

Just 4 Kidz

Introducing
Gerry D. Clown
and our new feature
for young members.

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Schedule of WPA Fraternal Events

2013

WPA Bowling Tournament • May 3 & 4

Following the success of last year's tournament, our annual bowling event returns to the Meadows Racetrack and Casino, located in Washington, Pa., just south of Pittsburgh.

Join Hands Day • May 4

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

Tri-State Area Picnic • May 18

Members and friends from Western Pennsylvania, Northern West Virginia and Eastern Ohio will gather at Scenic View in Rockwood, Pa., for a day of good food and family fun.

30th Annual WPA Golf Tournament & Scholarship Days • July 19 & 20

Our annual 18-hole event returns to the magnificent Quicksilver Golf Course in Midway, Pa., the site of several previous WPA tournaments and a number of professional events.

Hungarian Heritage Experience • August 4 to 10

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.

13th Annual WPA Picnic-A Great Fraternal Fest • September 7

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 11 to 26

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

- 38th Annual Hungarian Festival • June 1 • New Brunswick, NJ
- Lake County Captains' Hungarian Heritage Night • June 8 • Eastlake, OH
- Branch 336 Verhovay Golf Outing • July (TBD) • Harrisburg, PA
- Hungarian Cultural Garden 75th Anniversary • July 20 • Cleveland, OH
- 39th Birmingham Ethnic Festival • August 17 & 18 • Toledo, OH

January

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Deadline for WPA scholarship applications is May 31, 2013

WPA members interested in applying for grants from the William Penn Fraternal Association Scholarship Foundation for the school year 2013-2014 must submit their applications or renewal materials to the Home Office soon. All first-time applications, renewal request letters and essays must be mailed and postmarked by May 31, 2013. Applications and letters post-marked after that date will not be considered.

For more information, a complete list of eligibility rules and an application form, visit our website: www.williampennassociation.org. Go to the "Members" section and click on "Learn More" under "William Penn Fraternal Association Scholarship Foundation, Inc." □

Scenic View to host Tri-State Picnic May 18

ALL WPA MEMBERS in the Western Pennsylvania/ Ohio/West Virginia Tri-State Area are cordially invited to the Third Annual William Penn Association Tri-State Area Picnic to be held on Saturday, May 18, from noon to 5:00 p.m. at Scenic View in Rockwood, Pa.

It promises to be an afternoon of good food and family fun--fishing, hiking, frisbee, bingo--whatever you might be interested in doing. You're welcome to bring along the materials and equipment you need for your favorite games or activities.

We will enjoy hamburgers, hot dogs and kolbász on the grill. We do ask, however, that each branch attending the picnic bring side dishes and/or desserts to share. Drinks, plates and silverware will be provided. We will also enjoy an authentic bacon roast over the coals.

Please call Endre Csoman at 1-800-848-7366, ext. 136, by May 10 to let us know if you will be coming and how many people will be attending with you. We look forward to meeting you and sharing a fun and relaxing time. □

Notice of Annual Meeting of the William Penn Fraternal Association Scholarship Foundation, Inc.

The next annual meeting of the William Penn Fraternal Association Scholarship Foundation, Inc., will be held Friday, July 19, 2013, at 6:00 p.m. at the Pittsburgh Airport Marriott, 777 Aten Road, Coraopolis, Pa. The meeting will be held in conjunction with the 30th Annual WPA Golf Tournament & Scholarship Days to be held July 19 and 20, 2013, in Midway, Pa.

The meeting is open to all members. Any branch or individual donating a minimum of \$100 is also eligible to vote at the annual meeting. Please make your donations payable to William Penn Fraternal Association Scholarship Foundation, Inc., 709 Brighton Road, Pittsburgh, PA 15233. All contributions, no matter what the amount, will be greatly appreciated.

Since 1972, our Scholarship Foundation has awarded 5,345 grants and 36 essay awards worth a total of \$2,325,150. The achievements of our grant recipients continually renew our belief that helping today's youth is vital for the future of our society and our world.

Your donations make a difference!

William Penn Fraternal Association Scholarship Foundation, Inc.

Financial Statement as of Dec. 31, 2012

Balance as of December 31, 2011		\$782,455
INCOME		
Donations	\$ 47,160	
Investment Income	<u>26,823</u>	
Total Income		<u>\$73,983</u>
DISBURSEMENTS		
Scholarship Grants		
90 Renewals @ \$500.00	\$45,000	
61 New @ \$500.00	30,500	
Essay Awards	<u>2,000</u>	
Total Scholarship Grants		\$77,500
Fundraising & Administrative Expense	4,374	
Accounting Expense	<u>3,300</u>	
Total Disbursements		<u>- 85,174</u>
Balance as of December 31, 2012		\$771,264
ASSETS		
Annuities	\$695,532	
Certificates of Deposit	50,000	
Bonds	24,787	
Checking & Money Market Accounts	<u>945</u>	
Total Assets as of December 31, 2012		\$771,264



Come bowl with us!

THE 2013 WPA ANNUAL BOWLING TOURNAMENT will be held on Friday and Saturday, May 3 and 4, 2013, in Washington, Pa., just south of Pittsburgh, at the Meadows Racetrack & Casino. Accommodations for the weekend will be at the nearby DoubleTree by Hilton Hotel Pittsburgh-Meadow Lands. This tournament will be a fun event for all who attend.

On Friday from 4:00 to 8:00 p.m., bowlers and guests are invited to the WPA hospitality room located in the Fireside Room on the bottom level of the DoubleTree by Hilton Hotel. Come join us for some refreshments and allow us the opportunity to welcome you to the tournament. Guests are free to spend the evening enjoying all the exciting games and amenities of The Meadows. There will be a shuttle from the hotel to the casino and to the Tanger Outlets shopping center.

Because this is a family-friendly event, the bowling alley is on a separate level from the casino, so parents can rest assured that their children are in the bowling area only.

Saturday begins with a continental breakfast at 8:00 a.m. at The Meadows bowling lanes. The actual tournament will begin at 9:00 a.m. and include pizza and refreshments at 11:00 a.m. The tournament will be a non-competitive event with fun prizes. Each bowler will bowl three games. Prizes will be awarded to the top three bowlers among men, women and teams.

The highlight of the weekend will be the bowling banquet held at the DoubleTree by Hilton Hotel at 1:00 p.m.

Hotel accommodations will be at the DoubleTree by Hilton Hotel Pittsburgh-Meadow Lands. Bowlers are responsible for making their own hotel reservations. To reserve your room, please contact the DoubleTree at 724-222-6200 and use the group code "WPA" to receive our special rate of \$119 per night (double occupancy). Deadline for hotel reservations is Wednesday, April 10, 2013.

