

William Penn Life

JANUARY 2012



**Return of
National Bowling Tournament
Highlights Schedule of WPA
Fraternal Events for 2012**

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Inside

VOLUME 47 • NUMBER 1 • JANUARY 2012

12 Crowning Glory

For 1,000 years,
the Holy Crown
has inspired awe
and brought hope
to a nation



3 Schedule of WPA Fraternal Events

Columns

4 Annuity Essentials

6 Tibor's Take

8 The Hungarian Kitchen

10 Our Health Corner

Departments

■ **2** For Starters

■ **5** Agents' Corner

■ **15** Branch News

■ **23** Puzzle Contest

■ **24** In Memoriam

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You asked for it...you GOT it!

After being absent from our fraternal calendar for several years, the **WPA National Bowling Tournament** is set to return May 4 and 5, 2012.

The 65th edition of our bowling tournament will be held at The Meadows Racetrack and Casino in Washington, Pa., just south of Pittsburgh. Accommodations will be at the DoubleTree by Hilton Hotel Pittsburgh-Meadow Lands. WPA's special room rate for the weekend is \$109 per night (double occupancy). For room reservations, call the DoubleTree at 724-222-6200 or go online at www.pittsburghmeadowlands.doubletree.com. Use the group code "WPA" to ensure you receive our special rate.

Many other details for this fraternal weekend are still being finalized, but we can promise you that there will be many fun activities for the entire family. Watch for more information in upcoming editions of *William Penn Life*.



Spouses and friends of WPA Board members recently led a project sharing the Fraternal Spirit with young patients at Children's Hospital of Pittsburgh. Early in December, they delivered toys, presents and gift cards provided by the members of WPA, the Board of Directors, the National Officers and their spouses. But, most importantly, they brought joy to many children undergoing treatment for serious illnesses. Helping with this special project were: (l-r) Becky Williams, Nancy Toth and Marguerite McNelis.

Annuity Rate Changes

Effective Feb. 1, 2012, the interest rates on certain annuity certificates issued by William Penn Association will change as follows:

Mort 87 Plans

(Issued after January 1, 2006)

Five Year Withdrawal Charge = 3.25%
Nine Year Withdrawal Charge = 3.75%

The interest rates for all other WPA annuity certificates will remain unchanged.

For more information about our tax-deferred annuity plans, please contact your local WPA sales representative or our Home Office toll-free at 1-800-848-7366.

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: _____

Schedule of WPA Fraternal Events

2012

65th WPA National Bowling Tournament • May 4 & 5

The Association will host its first national bowling tournament since 2007 at the Meadows Racetrack and Casino, located in Washington, Pa., just south of Pittsburgh.

Join Hands Day • May 5

This annual, nationwide day of service brings together youths and adults to plan, organize and work together on projects that will improve their communities.

29th Annual WPA Golf Tournament & Scholarship Days • July 20 & 21

Association golfers from across the nation will converge on the Chestnut Ridge Golf Resort & Conference Center in Blairsville, Pa., for the annual 18-hole event.

Hungarian Heritage Experience • August 5 to 11

Scenic View in Rockwood, Pa., will again play host to this week-long program where members can learn the language of the Magyars while getting a taste of Hungarian history and culture.

12th Annual WPA Picnic-A Great Fraternal Fest • September 8

The Association's most popular annual fraternal event returns to Scenic View, offering another afternoon of Hungarian food, music and dancing, along with fun for the entire family.

WPA Trip to Hungary • September (dates to be announced)

Join your fellow members and friends of the Association on an excursion to the Land of the Magyars...and return with a suitcase full of memories that will last a lifetime.

Other Noteworthy Events

- White Rose Ball • February 4 • Dearborn, MI
- American Hungarian Foundation Carousel Ball • April 21 • New Brunswick, NJ
- 39th Annual Hungarian Festival • June 2 • New Brunswick, NJ
- Lake County Captains' Hungarian Heritage Night • June 16 • Eastlake, OH
- Branch 336 Verhovay Golf Outing • July 14 • Harrisburg, PA
- 38th Birmingham Ethnic Festival • August 18 & 19 • Toledo, OH

January

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Required minimum distributions

Making sure your IRA meets IRS regulations

IF YOU ARE NEW in 2012 to Required Minimum Distributions (RMDs), we would like to provide you with some basic information to help you understand this IRS regulation requirement.

Traditional IRAs encourage tax-deferred retirement savings. However, IRA owners cannot shelter these funds from taxes indefinitely. One of the main purposes of a Traditional IRA is to provide a retirement income for the IRA owner, and the RMD rules are designed to promote the use of the funds even if the IRA owner is not retired or in need of the funds.

If you will be 70½ in 2012--born between July 1, 1941 and June 30, 1942--you must arrange to receive your RMD. Pay close attention to your mail for a statement from your IRA custodian. This must be mailed to you no later than Jan. 31. It will inform you that your RMD is required for the year and the due date. It will also say that this information is being reported to the IRS. In addition, this statement will either specify the RMD amount and the date by which it must be taken or include an offer to calculate the RMD upon request.

RMDs are determined by taking the Traditional IRA balance as of Dec. 31 of the prior year and dividing that figure by the appropriate "life expectancy factor" (which are provided by the IRS). The IRA owner may always take more than his RMD requirement. However, for any year the Traditional IRA owner takes more than his RMD,

no credit will be given to reduce an RMD in a later year.

If an individual owns more than one IRA, the RMD must be calculated separately for each IRA, but the total may then be taken from any one or more of the IRAs. Should you elect to deplete your accounts one at a time, look at all of your accounts' interest rates and start with the account paying the lowest interest rate. However, always check the individual penalty clauses on each contract, if any, to make an informed decision. □

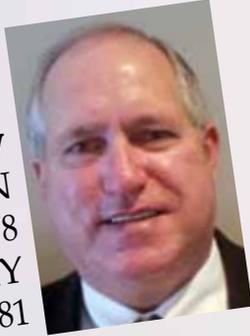


Debbie Evans, FIC, is WPA's Annuity Specialist. You can reach Debbie at 1-800-848-7366, ext. 127, or by email at devans@williampennassociation.org.

To learn more about the potential financial benefits of Section 1035 exchanges and how a William Penn Association Tax-Deferred Annuity can benefit you and your financial future, contact your local WPA representative or our Home Office toll-free at:

1-800-848-7366

Bill Begley
 Brookston, IN
 765-427-2578
 Russells Springs, KY
 877-281-0681



Bill is an independent life and health insurance agent with Encore Financial Group and is licensed in Indiana and Kentucky. He has been assisting individuals, families and businesses with their insurance, retirement and education planning goals for 31 years.

Throughout his career he has seen first-hand the benefit of forward thinking and planning. From individual sales and recruiting new agents, to leading a multi-state sales team, Bill has exper-

perienced many aspects of the business. However, his most rewarding aspect is sitting at the kitchen table with families and developing a plan to help them attain their lifestyle goals.

He has been blessed with two beautiful children, Lindsay and Seth. They have further blessed him with three grandchildren. He enjoys family activities, fishing, hunting, and just about any other outdoor activity. He also actively participates in several community foundations.

A recognized member of the Indiana Network of Estate Planning Professionals, Inc., Bill conducts individual benefit counseling and group workshops for the Federal Employee Retirement Programs (CSRS/FERS).

He would welcome the opportunity to assist you and your family in meeting your lifestyle goals. □

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.





Balancing act

AS I APPROACH my 30th Tibor's Take, I sit back and digest many different ideas and feelings about our future as American Hungarians. I don't know if it is because January 1st is my birthday, or because it is the end of a joyous Christmas Season, or if it is the anticipation of what the New Year may bring, but this set of circumstances vault me into a special mood of contemplation.

You probably have realized that I write in two distinct styles: one I call my "briefcase style," the other my "fireplace style." Let me explain both a little more.

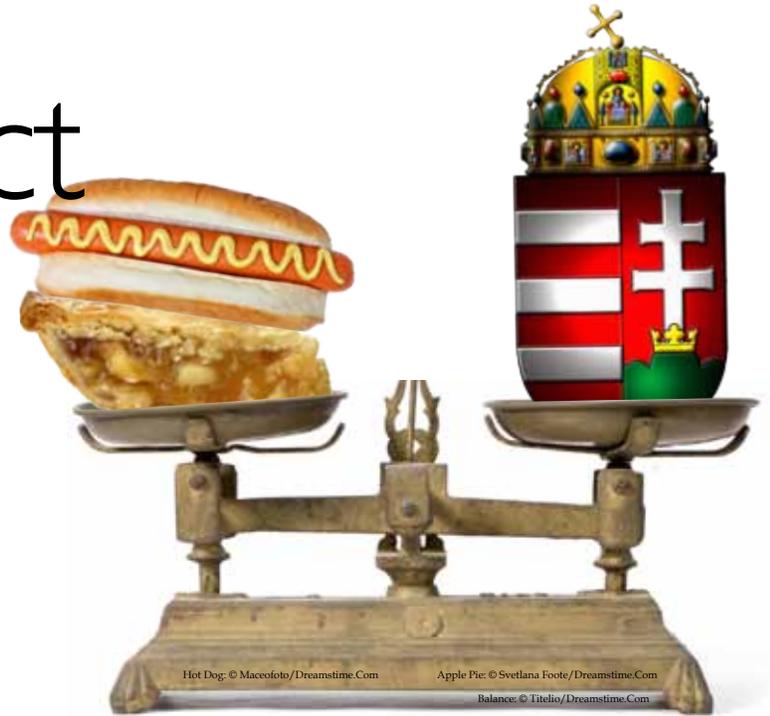
The "briefcase style" exhibits much less emotion. When writing in this style, I state facts, numbers and quotes. I use this type of writing in about 25 percent of my "Tibor's Take" submissions. Briefcase style is really easy for me. It is similar to turning in a term paper or a law school final exam. It is a straightforward, black and white approach. There is little room for emotion or feeling. It cuts to the chase, leaving no prisoners. My July, August and September 2011 "Takes" are recent examples of this style.

Composing in "fireplace style" is much more difficult for me. In this style, I almost always write about personal interactions. Sometimes my emotions take me to higher levels of thought and understanding. Often times feelings about the subject at hand distorts the writing process. At that time I have to physically remove myself from the computer and focus my attention elsewhere. Two examples of fireplace style "Takes" were published in the November 2010 and March 2010 issues of *William Penn Life*.

From the standpoint writing ideas, I have in my archives at least 20 "Takes" ready or nearly completed. Some of them are related to holidays or events. Often times one of my completed columns is bumped back because I had a spontaneous idea for a column and it takes precedence over the previously completed manuscript. This installment is a prime example of such a "bumping back." The original column that I had planned to submit for this issue was lighthearted. I wrote about some humorous and embarrassing incidents that took place within my family at several Magyar events. That column was put back into the can, so to speak, and the "Take" you are now reading took center stage.

