well as your SAT/ACT scores and essay. Your application will not be considered without this information.

I hereby certify that this application contains no misstatements or omissions of material fact and that the statements herein are to the best of my knowledge complete and correct.

Signature of Applicant

Date

**PLEASE NOTE: Deadline for receipt of completed application is May 31, 2012**



Kim Weaver, director of the Weirton (W.Va.) Christian Center, accepts one of three Holiday Baskets donated during the holiday season to the center by the members of Branches 10, 40, 248, 349 and 8164.

**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!

As we bid 2011 farewell, we are grateful for the opportunities given us to help others through the generosity of WPA: Join Hands Day events, Holiday Baskets, sponsorships of a youth travel baseball team, representation of our branches at over 11 area fund-raising auctions, Ohio Valley Hungarian-American picnics and social functions, branch outings at the Wheeling Thunderbirds hockey game, the Christmas party, assisting Jefferson County Red Cross and other programs

It's been a hectic year, but it's been great fun in working to make WPA more well-known and recognized in our communities. We will

be continuing those efforts in 2012 to spread the good word, great works and giant worth of our WPA branches and members.

We look forward to a year full of activities and fun-filled outings and can't wait for good weather to arrive.

Our next meeting will be April 29 at 3:00 p.m. at 63 Meadow Lane, Wintersville, Ohio.

We wish happy birthday to branch members with birthdays this month, and extend best wishes to members celebrating an anniversary. Our prayers go out to those who may have lost loved ones recently.

If you have any news you wish to share with us, please contact me. For information about branch activities forthcoming in 2012, call me at 740-264-6238.

**Branch 14**  
**Cleveland, OH**

by Dawn D. Ward

It's been a mild winter in Northeast Ohio, and everyone (with the possible exception of skiers and snow boarders) is very happy.

Branch meetings are in recess until March. The spring meetings will include discussions regarding a program to honor people in Branch 14 who have been members for more than 50 years.

Branch 14 has participated in Join Hands Day for the last several years. The last two years, we have donated health-care equipment to the Hattie Larlham Foundation, a home for mentally and physically challenged adults and children. We will discuss where this year's donation will be allocated at the March meeting. As always, we at the branch are grateful for the Home Office's generous matching donation.



Branch 14 member Natalie Bly (pictured left) is following in her grandmother's footsteps. Joan Altmayer, a long-time member, has been a model for many years, doing

television commercials and fashion modeling. Natalie, 7, and Joan went to Buffalo, N.Y., where they filmed a commercial for a local hospital. They were filmed in a home where Joan portrays a grandmother recovering from surgery performed at the Millard Fillmore Hospital. Natalie visits her grandmother at the home during her recovery. They color at the dining room table, Joan reads to Natalie on the couch, then they play the piano. They continued filming the next day. To ease Natalie's apprehension, the directors let her play with two dogs, and she fell in love with both of them. The commercial will air sometime next month. It will also be shown online.

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

**Branch 15**  
**Chicago, IL**

by Eva Laczina-Voris

On Sunday, Dec. 18, WPA Branch 15 Chicago, along with a multitude of church members, celebrated the Christmas holiday season with an array of traditions at the St. Stephen King of Hungary Church.

The event began with the Hungarian School and Scout Troupe performing a traditional production of the journey to Bethlehem, along with a chorus of children singing traditional Hungarian Christmas songs. Cast members, young and old alike, once again filled the guests' hearts and souls with the joy of the Christmas spirit. This annual performance and caroling reinforced the



Members and friends of Branch 15 Chicago gathered in December for the branch's annual family Christmas party.



Mary Tirpak and Irene Korpak were among members attending Branch 18's election meeting and Christmas party.

cultural connection between young and veteran participants.

After the performance, St. Nicholas made his appearance and surprised the children by passing out treats to all the good boys and girls. Their enjoyment was evident by the smiles on their faces and laughter in the hall as they opened their stockings and relished the sweet goodness of the candy and chocolates.