You can find a bowling registration and banquet reservation form on Page 27 of this issue. All bowling and banquet reservations are due at our Home Office by Friday, April 12, 2013. □



30th Annual WPA Golf Tournament and Scholarship Days

July 19-20, 2013 • Quicksilver Golf Club, Midway, PA

18-Hole Shotgun Scramble • \$15,000 Hole-In-One Contest

Friday Night \$1,000 Putting Contest • Post-Tournament Barbeque

Chinese Auction • 50/50 Raffle • Skill Shot Contests

See next month's William Penn Life for more info & registration form!





How to buy life insurance

THE PERCENTAGE OF AMERICAN households with individual life insurance policies has dropped to 44%, a 50-year low. We can blame unemployment, confusing product ads or the uncertainty of the economy, but many people who may really need life insurance are going without it.

Among the 35 million American households that have no life insurance, 11 million include children under the age of 18. Of those 11 million, 40% say they'd have trouble paying everyday bills if the breadwinner were to die today. That's according to LIMRA, an insurance industry research organization, which based its study on a survey of 3,766 households.

Who should consider coverage? For starters, relatively young breadwinners with mortgages, college tuition or other bills that will require a back-up plan if they are no longer around to cover them. If you are fortunate enough to have substantial assets, life insurance can also cover estate taxes for your heirs.

Your need for life insurance varies with your age and responsibilities. It is a very important part of financial planning. There are several reasons to purchase life insurance. You may need to replace income that would be lost with the death of a wage earner. You may want to make sure your dependents do not incur significant debt when you die. Life insurance may allow them to keep assets versus selling them to pay outstanding bills or taxes.

Here are some tips on buying life insurance:

- Make sure you feel confident in your insurance agent and company.
- Decide how much you need, for how long, and what

you can afford to pay.

- Learn what kind of policies will provide what you need and pick one that is best for you.
- Do not buy life insurance unless you intend to stick with your plan. It may be very costly if you quit during the early years of a policy.

Does it make sense to replace your current policy? Think twice before you do, because in many situations, it may not be to your advantage. Before dropping any in-force policy, consider these three things:

1. If your health status has changed over the years, you may no longer be insurable at standard rates.
2. Your present policy may have a lower premium rate than is required on the new policy.

3. If you replace one cash-value policy with another, the cash value of the new policy may be relatively small for several years and never be as large as that of the original one.

You should ask your insurance agent for a detailed cost breakdown of both policies, including premiums, cash surrender values and death benefits. Compare these as well as all features offered by both policies. Make sure that your agent puts all of this information in writing. If you decide to replace your current coverage, make sure that your new policy will be in force before you cancel the old one.

If you do not have a WPA agent, please call the Home Office at 1-800-848-7366, ext. 120. We can assist you in finding an agent who can serve you and your family by offering a review of your needs, life insurance protection, taxed-deferred annuities, juvenile insurance plans and special fraternal benefits. □

AGENT PROFILE



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Michael Saracino is the president of Choice Financial Services, a general agent for Ohio National Financial Services and a registered representative of the O.N. Equity Sales Company. He founded Choice Financial Services in 2007 and has been a licensed insurance agent since 2001.

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Michael is also licensed to offer life, disability income, long-term care and health insurance, fixed and variable annuities.

He is a member of GAMA - General Agents and Management Association. □

Minor league team to honor local Magyars during annual Hungarian Nite

by Richard E. Sarosi

The 5th Annual Hungarian Heritage Nite with The Lake County Captains baseball team at Classic Park in Eastlake, Ohio, will take place on Saturday, June 8. The Captains will be playing against the Bowling Green Hot Rods.

Hungarian pride will be on full display, with performances by The Csardas Dance Group and the participation of the local Hungarian Scouts and members of local Hungarian churches.

The highlight of the festivities will be the display of a 30-foot by 15-foot Hungarian flag, carried onto the baseball field by members of the Hungarian community, followed by the singing of the Magyar Himnusz and the Star-Spangled Banner by the Little Hungarian Choir.

Some lucky members of the Hungarian community will have the

honor of throwing out the first pitch.

Hungarian music will be played over the loud speakers before and during the game. Hungarian dishes such as stuffed cabbage, kolbász and strudel will be sold at the concession stands, along with the traditional baseball foods, including hot dogs, peanuts, Cracker Jack and ice cream. Fireworks will follow the game, featuring our Hungarian colors of red, white and green (weather permitting).

Joining William Penn Association as sponsors for this event will be the Hungarian Cultural Center of Northeastern Ohio and the Hungarian Her-

itage Museum of Cleveland. All will have displays set up in the stadium's concourse, along with the Hungarian Cultural Garden of Cleveland.

The Lake County Captains are a Class A affiliate of the Cleveland Indians.

All WPA members from Branch 14 Cleveland, Branch 28 Youngstown and nearby branches are encouraged to attend. Spread the word and wear your Hungarian colors of red, white and green to the game.

Let's gather together for a night of America's pastime and a celebration of our Hungarian heritage with other baseball fans. □



The Magyar Club of Dayton 50th Anniversary Celebration Spring Dinner-Dance

Saturday, April 27, 2013

Dinner - 6:00 p.m. Music - 8:00 p.m.

Kossuth Hall, 4475 Old Troy Pike, Dayton, Ohio

Hungarian Buffet Only--\$12.00 / Buffet and Dance--\$20.00 / Dance Only--\$15.00

Children Ages 6-12--\$6.00 / Children Ages 5 and Under--Free

Hungarian Festival Dancers Performing at 7:30 p.m.

Music by George Batyi & the Gypsy Strings featuring cimbalom player Alex Udvary of Chicago
Pastries will be available for an additional cost • BYOB • Set-ups available • Door prizes and raffle

For reservations please call:

Irene Heckman-Fulop at 937-298-8457



Kindred spirits

The definitions of the term “kindred spirits” are as varied as the regions of Hungary. My topic for this month concerns the connections we humans share, whether they be by blood, religion, nationality, common goals or some innate subliminal bond.

My *apa* (father) and his longtime friend and best man in his wedding, Sonny Tollas, are perfect examples of kindred spirits. Both fellows are linked by all but one of the five aforementioned types of connections. At those times when I am privy to their conversations, I am amazed just how similarly they think when discussing and deciphering matters of circumstance and resolve. Only once have I ever seen the two differ in ideological thought and conviction. Their combined mental consciousness is so similar that it appears both are communicating telepathically. I have observed this phenomenon countless times. They can be across a room from each other, glance at the other momentarily, then meet hours later and commence with a conversation that seems to have been going on for hours. Such kindred spirits are truly rare.

Another type of “kindred spirits” will be experienced in the future by many from my generation, in particular, those of us who are of American-Hungarian ancestry and want to know where our past generations came from. We will be linked by our desire to know why our ancestors settled in America, who they married, what town they came from, whether we have more relatives still in Hungary, and so forth. For some of us, obtaining that information may be as simple and easy as a phone call. Unfortunately, for many others, it may be far more difficult, if not impossible to acquire.