I have so many ideas, I hope I have enough time to convey them all!

I would like to congratulate all of the WPA scholarship recipients. The winners of the additional scholarship money were all examples of the younger generation



giving their time and muscle to noble and just causes. In retrospect, however, I was disappointed that very few, if any, volunteered their time to causes related to our American-Hungarian churches, clubs and associations. For our Magyar culture and history to continue, a shark's tooth replacement system of involvement must take place. As a whole, our clubs and churches are not being replenished with younger and more physically able members. Just in my own little realm of exposure, I have witnessed several Magyar themed activities and events end only because there was not enough help.

May I suggest to our WPA leadership this idea: Make volunteerism a prerequisite for the awarding of scholarship funds; more specifically, volunteering at American-Hungarian churches, clubs and fraternal organizations. I know there would be many accountability issues raised if such a requirement were to be instituted, but I think it could be done. Most scholarship recipients reside or live close to the aforementioned entities. For example, I know that the American-Hungarian club in Youngstown could use volunteer help from the scholarship winners of Branch 28 to make *dobos torta* or chicken *paprikás*. Also, the Northeast Ohio Magyar Cultural Center in Hiram has dozens of acres of land and facilities. Being relatively close to Cleveland, the center is easily accessible for young volunteers in that metropolitan area.

WPA's own Scenic View is another prime example of where strong, young bodies are needed to help with keeping the facility in tiptop shape. A coat of paint here, a trimmed bush or tree there or a window washed all add up to simple jobs that could be performed by young volunteers.

Back in September, I witnessed a great assembly of WPA members at the Association's annual Fraternal Fest. I was stopped by several in attendance and had wonder-

ful conversations with each. Almost all of those persons were either parents or grandparents. The main question posed to me was: "How do you, your brother and your sister stay so American-Hungarian?" My answer to them was actually two-fold.

First, to the part of us being so Hungarian. It is not that I am Hungarian first and American second, but quite the opposite. My background and belief is 98 percent of being an American.

Yes, I want to visit Hungary and go to the villages where my great grandparents came from. I would love to see the churches where they were baptized. It would be an inspiration to see the homes where each grew up. It would be wonderful to embrace the cousins I have never met.

But, I don't think I would want to live there instead of America. For the sake of brevity, my answer for wanting to live and be an American is the freedom I have and just how good it is here. Sure, there can be improvements. There are very few perfect circumstances in life. But, America offers all of us the ability to skirt around the obstacles and achieve.

Secondly, just as my great-grandparents, Mihály and Menci Kadi Cseh, learned upon arriving in New York City in 1913, the road to success is difficult, but not impossible to travel successfully. Many Magyar immigrants to America wanted to return home once their fortune was earned. But, when all was said and done, most chose to stay here. It was at that juncture in time that my predecessors decided that their children would be raised to be American first. Then a strong set of lessons followed on how to become a proud Magyar. I credit them for establishing the foundation of my American-Hungarian upbringing.

The best analogy to being raised as American first and Hungarian second is comparing it to the creation of Hungarian goulash. (My apologies to Chefs Béla and Vilmos, but the spelling discrepancies are intended and part of the parable I am presenting.) When my family makes *gulyás*, we utilize ingredients from America. Other than the Szeged paprika, all the ingredients we use are grown and harvested in the U.S.A. If we combine and heat the ingredients correctly, a great goulash is created. If the Magyar paprika is added the wrong time, burnt or used as a garnish and not simmered in the meat and fat, the culinary creation is a mere stew and nothing more. When it comes to goulash, only a practicing Hungarian knows if it is genuine. A palate not exposed to the distinct explosion of flavor that true Magyar paprika imparts will simply identify the taste sensation as "spicy" or even "hot." A non-Hungarian would have to be versed to just what the taste a true Hungarian *gulyás* exhibits.

Let's look at this another way. I enjoy country and western music. I play Johnny Cash while driving my Ford Mustang. But, at certain times, I listen to Hungarian music. Sometimes it is Frank Borisz, Joe Jeromos, Alex Udvary or George Batyi. What I listen to depends on my mood and the circumstance.

For my classes at the John Marshall School of Law, I have little reason to identify myself as Hungarian. On the other hand, I proudly wore red, white and green at the

Lake County Captains' "Hungarian Night" last July.

I love a Double Stacker and fries. Other times, I crave veal *paprikás* made by Ida at the Hungarian Business and Tradesman Club in Maple Heights, Ohio.

I communicate in English. I know some Hungarian, but am not proficient in it. Even when I attend Hungarian functions and events, my conversations are primarily in English with perhaps a few Magyar words interspersed.

My old high school lettermen jacket is emblazoned with football, debate, National Honor Society and Latin club patches. On my right sleeve is a three-inch by four-inch patch with the Hungarian Coat of Arms. There is no writing on the insignia to identify it as Hungarian. Only a person knowledgeable about Hungary would be aware of the significance of the patch.

I never want to be too pushy in regards to my ancestry and ethnic pride. I do not want others to feel that I am trying to invade their territory like so many other nationalities often times do. If a person is truly interested in what my ethnic background is, they will ask in a sincere way. I guess what I am trying to say is: *Tip your hand slightly about being a American-Magyar; when it comes to politics, religion or ethnicity, no one wants to be forced to experience it.*

One more thought on being raised Hungarian-American....To you parents and grandparents, random but consistent indoctrination--starting in early childhood--adds up to making a young person an American Hungarian. Don't expect a 12 year old to cooperate when you try to teach them something about Hungarian culture if you have not been teaching the child about the culture since her or she was a toddler. Remember, a child needs only one teacher to become a proud American-Magyar. Just as with making *gulyás*, it is the timing and the subtle addition of the right Hungarian ingredients that transforms a common dish into a savory, Hungarian delight.

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.



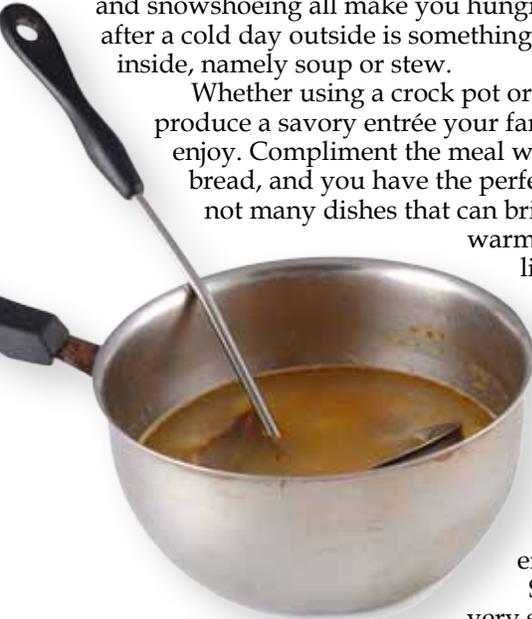
Hearty soups & stews

FÁRADJON BE A MAGYAR KONYHÁBA!

Happy New Year 2012 to all.

Finally, the cold weather has hit New Hampshire, along with the snow. While there are many activities to keep you busy outside during the winter, they all share a common theme. Skiing, skating, ice fishing, sledding, tobogganing and snowshoeing all make you hungry. The perfect meal after a cold day outside is something hot and nutritious inside, namely soup or stew.

Whether using a crock pot or a stockpot, you can produce a savory entrée your family and friends will enjoy. Compliment the meal with a crusty artisan bread, and you have the perfect meal. There are not many dishes that can bring forth a sense of warmth and well-being like a soup or stew.



Before we continue into the kitchen, here is your trivia question of the month. *What civilization was the first to make soup and when?* Your answer awaits in the stockpot at the end of the kitchen.

Soups and stews are very similar and can be created from almost any foods. The ingredients for either simmer in some kind of liquid until tender enough to eat. There is one main difference between soups and stews, but its value deals with the esthetics of a meal. Depending on your culture or ethnic background, a soup can be an appetizer and/or a meal while a stew is always a meal and never an appetizer. A second difference is physical appearance. A stew has less liquid than a soup, and it is usually thicker. Both a soup and a stew may have a thick liquid base, depending on what you're making.

It also would depend on what is available. Historians tracing the origin of foods have found many modifications to the same recipe. Not everyone in the world has the same ingredients to make the same soup or stew.

An excellent example is chowder, which most people associate with some form of seafood. In New England, that seafood might consist of clams, fish, lobster or any mollusk from the sea. This seafood is then cooked with some form of dairy product (milk or heavy cream), seasoned with spices, salt and pepper and cooked in a pot or cauldron called a *chaudiere*. And now you know how the word "chowder" came to describe this culinary favorite we enjoy all year long in New Hampshire.

To make a good soup or stew, you need a good base or *stock*. Here are some tips for making the best base for your soup or stew.

1. *Try not to use commercial or store bought bases* as they tend to be very salty. You can always add more salt but cannot take it out of a product that's overly salted.

2. *Use a steel pot or crock pot*--not aluminum--to make your stock. Aluminum usually has a reaction to certain ingredients and will leave a metallic taste in your final product.

3. *Use cold water* to start your stock or soup. Warm or hot water will seal the meat and bones, trapping flavor inside. Cold water lets the proteins gradually blend into the water and create a flavorful broth.

4. If you're using *chicken*, make sure to *rinse in cold water and drain* before putting into the pot. The impurities you wash off the meat will keep your stock from turning cloudy.

5. Once the stock starts to boil, turn it down to a simmer and let it cook until *reduced by one quarter*. Or, taste the stock and decide if it is flavorful enough. You will taste the flavor of the proteins in your stock but do not add salt or pepper. Seasoning is done when the stock is to be finished as a soup or stew.

6. If you want additional flavor from any bones, roast them with a mixture of carrots, celery and onions until they are dark golden in color. When the pan comes out of the oven, add cold water and stir the contents, loosening all the ingredients from the roasting pan. This will give you a darker, intense stock to make a heartier entrée.

7. The last item you need when making a soup or stew is *patience*. You cannot rush the natural process of converting bones and raw vegetables into a meal. If you throw things into a pot and stir them up, that's just what it will taste like, something carelessly thrown together with haphazard flavor, if any at all.

8. After making a stock, use it in your favorite recipe in place of the liquid, usually water. Remember, if you want your food to be gourmet instead of okay, add flavor wherever you can in the recipe. Using stock instead of water is more flavorful.

The recipes this month include basic stocks you can make with a medium degree of difficulty. I have included my favorite Hungarian soup and stew recipes for your eating pleasure.