Finally, as with any Hungarian event, food, spirits and good conversation were in abundance. Guests enjoyed their lunch comprised of sausages, potatoes and yummy homemade pastries. Everyone was thankful for the delicious holiday meal prepared by members of the church.

On behalf of Chicago's Branch 15, we wish you and your families a bright, happy and healthy New Year.

## Branch 18 Lincoln Park, MI

by Barbara A. House

Well, here we are in Florida. I'm just a wee bit home sick. Glenn, our son-in-law, is cooking us some super meals, which we are really enjoying. We love the time we spend with Debbie, Glenn, Tony and Tina.

I am looking forward to the White Rose Ball in a few weeks. Maybe a few days of snow will help me appreciate being in Florida. Our weather has been unseasonably warm, as yours has been also. I hope we have just a little snow when I am home for the ball. Hope to see you there.

We received a lot of Christmas

cards this year. I especially enjoyed the ones with pictures. I get to see how wonderful you all look. Special thanks to the Vargo, Jackson, Walker, Gall and House families.

Thank you, Mark Schmidt, for the kind words.

Thanks also to Sandra Stocks for the great pictures, including the one above of her mother with my mother, both 89 years old, at the branch Christmas party.

Congrats, Lori Gross. You looked great. Keep up the good work.

Get well wishes to Endre Csoman, Carol Truesdell, Steve Nagy, Emma Poliska, Al and Olga Wansa, Glenn Davenport and John E. Lovasz. This list is entirely too long. I hope next month you are all better and your name will not be here. You are all such special people. We send you lots of love and best wishes.

Please remember the families of our deceased members in your prayers, especially the families of Rudy Korpak, Helen Fekete and Geraldine Nagy. May they all rest in peace.

Welcome new members Aurene and Ambrielle Stoltz-Bango. Thank you, Steve.

Didn't you love the January and Convention issues of *William Penn Life*? They both kept me busy for a long time. Debbie's health article was especially cute. Thank you, John, for the pictures. Kathy Megyeri did a lovely job on the St. Stephen's Crown story. Very informative. WPA was instrumental in the Crown going back home to Hungary. I also enjoyed Tibor's column on balancing American and Hungarian life. I, too, am proud to be an American, but

I'm just as proud to have Hungarian roots. Chef Béla's article on soup was great. Soup has always been an important part of the Hungarian meal.

I thank all of you who made these issues of our magazine so successful. I have asked all the members of the Board of Directors to start writing articles about what their branches are doing. Perhaps this way we can learn from each other. You sent some great pictures for last month's issue. I enjoyed every one of them.

Many branches are taking a break during the winter months. Branch 18 is one of them. But, you can write about what events you have planned for the coming year. Looking forward to hearing from all of you.

I am so looking forward to our trip to Hungary this year. I hope you all plan on joining us. We are also spending some time in Prague.

Branch 18 meetings will resume on April 11. Remember, we are now meeting at the Hungarian American Cultural Center at 7:00 p.m. The Cultural Center is on Goddard between Beech Daly and Inkster Road. Come hungry to this meeting. They are so tickled to have us that they are making a pot of gulyás just for us. We appreciate the warm welcome they have extended to all our members. Many Cultural Center members are also WPA members. It is so nice that we can support each other. That is the only way we can all stay in business and remain good Hungarian Americans.

Enjoy the rest of the winter. Have a wonderful Valentine's Day. I hope you spend it with those you love. I will....Think Spring!

## Branch 19 New Brunswick, NJ

by Evelyn B. Bodnar

During Thanksgiving week, our branch donated three Holiday Baskets to needy families in our area. On Thanksgiving Day, we served 175 people a free dinner at the Bayard Street Presbyterian Church. Our guests included several local needy families, street people, the homeless and the ill. What a wonderful day to give thanks to God! Everything served was donated.

On Nov. 26, we donated canned and boxed food, clothes, toiletries and \$5 to adults in need. Each month, we also give three Walgreen's gift cards. Again, everything is donated. One time, a woman approached Rev. Joseph Bodnar at our son's auction and gave him a check for \$500 to be given to the poor.