In the past year or so, I have discovered long lost relatives that I never met. The first such discovery happened right here in America. In fact, it was in Youngstown, Ohio. The other discovery involved relatives in Csót, Hungary.

Here is the story of connecting two kindred spirits here in America.

A little over a year ago, my brother Endre was playing his cimbalom at the Youngstown Hungarian Heritage Day. This annual event has been taking place for over a quarter century. Good food, music, history and culture make this a must attend event for the Hungarian-American community in the Tri-State Area. A small ad in the *Vindicator* newspaper and an ad for the event on my family's Magyar radio program are all it takes to attract hundreds of Magyars to 2219 Donald Avenue. Each event is packed with fun and excitement. This particular time, it turned out to be a never-to-forget event for everyone in my five-member *család* (family).

About an hour into the event, two well-dressed and articulate ladies approached my brother after he played a rousing rendition of the *Ritka Buza*. One of the women asked him if he was a member of the Check family.

“Yes,” he answered, “and my *apa* is over on the other side of the room talking to someone. May I ask you why?”



Four generations of the Cseh family meet for the first time at Youngstown's Hungarian Heritage Day.

The other woman said, “I think we are cousins of yours.”

My brother immediately summoned my *apa* to come over and meet the two “new” relatives.

The second woman then said they had seen an article about my father in the Youngstown *Vindicator* when Endre played his cimbalom at the Youngstown State University Arts Festival this past July. They found out that our family would be at the Hungarian Heritage Day and decided to meet us in person.

The first woman then introduced herself as Joan Cseh and her companion as Debbie Cseh. Their actual surnames were different, since both were married, but they were of Cseh lineage.

My brother returned to his cimbalom playing and my *apa* went to a corner of the hall and spent the remainder of the event talking with them.

Since that first encounter, my *apa*, Joan, Debbie and the rest of my family have met several times, exchanging information, pictures and family histories from both here and in Hungary. Many ancestral-related questions have yet to be answered. Most of those inquiries deal with people and events dating back two generations and beyond. If only my *apa* and cousins would have asked questions when the older generations were still here. Still, it is quite reassuring to know there are more Cseh *család* members living here in the U.S.A.

The big questions concerning our newly-discovered cousins remain how the relationships between our predecessors dissolved away and how are lineages crossed in the first place.

The narrative of my other “long-lost relative discovery” is not quite as dramatic as the first. In this particular case, my parents--through a combination of a little luck, divine

providence and the utilization of the Internet--have been able to connect with our Magyar cousins. We knew we had relatives in Csót but had no actual link to them.

So, now, another story of kindred spirits.

My *dédanya* (great-grandmother) Kadi Cseh wrote to her sisters and relatives in Hungary ever since she came to America in 1913. Upon her passing in 1971, my *nagynéni* (Aunt) Gena and *nagyapa* (Grandfather) Cseh continued to correspond with the relatives in Csót. At that time, my *apa* knew of the cousins but took for granted the idea that his father and aunt would be there forever, performing the task of transoceanic communications. But, in 1998, Aunt Jenny had a massive stroke. She could no longer link with the Magyar relatives. My *nagyapa* continued to send messages, but that, too, ended when he passed away suddenly on Easter of 2004. The vital link of letter writing ceased to exist as my other aunt, uncle and American cousins had little interest in what was transpiring between the families of East and West.

The addresses of those loved ones in Csót were either lost or thrown away upon the passing of *nagyapa* Cseh and Aunt Gena. As the years went by, my *apa* would tell my siblings and I how he regretted not taking the reins of responsibility to continue writing to the relatives in Veszprem Megye.

When my *apa* and *anya* decided to join the WPA Tour in 2012, my *apa* discovered that on two occasions the tour would be as close as 12 and 40 miles away from his family's ancestral home. He made a small portfolio of the photos he had kept of relatives from that small little town. He hoped that arrangements could be made to travel to the village and look for relatives he had never met. Unfortunately, those arrangements fell through, and the rendezvous with destiny never materialized.

When my *apa* and *anya* (mother) returned home from Hungary, my father resolved to somehow connect to his cousins an ocean away. Initially, my father made little headway in finding our long-lost relatives. Without a last name or an address, he could not find a way to connect.

If you doubt that there is a God, what happened next could just possibly change your mind.

The Cseh *család* Friday evenings are usually reserved for planning the play list for our "Souvenirs of Hungary" radio broadcast, which airs at noon on Saturdays. One Friday night late in October, my brother and I began to prepare for the "1956 Revolution Program." I retrieved a special set of records containing Magyar patriotic songs.

As I carefully pulled one record from its sleeve, two envelopes fell out. I noticed they were addressed to "Mr. Endre Cseh, [##] Duncan Drive, Poland, Ohio, USA." Inside one of the envelopes was a *karácsonyi* (Christmas) greeting card. It had a short message handwritten in Hungarian. It was signed "Olga and Arpad." There was also a name and return address on the back of the envelope from someone living on Petőfi Street in Csót, Hungary.

In haste, I was about to throw away that old and faded parchment. I then thought maybe my *apa* should take a gander at it. So, as my brother was about to go upstairs with an armload of records, I handed him the letter and told him to give it to dad. Within a few seconds, I heard my *apa* loudly exclaim: "Where did you get this? I have

been looking for something like this for weeks!" Needless to say, there was a lot of joy in the Cseh household that windy and rainy *pentek* (Friday).

Those little tattered pieces of paper with just a few lines of neat printing proved to be the vital link necessary to complete our discovery of relatives we never met. My *apa* wrote to the address, sending a brief letter in Hungarian inquiring about our relatives. He also sent copies of the pictures once owned by my aunt and grandfather along with our email addresses. Low and behold, by the second week of November we began to receive, courtesy of the Internet, responses from Cousins Olgi and Zsuzsa. Since then, we have sent to each other hundreds of photographs. Letters have been mailed back and forth as well. The speed of the Internet has made the long and arduous task of connecting to our cousins in Hungary a speedy and comparatively simple realization.

My sister and brother now send Facebook messages to our school aged cousins in Csót. Through our communications with our *unokatestvér* (cousins), we have learned that the family has recently opened the town's only cake and sweet shop, called "Jutka!" I learned the village is named after Geza Csót, a military leader. Of course, invitations to come, visit and stay are in almost every message.

I have also learned that dear Aunt Gena sent in excess of 100 photos of the entire extended family from Youngstown, Detroit and Wisconsin. The relatives in Csót have a much better account of the Kadi/Cseh family in America than I had ever imagined.

There are many lessons to be learned from this process of linking to kindred spirits. Talk to all your relatives. Write down names, addresses and histories of your loved ones. If no one remains to answer questions about your family and the past, ask older friends about departed loved ones that you never met. Historical records in churches and clubs may also offer a link to your past.

Good luck and remember the old adage: "If you don't know where you have been, how will you know where you are going?"