One final note: you *eat* soup, not drink it. Since soup may be an appetizer or a meal, it is eaten, just as you would any appetizer or meal. Drinking is the process of consuming liquids.

Have a great month and enjoy your stock making!

*Jó étvágyat
Főszakács Béla*

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

Photo © A41cats/Dreamstime.com

Beef Stock

- 2 pounds shin or beef bones
- 2 pounds marrow bones
OR 1 large beef knuckle
- 1 leek, trimmed and washed
- 2 carrots, peeled and cut into 1-inch lengths
- 4 celery stalks, rough chopped
- 8 sprigs parsley
- 2 teaspoons chopped fresh thyme
- 1 large onion, rough chopped
- 3 cloves peeled garlic
- 1 bay leaf
- 4 whole cloves
- 8 black peppercorns

Place the beef bones in a stockpot and add 4 quarts cold water. Bring stock to a simmer over medium heat, skimming foam and scum from the surface as it rises. When the scum has almost stopped, add the vegetables, herbs and seasonings, then return stock to a simmer. Partially cover the pot and reduce the heat to low and keep simmering 4 to 5 hours or until you like the taste. Strain the stock through a fine mesh sieve into a large container that will fit in your refrigerator. Let stock cool at room temperature, then refrigerate when completely cool.

Chicken Stock

- 3 pounds bony chicken parts, like wings, backs and necks
- 1 yellow onion, rough chopped
- 2 stalks celery, rough chopped
- 12 black peppercorns
- 2 carrots, peeled and cut into 1-inch pieces
- 4 sprigs of parsley
- 1 bay leaf
- 1 tablespoon fresh chopped thyme
- Salt

Wash the chicken parts and drain well. Place in a stockpot with all remaining ingredients--except the salt--and add 3 quarts cold water. Cover the pot and bring to a boil over medium heat. Reduce heat and simmer stock partially covered 2 to 3 hours, skimming foam and scum from the surface. When stock is done and you're satisfied with the flavor, add some salt to your liking and strain the stock into a large container that will fit in your refrigerator. Let the

RECIPES



Photo © Kabvision/Dreamstime.com

Gulyásleves

stock cool to room temperature and refrigerate when completely cool. Use in your favorite recipe.

Vegetable Stock

- 1 tablespoon olive oil
- 4 large onions, quartered
- 2 large carrots, cut into 2-inch pieces
- 8 garlic cloves, peeled
- 2 large leeks, washed and trimmed
- 1 sprig thyme
- 1 sprig rosemary
- 1 bay leaf
- 6 whole black peppercorns
- 1 whole clove
- 3 quarts cold water

Preheat oven to 400°F. In a large bowl, toss the oil with onions, carrots, garlic and leeks, then arrange them in a roasting pan. Place pan in oven and roast, stirring once, for 45 minutes or until golden brown and tender.

In a large saucepan or stock pot, combine the roasted vegetables with carrot tops, thyme, rosemary, bay leaf, peppercorns, clove and water. Bring to a boil, reduce heat and simmer, stirring occasionally for 1 hour or until the broth is reduced to about 8 cups. Strain using a fine mesh sieve into a container that will fit into your refrigerator. Cool to room temperature then refrigerate until ready to use.

Gulyásleves

- 1½ pounds beef flank
- 2 tablespoons lard
- 1 large onion, diced medium
- 1 tablespoon paprika
- 1 red pepper, diced medium
- 2 large carrots, diced medium
- 1 tablespoon chopped parsley
- 2 stalks celery, diced small
- 1 large fresh tomato, seeded and diced medium
- 4 potatoes, diced medium
- Salt and pepper to taste
- 2 quarts beef stock

Cut the meat into small cubes. Sauté the onions in lard, then add the paprika and stir well. Add the meat, salt, pepper, tomato and 1 pint of beef stock. Slowly cook for 1 hour, simmering the meat. Add all the vegetables except the potatoes. Add another pint of beef stock and cook slowly for another hour. Add the potatoes and cook 15 minutes longer. Add another pint of beef stock, bring to a boil and cook for 10 minutes. Serve hot to your guests with a crusty rye bread.

Hungarian Turkey Soup

- 3 pounds turkey meat, sliced or diced
- 3 large carrots, sliced into coins
- 2 cups green peas
- 2 stalks celery, diced small
- 1 small onion diced
- One 10-12 ounce bag of Csigá noodles
- ¼ cup vegetable oil
- Salt and pepper to taste
- 2 tablespoons fresh chopped parsley
- 1 teaspoon fresh chopped garlic
- Hungarian sweet paprika for garnish

In a 5-quart saucepan, combine vegetable oil, celery and onion and sauté until golden brown. Add two quarts chicken stock and bring to a boil. Reduce to a simmer for 10 minutes, then add the turkey, peas, carrots, parsley and noodles. Simmer another 10 minutes until the noodles are cooked. Serve hot with a sprinkle of paprika as garnish.

TRIVIA ANSWER: According to historians, as far back as 8000 B.C., cultivated grains were boiled in pottery containers, producing a gruel or thick, pasty soup on the Asian continent.



Pet lessons

What our pets can teach us about staying healthy

HAPPY NEW YEAR! I hope everyone had a great holiday season. All the decorations are down and back in their boxes. All the gifts are put away, except for the “living” ones. Did your home get a new puppy or kitten for Christmas? We didn’t get our new baby in December, but have been facing the challenges of adding a new member to our family. Tina is our new poodle. She is eight months old and little sister to our six-year-old poodle, Tony. We have been spending many hours training and teaching her how to fit in to our “pack.” But she is also teaching us a thing or two.

Pets can truly improve our overall health, and help us to live much happier lives. Here are a few things we can learn from them.

- **Forget Multitasking.** When dogs have a job to do, they give it their undivided attention. It turns out people should probably do the same. Researchers have found that memory and attention suffer in persons that juggle too many things, compared to those who focus on one thing at a time. Studies show that employees actually lose time when multitasking.



- **Take Naps.** You won’t see any pet going from dawn to dusk without any shut-eye. A Stanford study involving about 24,000 people indicates regular nappers are 37 percent less likely to die from heart disease. Short naps can enhance alertness and job performance.



- **Walk Every Day.** Whether you have four legs or two, walking is the safest way to burn calories and boost heart health. Taking regular walks can help you fight depression and lose weight. It can lower the risk for type 2 diabetes, breast and colon cancer while keeping bones strong and mind sharp.

- **Live in the Moment.** This is one of the most important messages we can learn from our pets. In a study called, “A Wandering Mind Is an Unhappy Mind,” Harvard University psychologists concluded that people are happiest when doing activities that keep the mind focused, like sex or exercise. Extended planning, reminiscing or thinking about anything other than your current activity can undermine happiness.

- **Don’t Hold a Grudge.** Part of living in the moment is letting bygones be bygones. Let go of old grudges and you’ll literally breath easier. Chronic anger has been linked to reduced lung functions, while forgiveness results in lower blood pressure and reduced anxiety. People who forgive also tend to have higher self-esteem.

- **Wag Your Tail.** Ok, so maybe you don’t have a tail, but you can smile or put a spring in your step when you are feeling grateful. Researchers have found a connection between gratitude and general well-being.

- **Maintain Curiosity.** Curiosity may be hazardous to a cat’s health, but not so for human health. Researchers have found people who are more curious

tend to have a greater sense of meaning in their life. Further studies have linked curiosity to psychological well-being and the expansion of knowledge and skills.

- **Be Silly.** A little silliness may have serious health benefits. Cardiologists find a stronger sense of humor in patients with healthy hearts. They conclude that laughter is the best medicine when it comes to protecting your heart.

- **Play.** Goofing off is not just for puppies and kittens. Play is a basic human need, like sleeping or eating. Play enhances intelligence, creativity, problem-solving and social skills. Take a cue from your pet and indulge in an activity that has no purpose other than sheer fun.

- **Stretch Often.** Besides improving flexibility, stretching can improve muscle strength and endurance.

- **Drink Water.** Dogs don't lap up a sports drink or soda when they have been playing hard, and neither should we. Water gives your muscles and tissues the critical fluid they need without adding any calories.

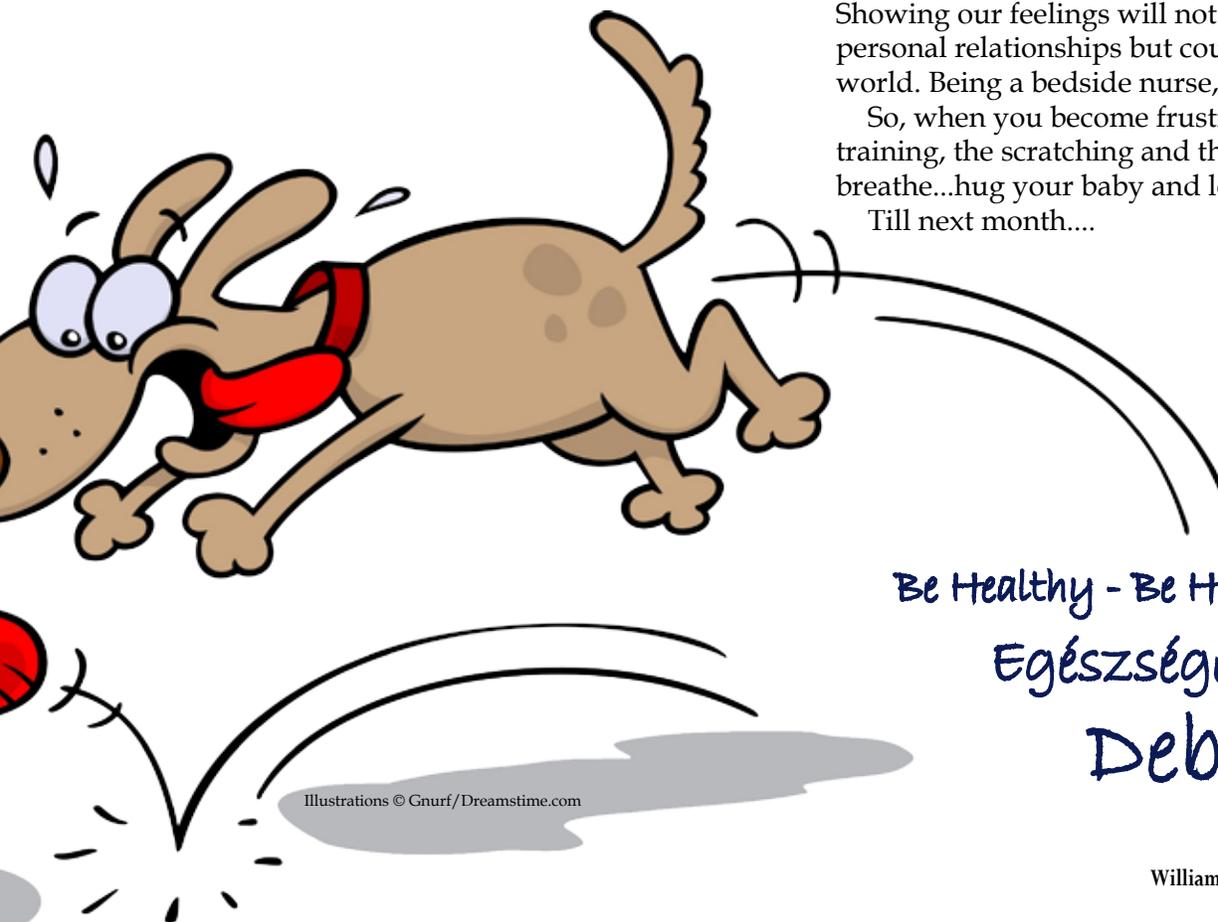


- **Eat Fish.** Most cats would trade kibble for a can of tuna any day. We can choose to make fish part of our regular diet. Salmon, tuna, trout and other fatty fish are high in Omega 3 fatty-acids, which can reduce the risk of heart disease, high blood pressure and arthritis. Rush University researchers found that people who ate fish at least once a week were 60 percent less likely to develop Alzheimer's disease.