On Dec. 11, we held our Christmas party at the Bayard Street Presbyterian Church. Everyone enjoyed the luncheon, and the children loved their gifts from the Home Office and the ones we bought. Santa was the joy of the day.

We held our business meeting after the party and elected the following as branch officers: Rev. Bodnar, president; Joseph A. Bodnar, vice president; Evelyn B. Bodnar, secretary-treasurer; and Albert Suldo and Jennifer Orlick, auditors.

Jennifer received a WPA scholarship while she was in college and is now the director of children and family services at ARC of Somerset County's Jerry Davis Center for Children and Families. Jennifer is our daughter.

Happy New Year to everyone.

Call me if you have questions about your WPA life insurance or annuities at 732-873-1158.

## Branch 28 Youngstown, OH

by Kathy Novak

Happy Valentine's Day!

Hoping everyone is all rested up from the holidays because the upcoming months will be filled with many activities.



Officers of Branch 51 Passaic, N.J., for 2012 are (l-r): Marian Rubin, treasurer; John Mozer, auditor; Christine Baldyga, secretary; Ernest J. Mozer Jr., president; and Maria Mozer, auditor.

On March 18, the Youngstown American Hungarian Federation will host an event commemorating the 1848 Hungarian War of Independence. Ceremonies will take place at the Youngstown Hungarian Club beginning at 2:30 p.m. Details of the program are being finalized.

Congratulations to Stephen Dinda, a former WPA scholarship recipient, on earning his master's degree in mathematics and statistics. He currently is a professor at Youngstown State University.

Good luck to Jackie and Frank Prologo's son Corey and his wife Stephanie on Corey's new job which will find him relocating to Switzerland.

Happy birthday and anniversary wishes are extended to all those celebrating their special day this month. We extend special wishes to Helen Hrecska on the occasion of her 90th birthday. And, we can't forget to send best wishes to WPA on its 126th anniversary.

Get well wishes to all those

not feeling up to par, especially Joan Mauerman, Maria Goda, Leo Hrecska, National Vice President-Fraternal Endre Csoman and Glenn Davenport.

Our deepest sympathy is extended to all those who have recently lost a loved one.

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

## Branch 34 Pittsburgh, PA

by Andy McNelis

Hope that everyone had a safe and happy New Year's Eve and will continue to have good health in the New Year. The year 2011 really came and went! Don't forget to check *William Penn Life* for this year's calendar of events.

Our thoughts and prayers go out to the Cherny and Nemeth families on the passing of our friend, Ava. We are very sorry for your loss.

A special "Happy Birthday" to branch members Mitzi Berei and Carm DeBlasio. Birthday wishes go out to all branch members celebrating their birthdays. May you all have many, many more.

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

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



## 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](mailto:jlovasz@williampennassociation.org).



Four generations of WPA members attended the Branch 129 party.



Tom Burus and his sons enjoy the Branch 132 Christmas party

## Branch 59 Windber, PA

by Shirley A. Rakoczy-Przywara  
Windber's temps have been up and down, but rather mild thus far. Hasn't really felt like people want to hunker down and stay inside! Personally, I hope the worst is not yet to come. I love the snow and all the white purity of winter and watching children (and adults) frolic. It seems almost magical. But, sometimes the driving can be dangerous to say the least. So, please be careful during this winter season when you are out and about.

Many "snowbirds" have migrated to warmer climates (i.e., Arizona, the Carolina's, Florida) for the winter and that exodus included Windberites. I wish them all a fun-filled winter season and look forward to their safe return in the spring.

Don't forget your sweethearts at any time but especially on Valentine's Day, Feb. 14. Flowers and candy are always appreciated.

Before you know it, we will be preparing for the Easter holiday with ham, sausage, potato salad, colored eggs, candy, etc. Makes me hungry just thinking about all of those favorites, not to mention Easter egg hunts for the kiddies and the well-known Easter Bunny.

My only and special granddaughter, Sam, is preparing for her First Holy Communion in April, and I will be there in Michigan for her big day.