Eljen a Magyar, Tibor II

Tibor Check Jr. is a member of Branch 28 Youngstown, Ohio, and a student at the Cleveland-Marshall College 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.

The Hungarian Kitchen



with Főszakács Béla

10 years later...

FÁRADJON BE A MAGYAR KONYHÁBA!

This month, *The Hungarian Kitchen* celebrates its 10th anniversary as a regular feature of *William Penn Life*. Back in April 2003, Chef Vilmos wanted to retire, and I was approached by Managing Editor John E. Lovasz about writing a column on Hungarian food. It took me all of three seconds to say yes, and the rest is history. I did manage to talk Chef Vilmos out of retirement and into *The Hungarian Kitchen* with me. We still are working together 10 years later.

What was happening in the world in early 2003?

- Arnold Schwarzenegger replaced the recalled Gray Davis as governor of California.
- French fries were renamed "Freedom Fries" to protest the stance France took on Iraq.
- The last old-style Volkswagen Beetle rolled off the assembly line in Puebla, Mexico.
- Harley Davidson celebrated 100 years of building motorcycles in Milwaukee, Wisc.
- The Department of Homeland Security began operations.
- The Concorde made its last flight, ending the era of supersonic commercial air travel.
- The cost of a gallon of gas was \$1.83.
- Hungary approved joining the European Union.
- The Station nightclub in Providence, R.I., burned to the ground, killing 100 people.
- U.S. Economic growth was the highest ever at 7.2%.
- New Hampshire's famous "Old Man of the Mountain" collapsed.
- The New Jersey Devils won the Stanley Cup.
- Norah Jones' "Don't Know Why" won Record of the Year.
- And the first of 120 installments of *The Hungarian Kitchen* appears in *William Penn Life*.

I remember struggling in those early days to find enough information to fill one page of the magazine. However, as time went on, it became easier and easier to write about Magyar food. Now, 10 years later, I have more than enough recipes, trivia, food facts and Magyar culinary information to fill three pages every month. Still, the primary goal of *The HK* has always been to provide information not only about Magyar food but also about food in general. My concern has always been for the readers who supported this column with comments, emails, and letters.

When I traveled to many branch and WPA events as a national director, I was always impressed with those who mentioned my column and the recipes provided. My only regret is that I did not do much more on a branch level to reach more of the membership.

So, where does *The Hungarian Kitchen* go from here? We go straight ahead, continuing to provide recipes, articles and everything else food related. Meanwhile, work is still being done to provide a new and improved *HK* website. All good things take time.

Lastly, I want to thank all those who supported Chef Vilmos and me, especially our biggest supporter--my mother--who always looked forward to reading my column and offering advice when asked.

Over the last few years the thought of giving up *The HK* did arise many times in my thoughts. But, every time it did, I would get bombarded with letters, emails and calls from WPA members, thanking me for my culinary contributions.

So, once again, thank you all for your support, my faithful readers!

To celebrate my 10th anniversary, I present 10 of the most popular recipes I have shared with you over the past 10 years...10-for-10, if you like. Next month, I will share some great recipes sent by one faithful reader, Mrs. George Papp of Canon City, Colo.

Have a great month!

Jó étvágyat!
Főszakács Béla

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

RECIPES

Csirke Paprikás (Paprika Chicken)

1 medium onion
4 tablespoons shortening
3 pounds cut up chicken
Salt and black pepper
1 tablespoon Hungarian paprika
1½ cups water
2 tablespoons flour
½ pint sour cream
8 ounces chicken broth
6 ounce can of mushroom caps

In a skillet, brown the onions in melted shortening. Add chicken, salt, black pepper and paprika, then brown the chicken. Add the water, then cover the pot and cook until chicken is tender. When chicken is done, add ½ cup more water and mushrooms, then bring to a boil. Mix the flour with the sour cream until smooth and add to chicken broth. Pour this mixture into the pot and stir to make gravy. Serve hot over white rice or with a side of *nokedli*.

Nokedli

2½ cups flour
1 cup milk
1 tablespoon butter
3 finger pinch of salt
2 eggs

In a mixing bowl, blend eggs with butter, milk and salt. Add flour a little at a time, always stirring until the mixture is a smooth dough. If too thick, add a little more liquid to thin back. Using a spoon, cut portions of the dough against the side of the mixing bowl and drop into boiling water. When the *nokedli* float, they are done. Serve immediately or oil slightly and keep warm until dinner time.

Kolozsvári Káposzta (Scalloped Pork & Sauerkraut)

1 pound ground pork
1 tablespoon shortening
1 onion, diced
1 teaspoon paprika
1 teaspoon salt
1 cup rice
1 small can sauerkraut
½ pint sour cream

In a skillet, melt the shortening, then add onions and cook until slightly brown. Add paprika and pork, then season with salt. Cook until meat is done, about one hour. Add water to keep meat from burning. Cook rice in boiling, salted water. In a casserole, arrange a layer of sauerkraut, rice and meat. Continue this until all ingredients are in casserole. Pour sour cream over all. Sprinkle with bread crumbs. Bake in 350°F oven for about one hour, until top is browned.

Töltött Káposzta (Stuffed Cabbage)

1 pound ground beef
1 pound ground pork
1 pound ground veal
1 pound pork bones
3 eggs
2 tablespoons kosher salt
2 tablespoons paprika
1 teaspoon black pepper
1 tablespoon granulated garlic
1½ cups uncooked rice
1 large onion
2 tablespoons lard
2 large heads of green cabbage
2 large cans of sauerkraut
48 ounce can of tomato juice

With a serving fork stuck into the core of cabbage, blanch cabbage leaves in boiling, salted water until they wilt away from head. Cut leaves at stem and put aside to drain. Do this until all the leaves have been removed from the core. Save any cabbage pieces, broken leaves or spines and mix with sauerkraut to add to the pot later when cooking the stuffed cabbage.

In a mixing bowl, combine all the meat, spices, eggs and rice. Blend until mixed well.

In a soup pot, sauté the onion and add pork bones, cooking them for 10 minutes to brown them slightly. Cover bones with cabbage pieces and spines trimmed from the leaves.

Taking a leaf in hand, place a tablespoon of the meat mixture onto the leaf and roll up, tucking in the end. Do this until all the cabbage leaves are used. Place the cabbage rolls into the pot in

one layer. Make another layer of cabbage pieces on top of the rolls. Alternate layers of cabbage rolls and cabbage pieces until the pot is filled. Add the tomato juice and fill pot with water until cabbage rolls are covered. Cook for 1½ hours on low heat or until cabbage rolls are fork-tender and filling is not pink.

Serve hot to your guests with a crusty rye bread.