- **If You Love Someone, Show It.** This is what I feel is the most important lesson we can learn from our pets. Dogs don't play hard to get. When they love you, they show it, and you know it. A small sign of compassion or affection can greatly impact ones day. Showing our feelings will not only strengthen our personal relationships but could impact our entire world. Being a bedside nurse, I see this daily.

So, when you become frustrated with the house training, the scratching and the chewing...stop... breathe...hug your baby and learn a thing or two.

Till next month....



Be Healthy - Be Happy - Stay Fit!

Egészségére!

Debbie

Illustrations © Gnurf/Dreamstime.com

Crowning Glory

For 1,000 years, the Holy Crown has inspired awe and brought hope to a nation

by Kathy Megyeri

Thirty-four years ago this January, the Crown of St. Stephen was returned by the U.S. government to its rightful owners, the people of Hungary. Before making the controversial decision to return the crown, President Jimmy Carter and his administration sought the advice and counsel of William Penn Association, as it was the largest Hungarian American organization in the U.S. In response, the WPA Board of Directors passed a resolution in December 1977 stating: "we, as loyal Americans of Hungarian descent, affirm the decision of our government to return the Crown to the Hungarian People, provided that: (1) Our government has assurance that the Crown will remain in Hungary as a National Treasure; (2) Our government grant to Hungary Favored Nation Status; and (3) Our government continues to champion the cause of Human Rights and Religious Freedom." The official delegation accompanying the Crown on its return included then-WPA National President Elmer Charles. "It was," President Charles noted, "an awe-inspiring sight in the spacious rotunda of the Parliament building in Budapest as this historical event unfolded."

The sight of the Crown still inspires awe among those who visit it. Here, writer Kathy Megyeri offers her thoughts after seeing this vital part of Magyar lore and history.

I never visit Budapest without going again to view the Hungarian Crown because, as most remember, it was returned to Hungary during President Jimmy Carter's administration, and I vividly recollect the controversy that accompanied that decision. On WPA's 2010 tour, led by Endre and Arlene Csoman, members saw the crown and the changing of the guard when they visited Parliament as part of their itinerary.

The Hungarian Crown, although not an official state symbol, is regarded with particular respect in Hungary. It is called either the Holy Crown or Crown of St. Stephen and is not only a symbol but also an attribute of statehood. Its legitimizing role can be traced back to the time when King Stephen I was crowned by Pope Sylvester II. Magyar tribes, under the leadership of Chieftain Árpád, had settled in the Carpathian Basin in the center of Europe in the 9th century. But it was King Stephen I who converted his people to Christianity and founded the state of Hungary. He ascended the throne in the year 1001 and ruled until 1038 and was later canonized in 1083. After the canonization of St. Stephen I, the coronation regalia (in particular the crown) became relics of the king.

The symbols of Hungarian royal authority—the crown, scepter, orb and sword—are Europe's oldest coronation regalia. The upper part of the crown with its enamel panels depicts the apostles and dates from the first half of the 11th

century, while the lower part was made toward the end of the century. Around 1170, the two parts—the so-called Latin and Greek crowns—were assembled into the crown we see today. From that century on, only the person who had the Holy Crown placed on his head was considered the rightful and lawful ruler of Hungary. Over the course of history, this crown was stolen, buried, smuggled abroad and even pawned. Whenever it was returned home, another national celebration was held.

From 1260 on, the crown was termed the Holy Crown and was held to be the crown of the first king of Hungary. Matthias Corvinus was elected king in 1458 but could only be crowned in 1464 after he had ransomed the Holy Crown for the vast sum of 80,000 gold forints from the Holy Roman Emperor Frederick III. After this, a law was enacted to safeguard the coronation regalia. During the time of Matthias I, Hungary enjoyed a strong economy and army as well as a flourishing cultural life and was one of the most highly developed states in Europe.

Kathy Megyeri is a writer in Washington, D.C., and can be reached at Megyeri@juno.com.



Until 1527, the venue for coronation ceremonies was the Church of the Virgin Mary in Székesfehérvár. During the period of the Ottoman occupation (1564-1790), the Archbishops of Esztergom crowned new sovereigns, first in Pozsony and then in Buda. The cross on the crown is thought to have been bent in the 17th century when, following a coronation, the lid on the royal chest hit the top of the crown.

Charles IV of the House of Hapsburg (1916-1918) was the last king of Hungary. After him, the coronation insignia was preserved in the Buda Castle until 1944. In 1945, the Crown Guard smuggled the coronation regalia westward and it was finally given over to the U.S. Army. After World War II, the crown and coronation insignia--the orb and scepter as well as the coronation mantle--were stored in the U.S. at Fort Knox.

Following the decision to return the crown, the coronation regalia was brought to Hungary on the President's plane. During the ceremony in the Hungarian Parliament on Jan. 6, 1978, U.S. Secretary of State Cyrus Vance quoted a letter written by President Jimmy Carter:

"It is with a genuine sense of pride that I am able to return to the people of Hungary this priceless treasure, which the U.S. has been privileged to shelter since the terrible devastation of the Second World War. I see in this act the reaffirmation of the traditional bonds of friendship between our two peoples."

The Coronation Regalia was preserved in the National Museum from 1978 to 2000. Act I of 2000, which was passed on the 1,000th anniversary of the foundation of the Hungarian state, decreed that the Holy Crown, scepter, orb and sword be guarded in Parliament. The coronation mantel remains in the Hungarian National Museum.

At the free elections of 1990, six political parties won seats in the National Assembly which held its founding session on May 8. József Antall was elected to lead the first democratic government. Occupying Soviet troops withdrew from Hungary in 1991. Hungary established new

alliance relationships and joined NATO in 1998. It became a member of the European Union in 2004.

István Deák, Professor Emeritus of History at Columbia University, recalled flying to Hungary on Air Force One with the crown and enjoying cigars and drinks during the trip. He also remembers his days as a Radio Free Europe reporter. He admits that the crown itself is a sacred relic and sym-

bol of Hungarians but says it represents more than other countries' crowns because Hungary exists under the rule of the Crown. "This is the Hungarian Empire, the land of St. Stephen, the ruler in the name of the Holy Crown," he says. But, ironically, Deák says:

"The crown was never worn by him and is therefore really not St. Stephen's. It is a gift of the Byzantines. We do not know even how the cross is attached. However, it represents the Hungarian state and signifies that the King and the nation are equal. Both have equal responsibility. When St. Stephen sat on his horse and slashed his sword in four directions, the people swore allegiance in exchange for his protection. The crown was taken out of the country by crown guards, and in 1938 was displayed first behind a glass wall. Both Protestant and Catholic contingencies were present, but experts were not allowed to examine it. In 1945, it fell into the hands of the American Army and traveled to Fort Knox, Kentucky. President Jimmy Carter thought reconciliation could be achieved if the crown was returned and so it was in 1978. There were enormous protests by Hungarian-Americans who felt that the Communists would melt it down. The protesters felt that it should not be returned because Hungary was not yet entirely free. Even a lawsuit was filed to prevent the return of the crown. Notwithstanding strong Congressional opposition led by Congresswoman Rose Okar of Cleveland, Ohio, President Carter ignored such protests and went ahead with the return of the crown. Some attributed his reelection defeat to this act."

Bob King, staff director of the Foreign Affairs Committee under former Congressmen Tom Lantos (D-CA) and now an employee of the Department of State, said that there were many reasons for the decision to return the crown at that time. The Carter administration wanted to examine relations with Central Europe and improve them. Hungary was moving in a more liberal direction in its domestic policy. Carter also felt that it had been long enough after 1956 that people had put aside that historical event and that Communist Party leader János Kádár had sufficiently improved conditions in Hungary. Carter also felt that if the crown was returned, the national and historical traditions of Hungary would be emphasized. "Carter always wanted to do the 'right thing,'" King said, and thought that Hungarians should hold their own crown.

However, there were certain conditions put on the return. First, Kádár and the Communist Party should not be present at the

Continued on Page 14



ceremony nor be seen. That would downplay the Communist element. Secondly, the crown would go to the Hungarian people, not the government. The receiving delegation would be made up mostly of religious groups. Thirdly, the crown and regalia must be put on permanent and public display at the National Museum.

In the five years before 1978, there had been 25 resolutions introduced in Congress requesting that the crown not be returned. But the more prevalent feeling of the Carter administration was that the crown's return was symbolic. Trade agreements and tax treaties were signed. "In 1990," King stated, "Hungary had left the Soviet fold and had warmer relations with the U.S."

A replica of the crown was made and taken to Atlanta, Ga., where it is on public display in the Jimmy Carter Museum and Library. That alone makes such a visit to the Carter Museum worthwhile. I can personally vouch that seeing the crown in such a place made my trip to the Carter Museum worthwhile.

Many feel that Cyrus Vance influenced President Carter's decision to return the crown, which was a pivotal

moment in the fall of Communism in Hungary. Ferenc Nagy, the former Prime Minister of Hungary, said, "Outside the country, it's only a relic, but at home, it unifies the nation to live."

So what does the crown now mean to Hungarians? Perhaps Professor August Molnar, founder and former president of the American-Hungarian Foundation in New Brunswick, NJ, said it best;

"The first time I saw it was an awesome experience I'll never forget. One sees the history of the country compressed in that crown. I went to Hungary soon after its arrival at the National Museum. It was as if you entered a church because it was such a spiritual experience. Then, I saw it a second time after it was housed in Parliament, and I had a totally different experience. In Parliament, it didn't have the same feeling to me that it had in the Museum. In Parliament, it was part of government and the administration, so it was different. But still, it's more than just an object--it's the symbol of a country, my homeland nation."