Windber Miner's Weekend will be June 15 to 17. Mark your calendars for an enjoyable experience in our town.

My cousin, Branch 59 Vice President Margie Popovnak, was in a car accident on Christmas morning on her way to church. She suffered three broken ribs, a cracked vertebrae in her lower back and neck injuries. Please remember her in your prayers.

Finally, to all those celebrating birthdays, anniversaries or other special events, I wish them perfect happy days.

If you want anything published in my monthly reports, please don't hesitate to let me know. Also, if I can be of any service to you regarding William Penn Association—a most worthwhile organization for one to be affiliated with—I would be happy to oblige.

## Branch 129 Columbus, OH

by Debbie (Komives) Vecchiarelli  
Four generations in one family attended the Branch 129 Christmas party held Dec. 10. The family includes Mary Komives (age 91), her daughter Debbie Vecchiarelli (51), Debbie's daughter Kanda Benner (35) and Kanda's sons Parker (4), Luke (3) and Greyson (1).

The four generations have attended the party for the last three years. Mary and Debbie have attended since the early 1980's. Kanda

also attended for many years until she got married in 2002 and moved away from Columbus.

This year, 15 members of this family attended the party. Shannon Winland Fox, her husband Billy and their three children traveled from Pittsburgh to Grove City, Ohio, (near Columbus) just to attend the party. Shannon also attended many year ago until she got married and moved to Louisiana. She and her family recently moved to Pittsburgh, and she didn't want to miss out on the great fraternalism and delicious Hungarian food.

Everyone in the family had a great time at the party. There were about 200 people in attendance.

Kanda and Shannon also received WPA scholarships when they were attending college. They are very grateful for the scholarship program.

## Branch 189 Alliance, OH

by Sherry Moore

Well, another year is over with. Hope everyone had a wonderful Christmas and New Year. We had a very nice New Year's Eve party. Everyone had a nice time, enjoying good food and great music and watching the ball drop.

We also had a very nice Christmas party. The Home Office sent some very nice gifts for the kids. Santa and Mrs. Claus arrived by sleigh on time. All the children were happy to see them. We didn't have



Branch 189 President Randy Moore (r) welcome Santa and Mrs. Claus and their sleigh driver to the branch's annual Christmas party.



St. Nicholas pays a visit to the children who attended Branch 249's annual family Christmas party in December.

any snow, but they were still excited. The ladies of the club made all the cookies and cupcakes, along with other goodies. The balloon family made balloons for everyone. They do a great job every year.

We helped out three families by giving them Holiday Baskets. Plus, with additional donations, we were able to help out three more families.

We held our second cancer and heart benefit last year. It was a huge success. Many thanks to everyone who helped. We raised \$3,408, which was given to the American Heart Association and Alliance Visiting Nurses. At the benefit, DJ Ben played music and entertained everyone. We had lots of food. Thanks to Tracy for making it such a huge success.

To everyone having a birthday this month, we hope you have a happy one.

The club is still having its steak and fish fries on the third Friday of each month. Come by for some really good food.

If you need life insurance, talk to our branch coordinator Margie. She will be happy to help you.

To all our fellow members, we hope you have an excellent year.

Be happy, be healthy and make someone happy with a smile.

## Branch 249 Dayton, OH

by Michele Daley-LaFlame

A very special Happy New Year to all our members and a very special "hello" to all our sick and shut-ins.

Some of our members have been sick with the flu and unexpected health issues. May 2012 present you with good health and perseverance. You are always in our thoughts and prayers.

On Dec. 18 we had our well attended annual Christmas party with St. Nicholas in his traditional flowing red robe and golden mitre hat. The children were surprised and excited with the change. Having St. Nicholas introduced a different dimension and meaning of the Christmas celebration. Everyone had a wonderful time singing carols. The food was tasty, and we had many door prizes. All went home well satisfied.

Congratulations to our new officers for the next term: Michele Daley-LaFlame, president; Steven LaFlame, vice president; Anne Marie Schmidt, secretary-treasurer; and Mary Ann Kabel and Mark Schmidt, auditors.