Sonkás Tészta (Ham & Noodle Casserole)

3 cups medium wide noodles
1 tablespoon salt
2 tablespoons shortening
or bacon drippings
2 cups ground ham
¼ stick of butter

Cook noodles in salted, boiling water until done. Drain and rinse in cold water. Heat noodles in melted shortening (or bacon drippings) and salt to taste. Grease a baking dish. Place in it alternate layers of the noodles and ground ham with the last layer being noodles. More than two cups of ham may be used, according to fondness for ham. Dot the noodles with butter and bake in 300°F oven for one hour. Serve hot.

Lecso

2 green peppers
2 red peppers
2 yellow peppers
1 large onion, thinly sliced
3 cloves garlic, minced
3 tablespoons olive oil
Kosher salt and pepper to taste
2 tablespoons Hungarian paprika
4 tomatoes skinned, seeded
and quartered.

Cut out tomato cores and drop tomatoes in boiling water for a minute. Remove from water and let cool. Skin should easily peel away when scraped with a paring knife. Cut peppers into strips and onion into thin slices. In a skillet, heat the olive oil and sweat the garlic and onions. Add paprika and stir well. Add peppers and cook until they are limp. Add quartered tomatoes and cook until they become soft. Adjust the seasoning and serve hot to your guests.

Dobos Torte**FOR CAKE**

5 large eggs, separated
Two finger pinch of salt
½ cup sugar
⅓ cup sugar
½ cup pastry flour
Sweet butter, softened.
Chocolate filling (Recipe Below)

FOR CHOCOLATE FILLING

2-inch piece of vanilla bean
¾ cup confectioner's sugar
6 ounces sweet butter, softened
3 tablespoons of strong espresso coffee
1 whole egg
3 ounces semisweet chocolate

DIRECTIONS FOR FILLING

Split vanilla bean and scrape insides into powdered sugar. Mix sugar with butter, prepared coffee and the whole egg. Beat into a creamy mixture. Soften the chocolate in a double boiler over hot water or in a low oven and mix in above ingredients. Cool the filling in refrigerator for 15 minutes before using.

DIRECTIONS FOR CAKE

Preheat oven to 375°F. Mix the five egg whites with one tablespoon of ice water and pinch of salt and whip until stiff. Add the egg yolks one at a time, beating for one minute after each addition. Add cup of sugar spoon by spoon, whipping all the time. Using the low speed on an electric mixer, add flour little by little, making sure it completely blends into the egg mixture.

Line a baking sheet with wax paper or parchment paper. Spread two tablespoons of butter all over the paper. Pour batter on the baking sheet and tap pan to even out batter. Bake in the oven for 10-12 minutes until golden brown.

Cut cake into three even pieces each being 8 inches by 4 inches. Pull off the paper and cover cake with fresh paper while it is cooling. The new paper will retain moisture.

DIRECTIONS FOR ASSEMBLY

Choose the best piece of cake for the top of the torte. Spread a little sweet butter on a counter top or marble slab and place the chosen cake layer on it.

On a separate tray or work area, spread the chocolate filling on the other layers, about ⅛ inch thick. Put the layers on top of each other and ice the sides of the cake. Do not use up all the chocolate icing. Put rest of filling in a pastry bag or leave in bowl.

Melt the ⅓ cup of sugar in a heavy skillet, stirring with a buttered spoon as it cooks over low heat. The sugar will look like dirty snow. When it turns into a walnut-colored shiny liquid, immediately remove it from the heat and spoon it directly from the frying pan onto the top cake layer on the counter. Score it to intended portion sizes with the tip of a butter knife. You must work fast because the caramel hardens in less than a minute. Be careful not to touch sugar with your bare hands.

When caramel is cool, put the top cake layer on top of the rest of the filled layers. The shiny glaze is the crowning glory of the cake. If you have a pastry bag, use a #6 tip and pipe a decorative border of chocolate filling around the top edge of the torte.

Cool the cake in the refrigerator until the filling is firm, about three to four hours. Slice the cake with a knife dipped in hot water to get clean slices. Plate cakes and serve your guests.

Teperťos Pogácsa
(Crackling Biscuits)

1 pound ground cracklings (*teperťo*)
4 ounces sour cream
6 cups flour
1 heaping tablespoon of salt
2 whole eggs
4 ounces dry white wine

Blend cracklings, flour and salt in a large bowl. In a separate smaller bowl, mix eggs, wine and cream. Now combine and knead well. Roll to ½-inch thickness and cut with small cookie cutter or wine glass. Mark top in diamond shapes with edge of knife. Brush tops with beaten egg yolks (optional) and bake. Bake at 300°F in a preheated oven for 20 minutes or until golden brown. This recipe makes 96 biscuits.

24 Hour Pickles

2 quarts of spring water
1 cup white vinegar
½ cup kosher salt
¼ cup sugar
4 ounces fresh dill
7 cloves of garlic, peeled then split.
12 cucumbers cut lengthwise
into 4 slices each.

In saucepan, combine water, vinegar, salt and sugar, boil, then cool down. In the bottom of a gallon glass or plastic jar, place some of the dill and half of the garlic cloves. Add the sliced cucumbers to the jar, then add the rest of the garlic and dill. Pour the cooled vinegar water into the jar, put on the lid, then refrigerate for at least 24 hours to blend flavors.

Blueberry Cream Cheese Pie

8 ounces cream cheese, softened
¼ cup granulated sugar
¼ cup sour cream
½ teaspoon vanilla
9-inch baked pie shell
3 cups fresh or frozen blueberries
½ cup water
½ cup granulated sugar
2 tablespoons cornstarch
1 tablespoon lemon juice
3 tablespoons sifted confectioner's sugar

Blend together the cream cheese, ¼ cup sugar, sour cream and vanilla until smooth. Spread evenly into the cooled pie shell. Chill till firm. In a small saucepan, mash one cup of the blueberries, add water and bring to a boil. Strain and add enough water to blueberry juice, making one cup. Combine the remaining ½ cup of sugar and the cornstarch. Stir in the blueberry liquid then return to the saucepan and cook, stirring constantly until the mixture thickens and bubbles. Remove from heat, stir in the lemon juice and cool. Place remaining blueberries over the cream cheese in the pie shell, then spoon the glaze evenly over the whole pie. Chill for at least two hours. Slice and serve each piece with a dollop of freshly whipped cream to your guests.



What we need to know about stomach 'flu'

VOMITING, DIARRHEA, STOMACH CRAMPS...Ugh! What could be worse? There are at least 20 million stomach flu cases in the U.S. each year, and many people don't know much about it. For one, it's not really the flu. Here are a few things you need to know about *viral gastroenteritis*.

When people say "the flu," they mean influenza, a virus that circulates the globe each year, attacking the nose and throat as it spreads through communities. Flu shots protect against this virus, not ones that cause viral gastroenteritis. The confusion may be due to the similar symptoms, such as body aches, nausea and low grade fever. A flu shot does not protect against stomach bugs. There is no such thing as a stomach flu shot.