That seems to sum up the experience of all Hungarians who view the crown back in its homeland, and thus should be part of every Hungarian's trip to Budapest. □

Enjoy a taste of Hungary today!

The Official WPA Cookbook

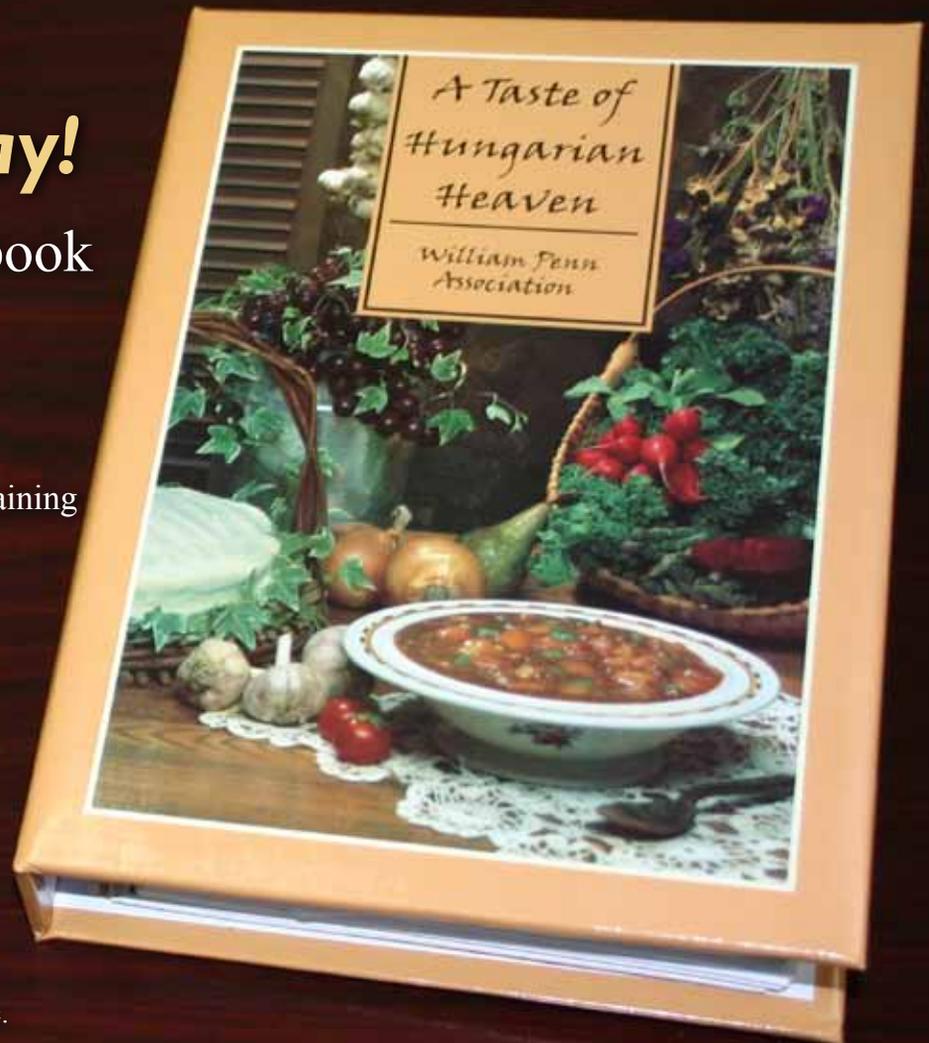
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The members of Branch 8 welcome Santa to the branch's annual family Christmas party held in November.



Santa plays a round of mini-golf with WPA members (l-r) Theresa Toth, Theo Kanoski and Nancy Dibrill at a party hosted by Branches 10, 40, 248, 349 and 8164.

**Branch 8
Johnstown, PA**

by Dorothy Kedves

We held our annual Christmas party Nov. 27 in Oratory Hall in Cambria City. The weather was good; there was no snow, but it rained later in the day.

The party was open to all members, especially the children. Santa arrived on time. Goodie bags were handed to all the children as they told Santa all their requests for Christmas. A monetary gift also was given to each child.

A delicious lunch featuring kol-basi, hot dogs, pizza, soda, cookies and candy was enjoyed by all.

A special thanks to the Home Office for the nice calendars and the usual items they send. The members really look forward to them.

Hope Santa was good to all. We all look forward to a healthy, happy new year.

Please contact Alexis Yuhas Kozak for all your life insurance and annuity needs at 814-242-0000.

- Branch 10
Barton, OH**
- Branch 40
Martins Ferry, OH**
- Branch 248
Monaville, WV**
- Branch 349
Weirton, WV**
- Branch 8164
Steubenville, OH**

by Joyce Nicholson

Happy New Year from the WPA branches of Barton, Martins Ferry, Weirton, Steubenville and Monaville!

This is a very busy time of year for everyone, when the new year signifies a new beginning. We have been able to do so much throughout 2011 and have much to look forward to in 2012.

Once again, our branches participated in the WPA Holiday Basket program. The baskets were delivered by branch volunteers the week before Christmas. It's a humbling event when we deliver the baskets. With each delivery, those who receive the food baskets are so very thankful for the generosity of William Penn Association.

We had our Christmas party on Dec. 4 at Perry's Glo-Putt mini-putt golf course inside the Ohio Valley Mall. Santa even played a round of mini-golf with everyone this year.

The following Saturday, we

donated a gift basket to the Red Cross and Literacy Council for their holiday auction fund raisers which help both local chapters.

To all members at all WPA branches, to their families and to everyone at the William Penn Association Home Office, our sincere wishes for a happy new year go out to you.

For information about our branch activities, please call Joyce Nicholson at 740-264-6238.

**Branch 13
Trenton, NJ**

by Elsie H. Radvany

Branch 13 held its annual meeting and family Christmas party on Dec. 11 at the Hungarian Reformed Church auditorium in Trenton.

Branch President Frank J. Radvany welcomed the members and conducted a short business meeting during which officers for 2012 were elected. Unanimously elected were: Anthony C. Beke, president; Steven F. Beke, vice president; Marguerite Beke, secretary-treasurer; and Dr. Eileen Smith, auditor. Arlene Gordon, daughter of Frank and Elsie Radvany, duly installed the newly-elected officers. The officers did not accept honorariums, a practice at our branch for many years.

President Radvany extended sincere congratulations to branch member Thomas Radvany and all those who received WPA scholarship awards. Thomas is the son of Mr. and Mrs. John Radvany II and grandson of Mr. and Mrs. John Radvany, EDD. He is a senior at Penn



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. jllovasz@williampennassociation.org.



Branch 13 officers for 2012 are (l-r): Marguerite Beke, secretary-treasurer; Dr. Eileen Smith, auditor; and Anthony C. Beke, president. Not pictured: Steven F. Beke, vice president.



Branch 14 member Kathy Lanzara welcomes Santa to the branch's annual Christmas party open house.

State University.

The family Christmas party began with a delicious buffet featuring the traditional kolbasz and cabbage noodles, pastries and refreshments. Our sincere thanks are extended to Margo and Anthony Beke, Olga and John Radvany and Elsie Radvany for the fine effort they put forth in arranging and preparing for the party.

Following the luncheon, WPA goodie bags filled with cookies, candy and items supplied by the Home Office were distributed. Everyone also received a WPA 2012 calendar.

Our sincere thanks and appreciation are extended to the Home Office for the generous subsidy towards our Christmas party.

President Radvany extended Christmas greetings on behalf of the Board of Directors, National Officers and members of Branch 13. He wished all a blessed and joyous Christmas and a healthy, happy new year.

For your life insurance needs, contact Elsie H. Radvany, 280 Middle Holland Road, Apt. 806, Holland, PA, or phone 215-396-7928.

Branch 14 Cleveland, OH

by Richard E. Sarosi & Dawn D. Ward
Branch 14 celebrated Christmas with its annual Christmas party open house held Dec. 10 at the First Hungarian Reformed Church of Cleveland in Walton Hills. There were 110 children and more than 200 adult members and guests in attendance. We thank the branch officers and

members who played an important roll in preparing for the afternoon. Without their help, it would not have been possible to have such a successful open house.

The menu included pizza, salad, cookies, ice cream and beverages. The guest of honor was Santa Claus, who left the North Pole for an afternoon of fun with our guests. Santa was joined by Sparkles the Clown and The Balloon Guy. Sparkles painted the faces and arms of our young members, who proudly showed off their butterflies, dragons, flowers, spiders, bees, unicorns and other designs. The Balloon Guy made balloon hats, swords, flowers and other designs for the children. Unfortunately, every now and then, a loud pop was heard, and he had to start all over again with his creation.

Santa was the highlight of the afternoon. The children lined up to meet him and sat on his lap to share their wishes for Christmas Day. Some of our young members were not too impressed with the man in the red suit and white beard. A few tears were shed as family members tried to photograph the moment. Still, it was nice to witness memories being made for our WPA families. The young children grow up so fast, and we are lucky we can treasure these moments digitally and in print. It will be interesting to see these same youngsters in 15 years when they look at their pictures with Santa and see themselves crying on his lap.

The afternoon came to an end as Santa rang his bell, signaling that he had to return to his home and workshop at the North Pole. He had



National Director Richard E. Sarosi (top) welcomes entertainers The Balloon Guy (left) and Sparkles the Clown to the Branch 14 Christmas party open house.

a lot of last minute things to do for Christmas Eve.

Our thanks to Santa and his elf (who bore striking resemblances to branch members Richard Jacob and Nancy Borisz, respectively). We also thank Rosemarie Borisz, Elizabeth Dungan and Richard Sarosi who helped Santa distribute gifts.

We thank our members who exhibited their spirit of generosity by again bringing non-perishable boxed and canned goods to the party for distribution to local food banks. They helped make this the highlight of the Branch 14 social calendar.

Adult branch members are encouraged to mark their calendars



Children of Branch 18 watch a magic show held during the branch's annual Christmas party.

for these upcoming meeting dates: March 7, April 4, May 2, Sept. 5, Nov. 7 and Dec. 5. All meetings will be held at 7:30 p.m. at the Bethlen Hall of the First Hungarian Reformed Church, 14530 Alexander Road, Walton Hills.

The officers of Branch 14 wish all our members and their families a healthy and happy new year.