We are sending a glorious welcome to our new members Dave Boston, Cindy Dobo and Morgan Kertes.

Mark your calendars for the following upcoming events:

- On March 4 there will be a buffet dinner commemorating the 1848 War of Independence at St. Stephen Church at 1:00 p.m. Tickets are \$15 and *must be reserved in advance* by calling Michele LaFlame 937-278-5970.

- On March 16, St. Stephens will have its spring sausage sale. Pick-up will be from 9:00 a.m. to 6:00 p.m.

Cost is \$3.75 a pound. Place your order by calling Michele LaFlame at 937-278-5970. Last day to order will be Monday, March 12.

- On March 18 there will be a buffet dinner commemorating the 1848 War of Independence at Old Troy Pike Community Church at 1:00 p.m. Check [www.daytonhungarians.com](http://www.daytonhungarians.com) for further info.

- On March 22 we will have a bus trip to the West Side Market in Cleveland. It will be a one day trip, leaving St. Stephen at 8:00 a.m. and returning by 8:00 p.m. Cost will be approximately \$30 to \$40 dollars per person. Call Michele LaFlame for reservations and more info.

- On March 29, we'll have our cabbage roll sale. Pick up will be from 1:00 to 6:00 p.m. at St. Stephen Church, 1114 Troy St. The cost is \$2 each. Please call Michele LaFlame at 937-278-5970 or Anne Marie Schmidt at 937-667-1211 by March 25 to place your order.

We'll keep you posted on all our events, which include bowling, bingo, bunko and featured activities for the youth.

We will be taking a bus to Pittsburgh for the bowling tournament in May. Keep reading your *William Penn Life* for further information or call Michele LaFlame.

For all your life insurance and annuity needs, please call Steve or Michele LaFlame at 937-278-5970 or Mark or Anne Marie Schmidt at 937-667-1211.

God bless you all in this new year 2012.



Young members of Branch 296 welcome Santa to the branch's annual family Christmas party in December.



Santa also spent some time last December visiting with these young members during Branch 800's annual family Christmas party.

### Branch 296 Springdale, PA

by Diane M. Torma

Branch 296 held its annual election of officers meeting when the following members were elected to serve our branch for the year 2012: Diane Torma, president; Martha Schuller, vice president; Antoinette Kosheba, treasurer, Joyce Burley, secretary; and Margaret Kosheba and John Torma, auditors. The officers were sworn in by Noreen Fritz.

On Dec. 11, the branch Christmas party was held at the Springdale Veterans Association. Diane Torma welcomed everyone and extended holiday greetings on behalf of William Penn Association. The entertainment this year was Magician David Lawrence, who mesmerized the children and adults alike. He engaged the audience and was assisted by several young members who volunteered to help with the tricks.

After the show, as the children joined in a chorus of "Jingle Bells," Santa Claus came for a visit. Each child took a turn to sit on Santa's lap to tell him of his wish list. Gift bags filled with candies, snacks and toys were distributed to all children. Thank you, Gerry Davenport and R.J. Robison for your help this year! It was very much appreciated.

The afternoon was completed with a buffet and lots of delicious Christmas cookies. Many thanks to the Home Office and Board of Directors for the great gifts which the kids enjoyed and for the financial assistance. Also, a special thanks to

our members who gave their time and talent to make this year's party successful through your planning, preparation, clean-up and contributions to the Christmas cookie table. It was a huge success thanks to your efforts. A special thank you to Noreen Fritz.

Branch 296 holds its monthly meetings on the second Thursday of each month at the King's Family Restaurant in New Kensington at 7:00 p.m. The next scheduled meeting is on March 8, weather permitting. We encourage and welcome all branch members to attend.

For your life insurance and annuity needs, call Noreen Fritz at 412-821-1837. If you have branch news to share, call me at 724-339-2445.