So, let's stop blaming the flu and call it by its real name: *Norovirus*. This is a family of viruses most often to blame for adult gastroenteritis. Norovirus can spread like wildfire in any crowded place, causing outbreaks in day care centers, schools, cruise ships, hospitals and nursing homes. It is extremely contagious. Stomach flu spreads via the fecal-oral route, which is just as gross as it sounds. Basically, viruses from infected feces or vomit find their way into our mouths.

Very diligent hand washing is your best defense. Wash with soap and water, which is more effective than hand sanitizers. Wash them carefully if you're changing diapers or cleaning up after a sick child. Grown-ups in the household should clean up after themselves if they can.

These germs are tough. Compared to other viruses, noroviruses can be surprisingly hardy and live for days on household surfaces, which is why they spread easily. Avoid food prep if you're sick. You can still be infectious for three days or more after symptoms wane. Wash laundry carefully, using gloves to handle soiled clothing and bedding if you can. Use a bleach-based cleaner to kill virus particles on hard surfaces.

It usually gets better on its own. The stomach flu is what doctor's call "self-limiting," meaning it will play itself out and rarely require medical treatment. While norovirus is the leading cause of food borne illness, salmonella and other bugs are more likely to result in a hospital stay or death. If you have viral gastroenteritis, you should start to feel better after two or three days.

Dehydration is the biggest risk. It stands to reason that if you are losing lots of fluid through watery diarrhea and vomiting, you need to replace that fluid. But you are also losing sodium, potassium and other minerals, known as electrolytes, and they also need to be replaced. Drink an oral electrolyte solution, like pedialyte, that contains salts and sugar as well as water.

There is no treatment for viral gastroenteritis besides time and symptom relief. Antibiotics are useless, so don't be surprised when you don't get one from your doctor. Over the counter remedies that contain bismuth subsalicylate (like Pepto-Bismol) may help simple diarrhea. Other antidiarrheal medications may also ease cramps and diarrhea, but avoid them if you have bloody diarrhea or a high fever.

When should you see your doctor? If you see blood in your stool or vomit, call your doctor right away. Extreme lethargy, confusion or otherwise altered mental status, dark urine--these are all signs of serious dehydration. Seek help if your symptoms aren't getting better after three days, if you have prolonged vomiting that prevents liquid intake, or if you spike an oral temperature over 101.5 degrees Fahrenheit.

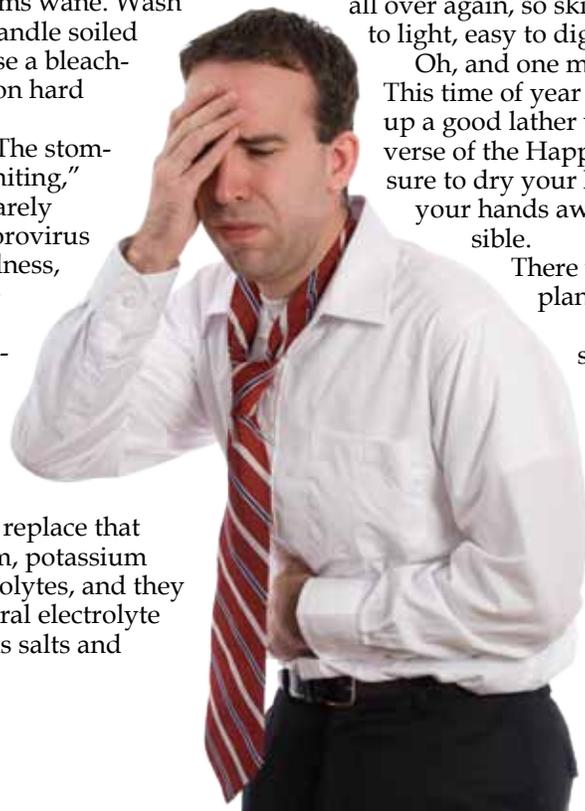
The old, young and sick are at the greatest risk. Young children's developing immune systems make it harder for them to fight off viral infections, and their smaller bodies are also at greater risk of becoming dehydrated. Elderly people are also more prone to coming down with viral gastroenteritis and take longer to recover afterwards. Anyone with a chronic illness, such as heart disease, asthma, cancer, or kidney disease, or who has HIV, or is taking medications that suppress the immune system, should check with a doctor if they get the stomach "flu."

Take it slow on the road to recovery. When your symptoms subside, you're probably going to feel pretty hungry, but save the feast for a few days. Eat smaller, light meals and drink in smaller volumes. Basically, you want to avoid eating or drinking in a way that will distend the stomach. Overloading the tummy too soon may make you feel sick all over again, so skip the fatty food cravings and stick to light, easy to digest meals.

Oh, and one more thing...WASH YOUR HANDS! This time of year it cannot be stressed enough. Work up a good lather while humming to yourself one verse of the Happy Birthday song, then rinse. Make sure to dry your hands after washing. Also, keep your hands away from your face as much as possible.

There you have it--a simple and obvious plan to stay as healthy as possible!

But, if you get that sick tummy, stay home, sip some hot tea. You are not alone. And, remember, this too shall pass.



Be Healthy! Be Happy! Stay Fit!
Egészségére!
Debbie

Continued success

With its emphasis on controlled growth and development, WPA continues to skillfully manage our members' money

by R. E. Bruce, FCA, MAAA

William Penn Association continues its long history and outstanding service to members while maintaining an increasingly strong margin of safety to members. Certain highlights from the financial reports to the regulatory authorities and the actuarial report to the Officers and Directors should be summarized for the benefit of the members. All numbers herein are taken from the official reports as filed. References are rounded for convenience.

Emphasis in 2012 was, again, on controlled growth and development. The program was eminently successful. Assets increased by 21% while premiums doubled. At the same time, profits increased by over \$2,010,000 before dividends. This increase is attributable to careful management of investments, expense reduction and favorable persistency.

The year 2012 continued the Association's long history of returning to the members the highest possible benefits consistent with safety. All major lines of business were again profitable. This is a fine record. The members should feel very proud of WPA and its financial strength to guarantee their benefits. WPA continues its emphasis on safety to members.

The strong financial position of WPA should be emphasized. No WPA member suffered any loss in benefit value or reduction in dividends nor experienced a rate increase because of market fluctuations. By contrast, many persons insured in commercial companies, under variable indexed or market value adjustment contracts, experienced a loss in policy value of 30% to 50%. Many Universal Life plans imposed rate increases. WPA continues to be a very safe, secure place to hold money for future delivery.

Assets at over \$292,000,000 continue to be valued very conservatively, are of exceptionally high quality and fully comply with the strict standards of the

National Association of Insurance Commissioners. All members can continue to have confidence that the assets standing behind their policies are sound and will provide the required funds when needed.