Branch 18 Lincoln Park, MI

by Barbara A. House

As we begin a new year, my wish for all of you is happiness. I know some of you have suffered through illness or grief, grief either from losing a loved one or a job or even a home. We remember and pray for our members as we start each branch meeting and Board meeting. Remember, you are not alone. Thank God for your wonderful body, mind, heart and soul. Thank Him for the stars in the sky and for our wonderful Earth. Thank Him for your family, friends, animals and flowers. There is beauty all around you. You just have to look. We wish you a wonderful 2012.

Welcome new member Aeeverie Kantor (with our thanks to Elsie Kantor). Welcome also to Judy and John Sorovetz Jr. (with thanks to Ann Sorovetz). Welcome also to Raegan and Sydney Stocks (with thanks

to Sandra Stocks). A great big "thank you" for choosing WPA and me.

We wish Elsie and Frank Radvany happiness in their new home. I hope you make many new friends. It's always nice to hear from you.

I received a newsletter from the Hungarian American Cultural Center containing their new logo. The combination of the American and Hungarian flags is super. Keep up the good work in promoting all things Hungarian.

Speaking of the Cultural Center, Branch 18 will begin holding its business meetings at the Center, located at 26257 Goddard Road. Our next meeting will be held Wednesday, April 11, at 7:00 p.m. I think that this will be a wonderful way to continue our support for the Cultural Center, which is always very supportive of WPA. Please come and join us. We again have a full year of activities planned.

Many WPA members attended Mass at the Saint Erszebet celebration at Holy Cross Hungarian Church. As usual, Father Barnabas was a gracious and wonderful host. Thank you for making us feel so welcome. We promise to support as many of the Holy Cross events as possible. Many of us won lovely baskets. Thank you also to Erszebet Krajcz and Mary Balaythy and crew. The food was wonderful.

Grace Balaythy was also in attendance that day. How nice to see you

out and about. You looked wonderful. Happy 97th birthday on Dec. 19. We love you lots.

Thank you to Helen Sryniawski, George Schvarckopf and Eleanor Kender for your generous donations to our animal charity. December's other charity was the Lady of the Woods food pantry.

Remember in your prayers our deceased members and their families, especially Irene Korpak on the death of her husband, Rudy. Rudy was also a wonderful stepfather to my brother and me.

I need to mention something here that I feel you should know. Rudy wanted a military funeral. There are only two honor guard groups available for funerals. What a beautiful service he had. The group consisted mainly of Vietnam veterans plus one Korean War veteran and one female who played taps and served in Operation Desert Storm. The service was absolutely gorgeous.

If you are a vet, please don't let this wonderful honor guard service die. Please volunteer a little bit of your time. You just don't know how important it is.

Thank you to my WPA family for being so thoughtful. I love you all. Pray also for Jim Robertson on the death of his sister, Judy.

Get well wishes to Steve Nagy, Julia Bubenko, Carol Truesdell and Deborah Wolfe. We wish you lots of good health.

Happy retirement wishes to John L. Lovasz. We will miss you very much. It will be so different without you. Lots of love and best wishes.

Thank you to Kathy Megyeri for the honor and the gift you bestowed on me. You are a wonderful and thoughtful friend. You have my utmost gratitude. The leaf on our Tree of Knowledge is so very special, but the throw is absolutely something only you would do. I will cherish it always. See you in April.

St. Joseph's Hungarian Club from Flint, Mich., is planning to join us at the WPA Picnic at Scenic View this September. I can't wait to get together. We promise you a wonderful time. Call me when you make plans.

I am now taking reservations for our June branch trip. We will leave for the U.P. on June 18 and return

June 21. We are staying at the Kewadin Hotel and Casino. We have many side trips planned, including a dinner cruise through the Soo Locks. Your cost is \$200 per person for four days and three nights. This includes your bus ride, hotel accommodations, free play and most of your meals, even a true "Yooper" meal, whatever that is. Please let me know soon if you plan to join us. I try to limit participation to the first 30 people who respond.

I am also working on a trip to Blue Chip in Michigan City, Ind., on Aug. 14 and 15. The cost for that trip will be \$85 per person, which includes bus, hotel, two meals and other incentives. Our Soaring Eagle trip is scheduled for Oct. 15 and 16.

This year will also feature our regular branch meetings, a Join Hands Day project and other activities. Yes, we are a very active branch. Please plan on attending our first meeting of the new year on April 16. Your participation and opinions are always welcome.

I can always be reached for questions and help at 313-418-5572.

Our family Christmas party is now a lovely memory. We had about 170 in attendance, 74 of whom were children. One of our members called it controlled chaos. Thank you National Director Richard Sarosi who travelled from Cleveland with his lovely family to join us. The party featured a new magician, who we will invite back for our next party on Nov. 25, 2012 (mark your calendars).

I am so proud of our wonderful members. Thank you for your wonderful support. I promise to keep WPA vibrant, healthy and Hungarian. With your help, everyone will know how wonderful WPA is. We have a super new Board of Directors who have no problem rolling up their sleeves and getting involved. If we can help you in anything, please don't hesitate to call. We all want happy, involved and healthy branches and members.

Thank you, Tommy and Gabby, for giving me all the support and freedom I need to work toward this wonderful goal. I love you so much.

May your homes be blessed, your efforts rewarded and your lives enriched by God. Happy New Year!



These young members of Branch 28 enjoyed the branch's annual family Christmas party.

Branch 19 New Brunswick, NJ

by Evelyn B. Bodnar

Branch 19 continued to spread the fraternal spirit of WPA throughout 2011 through a number of charitable efforts during the year.

In March, our branch donated \$500 for a full-page ad in the American Hungarian Foundation's Carousel Ball program book.

In May, we made a donation to the Hungarian Room at the University of Pittsburgh and purchased an ad in WPA's 125th Anniversary program book, which benefitted the William Penn Fraternal Association Scholarship Foundation.

Our branch also donated \$500 to the Bayard Street Presbyterian Church's program which provided food and financial support to people in the New Brunswick area.

Then in November, we donated \$200 to the Elijah's Promise soup kitchen, which aids the needy in our community.

Our thanks to all who helped us make these charitable efforts possible.

Branch 28 Youngstown, OH

by Kathy Novak

Happy 2012! Wishing everyone a healthy, happy and prosperous new year.

A big thank you to the Home Office and Board of Directors for the

financial support which allowed our branch to host another successful and enjoyable Christmas party.

Entertainment was provided by the Aut Mori Grotto clowns, a volunteer group which performs in exchange for a donation to help provide health supplies for children with disabilities.

An abundant buffet was available. Andrew Check II provided music on his cimbalom for the afternoon. Singing was led by Evie Byers Jasyzn, Maria Valley and Wilma Koneval. With a chorus of "Jingle Bells," Santa (John Tollas) arrived. He visited with the children, assisted with the raffles and posed for the group photo taken by Frank Schauer. He also sat for individual photos with each child as they received their gift bags and envelope.

The holiday scholarship raffle was held in conjunction with the party. The lucky winners were: Darlene Demjen (\$100), Steve Pal (\$75), Barbara Pal (\$50), Elizabeth Lewis (\$25), National Director Richard Sarosi (\$25), National Director Nick Kotik (\$25), Diane Byrne (\$25), Julius Fedor (remote helicopter) and Jason Clark (snow globe).

The split-the-pot winners were Mark Sercik and Dane Cene, along with six other winners. Sixteen children also won raffle prizes. Thanks to all who supported the raffles.

A big thank you to all who helped make this event a success. Gift bags that were left over were donated to Youngstown's substation of Akron's Children's Hospital.

Following the party, a brief meet-



Members of Branch 51 enjoy a moment with Santa at the branch's family Christmas party.

ing was held to elect branch officers for 2012. Elected were: Steve Novak, president; Frank Schauer, vice president; Kathy Novak, secretary-treasurer; and Mary Schauer and Maria Goda, auditors.

Get well wishes to everyone feeling under the weather.

Best wishes to all celebrating a birthday or anniversary this month.

Our thoughts and prayers are with those who recently lost a loved one. Special thoughts go out to Chair of the Board Barbara A. House and her family on the death of her stepfather, Rudy Korpak.

For answers to your questions about life insurance or annuities, please call either Kathy at 330-746-7704 or Alan at 330-482-9994.

Branch 34 Pittsburgh, PA

by Andy McNelis

We at Branch 34 hope that all WPA members had a blessed Christmas and a happy, healthy and safe New Year. Please take a moment and pray for all our service men and women, especially those in harm's way.

Our annual family Christmas party was held on Nov. 20 at the Sports Haven Bowl in Bridgeville, Pa. This year, we were again joined by Branch 352 Coraopolis, Pa., and Branch 71, Duquesne, Pa. The weather cooperated, and we had a great turnout. Everyone who attended had a nice afternoon.

Branches 34, 352 and 71 thank the Board of Directors and the Home Office staff for helping to make the holiday season always enjoyable for our young members. Special thanks to Santa for joining us.

We extend our deepest sympathy to Mitzi Berei on the passing of her son, Joe. May he rest in peace.

We extend happy birthday wishes to all branch members celebrating their birthdays. We hope that you all are happy and healthy.

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

Branch 51 Passaic, NJ

by Christine K. Baldyga

Our family Christmas party was held on Dec. 4 at the American-Hungarian Club in Garfield, N.J. "Tony Magic" entertained the children, parents and grandparents. Many of the children participated in the show. Christmas carols were sung and Santa Claus arrived. Santa spoke with each child and gave each a gift. The children really enjoyed the spinning light toy provided by the home office. Refreshments were served, and the afternoon was enjoyed by all. Our thanks to the WPA Board of Directors and the Home Office for their assistance in making the party a success.

Before the Christmas Party, Branch 51 held its annual election of officers for 2012. Elected were: Ernest J. Mozer Jr., president; Marian Rubin, treasurer; Christine Baldyga, secretary; and Maria Mozer and John Mozer, auditors.

We wish everyone a happy and healthy new year.

Branch 59 Windber, PA

by Shirley A. Rakoczy-Przywara
Boldog újévet to everyone! Happy New Year!

At this reading, the holidays will be over. I truly hope everyone had a joyous, happy, healthy and safe holiday, and that we can all look forward to a great 2012.

My "little" and only brother, John Rakoczy of Jupiter, Fla., turned 70 on Dec. 3. I wish him many more happy days.

Juvenile members and their families, along with other officers and members of Branch 59, gathered for our annual Christmas party on Dec. 11 at the Coventry Place apartment building in Scalp Level. More on the party will appear in our next branch report.

The Arcadia Theatre in Windber has some great shows planned for 2012. If you have access to the internet, please check their website for upcoming events at www.arcadia-theater.net. Or, you can call 814-467-9070. You won't be sorry. Frank Cunsolo, CEO of the theatre, has arranged a perfect array of shows for the upcoming year.