### Branch 352 Coraopolis, PA

by Dora McKinsey

February is a very important month for William Penn Association. On Feb. 21, 1886, our Association was founded. We are celebrating 126 years of offering sound life insurance and annuity products to our members and providing them with financial peace of mind. Our Board of Directors and National Officers do their best to manage the Association, and they keep our members in mind when making any decision whether it be financial or fraternal.

Even though it may be cold outside, we can all warm our hearts on Valentine's Day, Feb. 14. May you spend the day and every day with the ones you love.

Since it's the beginning of the

year, we have so many fraternal activities to look forward to. The January issue listed most of the activities planned for 2012. Please try to participate in as many as possible, for only with your support can the Association continue to sponsor them. The first event is our bowling tournament being held May 4 and 5 at The Meadows Casino and Race-track in Washington, Pa. It promises to be an exciting, fun-filled event.

Look in this month's issue for the scholarship grant eligibility rules for the 2012/2013 school year. This fraternal benefit is one of the most important since it provides funds for all those continuing with their education at a higher level. Every little bit of money available to help with your education is well worth the effort to apply for.

Happy birthday to all those branch members who are celebrating a birthday this month. May you have many more and may all of them be healthy.

We would like to welcome all new members of Branch 352. Remember, if you have any news you would like to share, or if you have any questions about life insurance or annuities, please call me at 412-319-7116 or contact me by e-mail at [dmckinsey@hotmail.com](mailto:dmckinsey@hotmail.com).

### Branch 800 Altoona, PA

by Vincent Frank

William Penn Association will be celebrating its 126th anniversary on Founders Day, Feb. 21. The Home Office and all members have much



## The states we're in

Erszi here! Here's hoping February 2012 will be a mild and dry month. I, for one, am looking forward to the warm breezes of spring.

The life blood of WPA is its 64 individual branches. In preparation for the General Convention, each branch is assigned to a delegate district. Each district has at least one delegate who votes at the General Convention. Some branches are very small in membership and must be combined with other branches in the vicinity to make up a district. (For example, for the most recent Convention in 2011, District 32 consisted of the membership of five branches.) The more life benefit members a district has, the more voting delegates it possesses. (For example, District 15 consisted of the membership of Branch 14 exclusively. Branch 14's huge membership enabled this district to have the largest number of delegates of any district with six.)

All told there are currently 19 states with WPA Branches. The February 2012 wordsearch contains 19 clues. Each clue represents one of the states that have at least one WPA branch.

Good Luck, and see you in March.

Eljen a Magyar,  
Lizzy Check

## Puzzle Contest #77 WINNERS

The winners of our Puzzle Contest #77 were drawn Jan. 5, 2012, at the Home Office. Congratulations to:

**Juanita Harrison, Br. 34 Pittsburgh, PA**  
**Carl E. Horvath, Br. 14 Cleveland, OH**  
**Mary Jane Noel, Br. 8036 Scottdale, PA**  
**Geralyn M. Susko, Br. 226 McKeesport, PA**

Each won \$50 for their correct entry.

## 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 #80**  
**709 Brighton Road**  
**Pittsburgh, PA 15233**

4. Entries must be received at the Home Office by **March 30, 2012.**
5. Four (4) winners will be drawn from all correct entries on or about April 2, 2012, at the Home Office. Each winner will receive \$50.

## WPA PUZZLE CONTEST #80 OFFICIAL ENTRY

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

## The States We're In Word List

Arizona	Missouri
California	Nebraska
Connecticut	New Jersey
Florida	New York
Illinois	Ohio
Indiana	Pennsylvania
Kentucky	Virginia
Maryland	West Virginia
Massachusetts	Wisconsin
Michigan	

Please complete the information below:

Name: \_\_\_\_\_

Address: \_\_\_\_\_

City: \_\_\_\_\_

State: \_\_\_\_\_ Zip Code: \_\_\_\_\_

Phone: \_\_\_\_\_

Email: \_\_\_\_\_

WPA Certificate No.: \_\_\_\_\_

## Branch News



Branch 8114 President Kevin Slike gives a gift bag to a young member attending the branch's Christmas dinner.

to be thankful for the continuation of a strong fraternal organization.