The safety margin at December 31, 2012, continued at the very high level of 109.4%. This means that the Association held over \$109 of admissible assets behind each \$100 of liabilities as a safeguard and guarantee to all members that the benefits promised in the certificates will be paid when due. The Association enjoys a stronger safety margin than most of the very large companies. This strong safety margin will continue for the benefit of all members, even into the next generation.

The Association enjoyed a very favorable year from investments. The net rate of return on mean assets was 5.78%, which supports the generous rates paid to members. During 2012, the Association earned net investment income of \$15,015,000 after deducting all investment expenses. Investment income exceeded requirements by \$7,088,000 in 2012. Excess interest continued to be the most important profit source to the Association.

In addition to the excellent investment returns, it is worth noting that the Association increased its Security Valuation Reserves to guard against adverse fluctuation in investments to \$3,350,000. The members' assets are well protected by this strong safety fund.

The Association has set aside \$263,479,000 of life, annuity and A&H reserves, deposits and claims for future payments to members. Management continues its prudent and conservative practice of setting aside sufficient funds with which to meet all known and contingent liabilities. William Penn Association is doing an outstanding job of managing the members' funds.

WILLIAM PENN ASSOCIATION 2012 ANNUAL STATEMENT FINANCIAL REPORT

An important index of service to members is the total amount paid to members. During 2012, the Association paid the significant amount of \$19,137,000. A summary of these payments to members for the past two years is as follows:

ITEM	2011	2012
Death Claims	1,861,000	2,149,000
Matured Endowments	107,000	123,000
Emergency Cash Surrender Benefits	441,000	469,000
A & H Supplementary Payments	70,000	27,000
Annuity and Old Age Benefits	8,719,000	8,846,000
Excess Interest on Funds to Members' Acct.	6,313,000	7,237,000
Dividends	<u>306,000</u>	<u>286,000</u>
Benefits to Members	\$17,817,000	\$19,137,000

WPA continues to render a truly valuable financial service to members.

In our opinion, the amounts carried in the balance sheets on account of the various actuarial items:

- (1) are computed in accordance with commonly accepted actuarial standards consistently applied and are fairly stated in accordance with sound actuarial principles;
- (2) are based on actuarial assumptions which produce reserves at least as great as those called for in any contract provision as to reserve basis and method, and are in accordance with all other contract provisions;
- (3) meet the requirements of the insurance laws and regulations of the Commonwealth of Pennsylvania and are at least as great as the minimum aggregate amounts required by the state in which this statement is filed;
- (4) are computed on the basis of assumptions consistent with those used in computing the corresponding items in the annual statement of the preceding year end with any exceptions as noted below; and
- (5) include provision for all actuarial reserves and related statement items which ought to be established.

It is apparent that the officers and directors continue the skillful management of the members' money while maintaining very strong safeguards.

R. E. Bruce is president of Bruce & Bruce Company.

ASSETS

Bonds	\$273,680,157
Stocks	7,420,630
Mortgage Loans	522,644
Real Estate	843,007
Cash and Short-Term Investments	4,771,156
Certificate Loans	1,003,161
Accrued Investment Income	4,339,557
Electronic Data Processing Equipment & Software	4,610
Premiums Due and Uncollected	<u>25,080</u>
Total Admitted Assets	\$292,610,002

LIABILITIES, SPECIAL RESERVES & SURPLUS CERTIFICATE RESERVES

Life, Annuity and Accident & Health Policy Reserves	\$256,357,000
Liability for Deposit-Type Contracts	7,122,178
Life and Accident & Health Claim Reserves	116,006
Provision for Refunds Payable in Following	
Calendar Year	310,000
Premiums Paid in Advance	488,762
Officials' Retirement Program	1,766,101
Interest Maintenance Reserve	1,310,526
General Expenses and Taxes Due or Accrued	90,856
Asset Valuation Reserve	2,038,847
Trust Account	660,210
Other Liabilities	<u>565,425</u>
Total Liabilities	\$270,825,911
Unassigned Surplus	21,784,091
Total	\$292,610,002

INCOME

Premiums & Annuity Considerations	\$57,572,941
Net Investment Income	14,759,581
Amortization of Interest Maintenance Reserve	255,554
Miscellaneous Income	<u>29,684</u>
Total Income	\$72,617,760

OUTGO

Life Benefits Paid, Including Dividends	\$ 3,054,411
Annuity and Pension Benefits Paid	8,846,295
Interest on Funds to Members' Accounts	5,279,544
Increase in Aggregate Reserve for Life,	
Annuity and Accident & Health Certificates	47,915,000
Commissions on Premiums & Annuity Considerations	1,632,336
General Operating and Fraternal Expenses	3,995,943
Insurance Taxes, Licenses & Fees	<u>170,311</u>
Total Outgo & Reserve Increase	\$70,893,840
Net Gain from Operations after Refunds to Members	\$1,723,920

RECONCILIATION

Net Gain from Operations	\$ 1,723,920
Realized Gains/(Losses) (excluding transfers to the IMR)	<u>131,832</u>
Net Income/(Loss)	\$ 1,855,752
Unassigned Funds as of 12/31/11	20,403,627
Change in Unrealized Gains	349,581
Change in Nonadmitted Assets	(48,164)
Change in Asset Valuation Reserve	(776,705)
Change in Reserves on Account of Valuation Basis	-----
Unassigned Funds as of 12/31/12	<u>\$21,784,091</u>

WPA Tour 2013

Székely Land, Budapest & Northern Hungary September 11 - 26

by Endre Csoman

THE WPA TOUR 2013 will focus on Székely Land (Transylvania). The tour will depart on Wednesday Sept. 11, and include 14 days and 13 nights in Budapest, Székely Land and northern Hungary. The deadline for reservations and complete payment is June 1. We will have room for **a maximum of 30 people** on this trip.

Travelers will stay in beautiful hotels, ride in an air-conditioned bus and have an English-speaking guide. Our guests will enjoy breakfast and one other meal daily. Some mornings will be free for optional sightseeing tours.

Our itinerary is scheduled to include:

- Several days exploring Székely Land, with visits to a Calvinist Church, Torockó's main square, the Unitarian Church, the Székelykő (Transylvanian Rock) and the Museum of Ethnography;
- An excursion to Gyimesbükk for a Csángó feast with kürtőskalács and wine and dancing;
- A stay at the Danubius Health Spa Resort, featuring saunas, an indoor swimming pool, steam baths and a wide range of medical treatments. This resort is near Lake Bear, the only helio-thermal lake on the continent which heats up to 50 degrees Celsius due to sun energy absorbed through the upper, fresh-water layers;
- Time at the National Gallop equestrian festival at Heroes' Square. Heroes' Square will turn into a 6,200-square-meter racetrack where horse riders from all over the country show off their fine riding skills and beautiful horses. The National Gallop is not only a unique equestrian festival but also the grandest celebration of Hungarian food and drinks;
- A visit to the famous shopping district near Váci Utca and Vörösmarty Square;
- Dinner on a Danube River boat cruise;
- Free time to explore Budapest;
- A stay at a thermal and wellness hotel;
- A sightseeing tour of St. Mihály Catholic Cathedral;
- Free time to explore in Mezőkövesd or Eger;
- Dinner at Rózsa Restaurant with Gypsy folk music and colorful Matyó dances;
- AND MORE!