The Christmas tree lighting ceremony in downtown Windber on the Friday after Thanksgiving was a spectacular, breathtaking event. It felt as though the whole town came out for it. Following the tree-lighting, the Arcadia Theatre hosted a children's tour, which included a visit to tell Santa their Christmas wishes. The Windber Heritage Museum on 15th Street was decorated with trees in every room, and their Christmas boutique shop on Graham Avenue enjoyed brisk sales.

Sadly, Branch 59 lost two members in November: Irene Popp and John Kadar. Our deepest sympathies to their surviving family members.

Please feel free to call me at 814-509-6190 or send me any items you would like included in my monthly reports.

Last, but certainly not least, I want to extend happy birthday and happy anniversary wishes to all those William Penners celebrating those events in January. My oldest



Santa spends a moment with the young members of Branch 88 during the branch's annual family Christmas party.



Two young members of Branch 89 tell Santa their Christmas wishes during the branch's annual family Christmas party.

sister, Helen Francis--the CEO of our Rakoczy family--turns 75 on Jan. 19, and cousin Margie Toth also turns 75 on Jan. 23. We wish you both many more.

And, again, Boldog Újévet to everyone! Happy New Year!

Branch 88 Rural Valley, PA

by Joe Chobody

Members and guests of Branch 88 gathered on Dec. 11 for our family Christmas party. Christmas carols played as the children lined up to tell Santa their Christmas wishes. Treat bags were distributed and refreshments were served.

Thanks to all who attended the party; it was one of the largest in recent years. Special thanks to the Home Office for the generous financial help and the items for the treat bags. Also, thanks to Kathy and Dennis Chobody, Joe Chobody, Sam and Sandy Mikita and Ken Hilliard for making the party a success.

Prior to the party, the monthly meeting was held and branch officers were elected for 2012. All officers were re-elected: Dennis Chobody, president; Sam Mikita, secretary-treasurer; and Tom Baculik, Jack Baculik and Joe Chobody, auditors.

Good luck in 2012. Here's hoping all had a very Merry Christmas and a Happy New Year.

Branch 89 Homestead, PA

by Ruth D. Toth

Branch 89 held its annual family Christmas party on Dec. 3 at the Brunswick Playmor Bowling Lane in Pittsburgh. This was the second year that the theme of our Christmas party was Cosmic Bowling coupled with a dance contest. This has proved to be a huge success for our branch more so than some of our former parties which had a magician, puppeteers or clown for entertainment. Our branch treated the children and adults to a day of Cosmic Bowling, complete with flashing colored lights, glow in the dark bowling balls and music. We even had special lane attachments to allow the younger children the opportunity to bowl.

Everyone who was there enjoyed themselves and asked how soon we could do this again. We even had grandparents come early to the lanes to reserve their favorite lanes for their grandchildren. During a break in bowling, we provided a variety of pizza and soft drinks for all in attendance.

Then the highlight of the event occurred when Santa arrived. He talked to all of the kids at our branch party, as well as children who were there attending other parties. As each WPA child met Santa, they were given a goodie bag complete with a \$5 gift certificate from Mc-

Donald's, a coupon for complimentary bowling at a future date and various items compliments of WPA and Branch 89.

Again, we say that, without a doubt, this was one of the nicest Christmas parties our branch has hosted, and the children were perfect little angels. Not only the children but the adults commented on what a wonderful time they had, how great the pizza and bowling was and how helpful and kind the employees at Brunswick Playmor were. Not a complaint was heard, only wishes of Merry Christmas to one and all and "see you next year."

A special thank you to all of our busy bunch of elves for helping to make this party such a success. We also want to thank Santa for taking time from his busy schedule to come to our party.

Branch 89 also thanks the Home Office for the financial support we received in addition to the gifts they provided.

We hope everyone had a very Merry Christmas and will enjoy an even happier, healthier new year.

We congratulate the Officers of Branch 89 who were elected at the monthly meeting following our Christmas party. They are: John S. Toth Jr., president; Timothy E. Toth, vice president; Ruth D. Toth, secretary-treasurer; and Elaine M. Toth and Lisa Susan Toth-Maskarinec, auditors.



Santa joined in the bowling fun during Branch 89's family Christmas party.



These children attending the Branch 226 family Christmas party were more than happy to pose for this group photo with Santa.

members to attend and participate in the planning of future activities in 2012. Please call 412-751-1898 for more info.

We thank the Home Office for their support and offer special thanks to the friends and branch officers who worked to make this year's party a success.

We wish the best to all WPA members during the coming year!

**Branch 90
Allentown, PA**

**Branch 98
Bethlehem, PA**

**Branch 159
Phoenixville, PA**

**Branch 216
Northampton, PA**

by Nancy M. Kovach

This year, members from WPA branches in Allentown, Bethlehem and Northampton welcomed members from Phoenixville, Pa., to our annual Christmas party, held Dec. 11 at the Burger King in Pottstown.

We enjoyed fellowship time until our food arrived. Santa came and distributed gifts to all the children and adults in attendance. Later, ice cream and desserts were served to all before we parted company. It was a wonderful afternoon.

We send special thanks to the WPA Board of Directors and the Home Office staff for their assistance and gift items. They always help to make our party a success. WPA calendars were also given to all guests.

Please call me if you need assistance with your life insurance or annuity contracts.

We wish all a happy and healthy new year

**Branch 226
McKeesport, PA**

by Judit I. Borsay

Happy New Year from Branch 226 McKeesport! In the spirit of giving, our branch was able to make donations to WPA's Holiday Basket program to benefit the Salvation Army, the Greater Pittsburgh Community Food Bank and Auberle, a faith-based agency that helps troubled children and families.

Our branch held its officer elections for 2012, and the new officers are: Malvene Heyz, president; Richard Heyz Jr., vice president; Leslie F. Petras, treasurer; Janet Sparico, recording secretary; Judit I. Borsay, corresponding secretary; and Sally Petras, Malvene Harris and Ronald Harris, auditors.

We held our branch's Christmas party on Dec. 4. We hosted a local magician, Matt Sigler, who performed amazing illusions, confusing and amusing the kids and adults alike. The kids played games, had a great time breaking open a piñata and enjoyed a visit from Santa Claus. Santa presented gifts and toys to all the children, furnished by the Home Office and Branch 226. We're so glad to celebrate the holidays with our branch members and their families.

We plan to hold a short meeting in January and invite all branch

**Branch 352
Coraopolis, PA**

by Dora McKinsey

We hope that you all had a very merry Christmas and that the new year holds much hope, happiness and wisdom for us all.

I must go back and make a correction to my December article where I reported on the Branch 352 Christmas party. Along with Branch 352, Branches 34 and 71 also participated in the party, and members from all three branches donated food items for the food bank. The food was donated to Northside Community Food Pantry, which is located just a few blocks from the Home Office. We donated 307 food items weighing a total of 337 pounds. The pantry provides food for over 950 Northside families each month. There is only one paid staff member; the rest of the staff are volunteers.

Please remember to report any community volunteer work you may perform to us so that we can share it here in *William Penn Life*.

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

If you have any questions or need help with any insurance need, please contact me at 412-319-7116, or by email at dmckinsey@hotmail.com.



Students at Chesterbrook Academy Elementary School in West Chester, Pa., enjoyed receiving WPA promotional items last Christmas, courtesy of Branch 8286 Philadelphia.



Members and friends of Branch 8286 joined the annual pro-life march in Washington, D.C.

Branch 800 Altoona, PA

by Vincent Frank

Welcome to the year 2012. Let us pray that this year will bring good health to all, and we hope that each day we can see a better outlook for employment for those who are in desperate need of a job so they can meet their financial obligations.

Thanks to all who attended the memorial Mass for our deceased brother and sister members on Thanksgiving Day. We had perfect weather for this remembrance.

Branch 800 congratulates those celebrating birthdays or anniversaries this month. Lest we forget, we also congratulate those deer hunters who bagged a big prize.

Do you have any news you want to share with your fellow members? Give me a call at 814-695-0213, and your news item will be published in *William Penn Life*.

Do you, a family member or friend need good life insurance or annuities with fraternal benefits? You and others can benefit from what WPA has to offer. Call Bob Jones in Altoona at 814-942-2661.

We're looking forward to that great day of love on Feb. 14. Americans send so many Valentines that the day ranks second only to Christmas as the day the most greeting cards are sent. Wishing you an early Happy Valentine's Day.

Branch 8121 St. Marys, PA

by Mary Lou Schutz

Our members gathered at the Green Lite Restaurant in St. Marys Dec. 7 for our annual election of officers and branch Christmas party.

We made a donation for a Holiday Basket and send it to the Christian food bank in time for Christmas.

Election of officers for 2012 were held and all current officers agreed to serve another one-year term.

We also signed a Christmas card to be sent to Peggy Marconi at Pincrest Manor Nursing Home.

After the meeting, we enjoyed our Christmas party. Each guest enjoyed a meal of their choice. Gifts were given to our juvenile members. We agreed that, in lieu of gifts to the adults, we would send a donation to the Christian food bank.

We thank the Home Office for the gifts they sent; all present enjoyed receiving them. We all enjoyed the meal and the good conversation and fellowship of the day.

We wish everyone a blessed new year.

Branch 8286 Philadelphia, PA

by John J. Provasnik III & Maria A. Innocenti
Branch 8286 enjoyed a great year of fraternal and charitable activities during 2011.

It all started in December 2010

when we shared the Christmas spirit with children attending Chesterbrook Academy Elementary School in West Chester, Pa. The children enjoyed the glow sticks, coloring books and Christmas carol books supplied by the Home Office. Some students even picked songs from the booklet and to sing to the rest of the class.

Early in 2011, we had a great turnout for the annual pro-life march in Washington, D.C. Many of the young students who belong to St. Hugh of Cluny Parish in Philadelphia were eager to participate.

In March, we attended a musicians' banquet in Philadelphia with the Rev. Alexis Moronta, pastor of St. Hugh of Cluny Parish. We also attended a convention in Chicago where we learned about the new changes to the Catholic missal.

Later in the year, Branch Secretary John J. Provasnik III, a fourth grade teacher at Chesterbrook Academy, had students take a look at the world map and at a map of Pennsylvania in order to acquaint them with their state and country in relationship to their place in the world. He also had his students come up with designs for carving pumpkins.

To help others during these economically hard times, we donated \$300 to pay the credit card bill of a member who had already incurred several late fees.

We have found that helping fellow members in need encourages those members to give back to others when they themselves recover from hard times.