All branch officers were reelected to served another term in 2012. They are: Vincent Frank, president; Daniel Greiner, vice president; David Greiner, secretary; Robert Jones, treasurer; and Robert Aiken and Myron Yeager, auditors.

Just a reminder that Branch 800 meets on the second Monday of the month at 7:00 p.m. in Our Lady of Lourdes Religious Education Center in Altoona. Please try to attend.

The branch's Christmas party, held at the Holiday Inn Express in

Altoona, turned out to be a happy get together with good food, Santa Claus and gifts for adults and kids. We thank the Home Office for the gifts and monetary help to make this an enjoyable evening. We're looking forward to the 2012 party.

The Lenten season begins on Ash Wednesday, Feb. 22. Christians throughout the world pray and prepare for the great feast of Easter.

Call Bob Jones in Altoona at 814-942-2661 if you are in need of life insurance or annuities. Bob can also help you make sure your beneficiaries are up to date.

## In Memoriam

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

### DECEMBER 2011

- 0001 BRIDGEPORT, CT  
Willis C. Graham  
Stephen Suren
- 0008 JOHNSTOWN, PA  
William L. Sabo
- 0014 CLEVELAND, OH  
Lynne M. Beardsley  
Andrea D. Good  
Anton Horvath  
Andrea Summerville  
Andras Toth  
Julius Vargo  
Anna E. Weiler
- 0015 CHICAGO, IL  
Hazel Faraone
- 0016 PERTH AMBOY, NJ  
Gary M. Bacsikai  
Walter Kasyan

- 0018 LINCOLN PARK, MI  
Helen Fekete  
Rudolph T. Korpak  
Geraldine Nagy
- 0019 NEW BRUNSWICK, NJ  
Gabriella Varga
- 0027 TOLEDO, OH  
Alexander Rasi
- 0028 YOUNGSTOWN, OH  
Margaret Conlan  
Emma K. Love
- 0034 PITTSBURGH, PA  
William Hillenbrand
- 0044 AKRON, OH  
Jolan Serets  
Howard B. White
- 0048 NEW YORK, NY  
Adolph Banu  
Mary Farkas  
Helen Kish  
Ethel Mae Kosa  
Henry Zimmer
- 0059 WINDBER, PA  
Elizabeth A. Pokropski

- 0071 DUQUESNE, PA  
John F. Osterriter
- 0089 HOMESTEAD, PA  
Frank C. Cerra
- 0129 COLUMBUS, OH  
Mary Komives
- 0132 SOUTH BEND, IN  
Lillian L. Sigety
- 0159 PHOENIXVILLE, PA  
Alexander Galambos
- 0226 MCKEESPORT, PA  
Anna Fabian  
Joseph A. Jacobs  
Dolores M. Szirmae  
Anna E. Tempero
- 0249 DAYTON, OH  
Rose M. Fischer
- 0336 HARRISBURG, PA  
Frank Fabiankovitz  
Louis E. Feher
- 349 WEIRTON, WV  
Stephen Toth, Jr.
- 0383 BUFFALO, NY  
Rose Mary Corrao  
Elizabeth Hart

- Julius Hollub  
Elizabeth Sarkozi
- 0590 CAPE CORAL, FL  
Vincetta M. Trivigno
- 0705 MAYVILLE, WI  
Elmer L. Meyer
- 0720 DEDHAM, MA  
Douglas L. Hayden  
Kathleen E. Marchand
- 0723 WORCESTER, MA  
Marguerite S. Morin  
Grace M. Myles
- 0725 SPRINGFIELD, MA  
Ricardo Arizmendi-Pagan  
Jack G. Krause
- 0800 ALTOON, PA  
Mary T. Pfeffer  
Richard F. Stoltz  
Cletus J. Weamer
- 8014 PITTSBURGH, PA  
Edward F. Tezak
- 8019 PITTSBURGH, PA  
Carl M. Kulwicki
- 8340 BALTIMORE, MD  
Victor H. St. Martin

## Recent Donations

### WPFA Scholarship Foundation

#### Donations Through Premium Payments DECEMBER 2011

- Branch - Donor - Amount**
- 13 - John P. Cook Jr. - \$5.00
  - 18 - Margaret I. Swek - \$2.40
  - 28 - Margaret Baker - \$1.83
  - 28 - Corrie L. Crump - \$5.00
  - 28 - Frank Schauer - \$5.00
  - 28 - Kristen M. Hallsy - \$10.00

- 44 - Alexander J. Darago - \$22.37
- 76 - Stephen M. Skrzat - \$25.00
- 98 - Barbara Lang Yates - \$100.00
- 129 - Joseph M. Fuleki - \$100.00
- 129 - Maria C. Deri - \$5.00
- 129 - Virginia Abahazie - \$5.00
- 159 - David G. Mayberry - \$1.85
- 226 - Timothy R. Holtzman - \$1.40
- 226 - Carol S. Burlikowski - \$5.00
- 226 - Dennis S. Burlikowski - \$5.00
- 226 - Robert W. Serena - \$5.00
- 296 - Geraldine M. Heade - \$10.00
- 336 - Zita F. Prowse - \$9.45
- 336 - Jennifer C. Keely - \$5.00
- 336 - Carly D. Keely - \$5.00
- 336 - Hannah E. Keely - \$5.00
- 352 - Ellen M. Jones - \$2.88
- 352 - John P. McKinsey Jr. - \$1.32

- 352 - Dora S. McKinsey - \$1.02
- 590 - John Gardi Jr. - \$5.00
- 720 - Barbara Mroz - \$10.00
- 725 - Janet G. Turban - \$3.00
- TOTAL for Month = \$362.52**

#### Additional Donations DECEMBER 2011

- Donor - Amount**
- Mildred De Shields - \$20.00
  - Catherine M. Klarr - \$50.00
  - Hungarian Christmas Ornament Sales - \$150.00
  - WPA Cookbook Sales - \$150.00
  - TOTAL for Month = \$370.00**

#### Donations In Memoriam DECEMBER 2011

- Donor - Amount  
(In Memory of)**
- Richard E. Sarosi - \$25.00  
(Rudy Korpak)
  - M/M John J. Torma Jr. - \$50.00  
(Rudolph Korpak)
  - M/M E. E. Vargo - \$25.00  
(Rudolph "Rudy" Korpak)
  - Br. 18 Lincoln Park, MI - \$125.00  
(Deceased Members)
  - William Penn Association - \$75.00  
(Rudy Korpak, Stepfather of Barbara House, Chair of the Board)
  - TOTAL for Month = \$300.00**

# Welcome To Our Fraternal Family



MICHAEL C. FISHER  
Branch 14 Cleveland, OH



MADDIGAN J. GLIES  
Branch 89 Homestead, PA



NOLAN M. JONES  
Branch 44 Akron, OH



MALLORY KAFITI  
Branch 14 Cleveland, OH



AEVERIE H. M. KANTOR  
Branch 18 Lincoln Park, MI



MORGAN G. KERTESZ  
Branch 249 Dayton, OH



ISAAC MARTINO  
Branch 28, Youngstown, OH



SYDNEY & RAEGAN STOCKS  
Branch 18 Lincoln Park, MI



AMBRIELLE STOLTZ-BANGO  
Branch 18 Lincoln Park, MI



AURENE STOLTZ-BANGO  
Branch 18 Lincoln Park, MI

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.

### Inside this issue:

The spirit of our Founders  
is alive and well...**PAGE 2.**

Chocolate in February...**PAGE 8.**

Eligibility rules & application for 2012  
WPFASF grants...**PAGES 14-16.**

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INDIANA, PA

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

## Our Newest Leaf

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

**In Loving Memory of  
Mother  
Andrew Lukacs  
(Gold Level)**

**In Honor of Emma Sipos &  
In Memory of  
Joseph J. Sipos  
Jose & Emma Gutierrez  
(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**