A Budapest vacation

Boldog Újvet to all those wonderful WPA members out there. If you recall, the ingredients for two Hungarian recipes in last month's wordsearch were on the opposite ends of the Magyar culinary spectrum. On one side of the tasting gamut were the ingredients to make the bold and savory Kocsonya. This acquired taste in gastronomical enjoyment is often called Aspic Jelly or Jellied Pigs Feet. I also listed the ingredient clues for Moon Cakes (Holdalaku Sutemenyek). I love to make this golden crescent shaped dessert. The subtle, sweet lemon essence and buttery texture of this pastel yellow cake is accented with the distinct flavor of walnuts that sit atop this lovely creation. The recipe I use to make my Moon Cakes was given to my mom almost 30 years ago by the late Kay Novak of Youngstown, Ohio (mother of National Director Kathy Novak).

The wordsearch for January 2012 is designed to help you get through the long cold days of winter by thinking of the next WPA trip to Hungary. I understand this year's trip will focus on Budapest and the area around Lake Balaton. (My great-grandparents hail from the area just north of the lake.) After conducting some research, I made a list of 15 places I would love to visit if vacationing in the area of Budapest. Good Luck, and stay warm!

Lizzy Check (Erszi Cseh)

Puzzle Contest #76 WINNERS

The winners of our Puzzle Contest #76 were drawn Dec. 8, 2011, at the Home Office. Congratulations to:

- Clarence A. Becker, Br. 800 Altoona, PA
- Irene J. Bodolay, Br. 14 Cleveland, OH
- Louis J. Mikics, Br. 16 Perth Amboy, NJ
- Frank A. Szoke, Br. 159 Phoenixville, 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 #79
709 Brighton Road
Pittsburgh, PA 15233

4. Entries must be received at the Home Office by February 28, 2012.
5. Four (4) winners will be drawn from all correct entries on or about March 3, 2012, at the Home Office. Each winner will receive \$50.

WPA PUZZLE CONTEST #79 OFFICIAL ENTRY

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

Karácsonyi Recipes Word List

(Only words in **bold and underlined** are found in puzzle)

Central Market

Chain Bridge

Crown Jewels

Danube

Gellert

Gundel

Kacsá

Margaret Island

Matyas Pince

National **Museum**

Opera House

Parliament

St. Stephen **Basilica**

Statue Park

Váci Utca

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:

NOVEMBER 2011

0005 PHOENIX, AZ
Julius Kiraly
0008 JOHNSTOWN, PA
Mary Zelenok
0013 TRENTON, NJ
Richard J. Franchetti
Alyce C. Hreha
Constance L. Sasko
0014 CLEVELAND, OH
Alex J. Koteles
Helen Lempner

0016 PERTH AMBOY, NJ
Catherine Bergacs
0034 PITTSBURGH, PA
James R. Molitaris
0044 AKRON, OH
John L. Moore
0059 WINDBER, PA
Gertrude Hynick
Gladys C. E. Mihalko
0076 PHILADELPHIA, PA
Anthony Koppany
Salvatore A. Riccio
0089 HOMESTEAD, PA
Jon R. Domonkos
Ellen Plumhoff
0098 BETHLEHEM, PA
William J. Gorkos

0132 SOUTH BEND, IN
David C. Ewald
0174 SCRANTON, PA
Lillian Mindas
0226 McKEESPORT, PA
Gladys Booth
Robert A. Gaudi
Gean Nichols
Richard Strom
0278 OMAHA, NE
Elizabeth Glynn
0336 HARRISBURG, PA
Helen B. Killinger
Harriet L. Via
0349 WEIRTON, WV
Mary Jura
John P. Neidert, Jr.

0352 CORAOPOLIS, PA
Pauline A. Reiss
0383 BUFFALO, NY
Helen J. Ackerman
0590 CAPE CORAL, FL
Mary J. Beaupre
Florence G. Kelly
0705 MAYVILLE, WI
Vera I. Wallace
0723 WORCESTER, MA
Kathleen M. Mahoney
0725 SPRINGFIELD, MA
Francis Garmalo
0800 ALTOONA, PA
Carmen J. Piccirilli
Angela Ventresca

Recent Donations

WPFA Scholarship Foundation

Donations Through Premium Payments NOVEMBER 2011

Branch - Donor - Amount
1 - Maria E. Bryon - \$6.00
1 - Mary E. Gilbert DeFeo - \$1.00
8 - Clarence H. Showalter - \$5.00
14 - David A. Valentine - \$20.00
18 - Douglas W. Truesdell - \$2.15
18 - Robert J. Swek - \$0.05
18 - Nancy L. William - \$10.00
19 - Ethel Dudas - \$3.00
26 - Marie S. Logue - \$2.00

26 - Joan M. Gualtieri - \$1.00
28 - Wesley A. Spencer - \$2.00
28 - Rebecca A. Spencer - \$2.00
28 - Janet A. Palotsee - \$7.00
28 - Debra A. Becker - \$5.00
28 - Shelby Crump - \$5.00
28 - John S. Pitlik - \$5.00
44 - Merle E. Lehmer - \$10.00
44 - Evan M. Benson - \$5.00
44 - Corey O. Ryder - \$5.00
59 - Mary Ellen Voytko - \$3.00
59 - Margaret I. Martin - \$2.00
59 - Leonard C. Naylor - \$10.00
76 - Stephen J. Pokorny Jr. - \$25.00
89 - Tracy B. Findlay - \$3.06
89 - James M. Ujevich - \$25.00
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 - Taylor A. Stapleton - \$5.00
296 - Angela R. W. Misera - \$10.00
352 - Jessica E. Low - \$10.00
352 - John P. McKinsey Jr. - \$1.32
352 - Dora S. McKinsey - \$1.02
525 - Tibor T. Marton - \$5.42
8014 - Nicholas E. DePersis - \$15.00
TOTAL for Month = \$228.42

Additional Donations NOVEMBER 2011

Donor - Amount
Br. 8286 Philadelphia, PA - \$250.00
M/M Thomas F. House - \$50.00
(In honor of Papa Lovasz' retirement)
H. Thomas Foley, MD - \$50.00
(Gift from Mary Varas Foley)
WPA Cookbook Sales - \$105.00
TOTAL for Month = \$455.00

Donations In Memoriam NOVEMBER 2011

**Donor - Amount
(In Memory of)**
M/M Thomas F. House - \$100.00
(Rudolph Korpak)
M/M Thomas F. House - \$50.00
(Judy Solis)
Richard E. Sarosi - \$25.00
(Judy Solis)
Br. 18 Lincoln Park, MI - \$125.00
(Deceased Member William Conner)
William Penn Association - \$75.00
(Judy Solis, sister of National Director James W. Robertston)
TOTAL for Month = \$375.00

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 \$2.2 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.

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 Leaves

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

Beloved Husband
Rudy Korpak
WWII Navy Veteran
Wife, Irene
(Gold Level)

In Loving Memory of
Steve & Olga Siro
Sara S. Henderson
(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

Inside this issue:

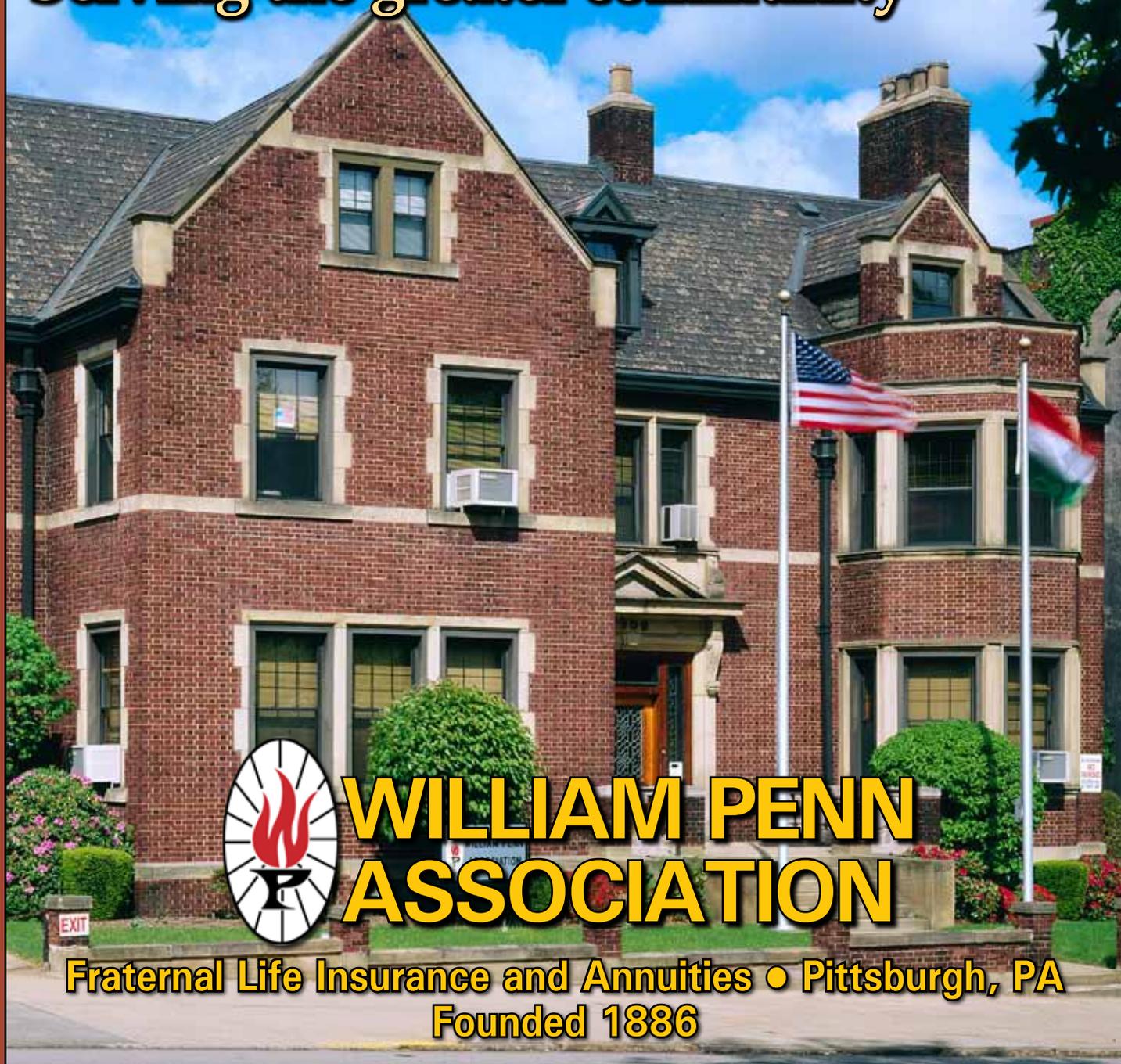
Schedule of WPA fraternal activities
for the year 2012...**PAGE 3.**

The Crown of St. Stephen...**PAGE 12.**

Reports from our branches on their
Christmas celebrations...**PAGE 15.**

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