In order to keep costs as low as possible, we are adjusting the payment method for this year's tour. Payments for airfare and the land tour will be separated.

Price for the land tour is \$1,850 for WPA members, and \$2,350 for non-members, based on double occupancy. Single occupancy accommodations are available for an additional \$480. This price includes hotel accommodations,

breakfast and one other meal daily, the Danube River Dinner Cruise, the National Gallop equestrian festival, deluxe motorcoach, English-speaking tour guide and all tours and events listed in the final itinerary. Payment for the Land tour should be made payable to "William Penn Association" and sent to the WPA Home Office. For more information on the land tour, contact Endre Csoman at 1-800-848-7366, ext. 136.

Roundtrip airfare will be \$1,168 departing from Pittsburgh or \$1,255 departing from Detroit. Travelers must pay their airfare directly to Hadas Rudy at Discover Africa Agency, 23811 Chagrin Blvd., Suite 105, Beachwood, OH 44122. Questions about airfare and taxes should be addressed to Mrs. Rudy at hadas@discoverafrica.net or by calling 1-866-495-7417. Please make checks for your airfare payable to "Discover Africa" and write "WPA Hungary Tour" in the memo section with your phone number. Include a copy of the photo page from your passport with your airfare payment.

To reserve your space on this exciting tour, complete the form found on the next page and send it--along with your land tour deposit of \$1,000 per person--to the WPA Home Office.

CORRECTION We failed to mention in last month's article that the land tour price of \$1,850 was for WPA members only. For non-members, the land tour price is \$2,350. If you are interested in becoming a member of WPA in order to qualify for the trip discount and other fraternal benefits, please call Barbi Tew at 1-800-848-7366, ext. 120 for more information.



14 Days & 13 Nights in Europe
Four-Star Hotel Accommodations
Breakfast & One Other Meal Each Day
Danube River Dinner Cruise
National Gallop Equestrian Festival
First-Class, Air-Conditioned Tour Bus
English-Speaking Tour Guide
Departures from Pittsburgh & Detroit

SZÉKELY LAND

TRANSYLVANIA

The Unitarian Church
Nagyajta, Transylvania, Romania
(Photo © Salajejan/Dreamstime.com)

Land Tour Price: \$1,850 for WPA Members, \$2,350 for non-members, based on double occupancy. Single accommodations price: \$2,330 for WPA members, \$2,830 for non-members. This price includes all hotel accommodations in Europe, motorcoach transportation in Europe, breakfast and one other meal daily, the Danube River Dinner Cruise, the National Gallop equestrian festival and all sightseeing tours and events listed in the final itinerary. **This price does not include airfare.** Airfare prices are listed on reservation form and are to be paid separately. Itinerary and airfare taxes are subject to change. To reserve your place on our WPA Tour 2013, please complete the reservation form below and mail it--along with your land tour deposit of \$1,000--to the WPA Home Office.

Please note: The tour itinerary and applicable taxes are subject to change.

WPA Trip to Hungary 2013 Reservation Form

Name (as it appears on your passport): _____

WPA Member: Yes No If Yes, WPA Certificate No.: _____

Address: _____

City: _____

State: _____

Zip Code: _____

Date of Birth: _____

Passport No.: _____

Expiration Date: _____

Phone No.: () _____

Email: _____

Person to contact in case of emergency: _____

Phone: () _____

Hotel Room: Single Occupancy Double Occupancy -- Roommate's name: _____

City of Departure (and airfare): Detroit (\$1,255) Pittsburgh (\$1,168) Seat Preference: Window Center Aisle

Send this form--along with your deposit of \$1,000 per person made payable to "William Penn Association"--to:

WPA Tour 2013, William Penn Association, 709 Brighton Road, Pittsburgh, PA 15233

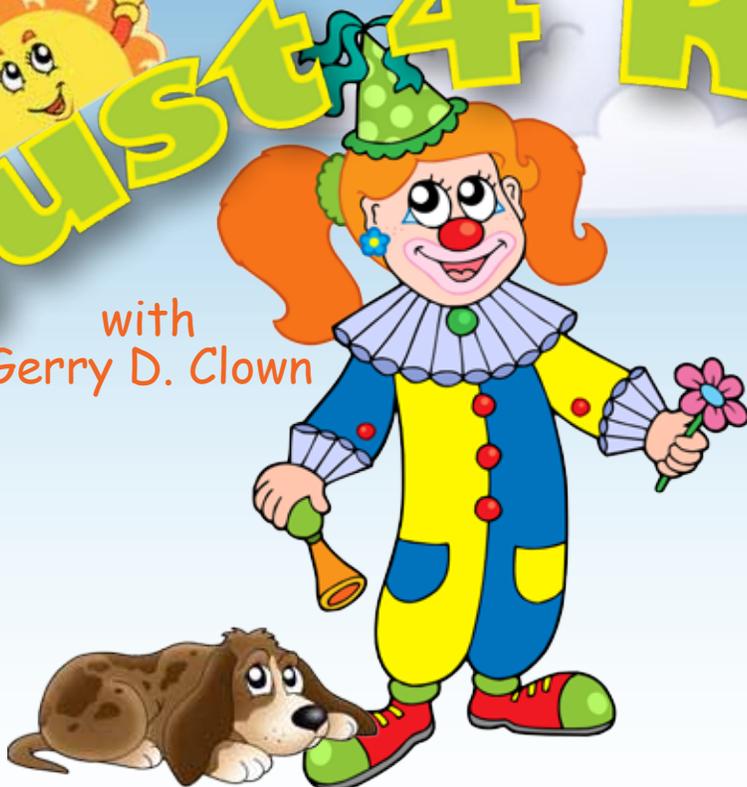
PLEASE NOTE: Airfare must be paid directly to "Discover Africa."

*** Include a photocopy of your passport's photo page with your airfare payment to Discover Africa. For more information on airfare, contact Hadas Rudy at 866-495-7417 or hadas@discoverafrica.net**

FOR HOME OFFICE USE ONLY: Date Deposit of \$1,000.00 Received: _____



with
Gerry D. Clown



HELLO, EVERYONE! My name is Gerry D. Clown. Welcome to the first edition of **Just 4 Kidz**, our special pages just for our young WPA members. We are going to have a lot of FUN here! There will be puzzles, drawings, contests, games and special surprises. This month, I'd like you to draw a picture of your family and send it to me at the WPA Home Office. I'll send the boy or girl who draws my favorite family picture a \$25 Toys R Us gift card. So, start drawing and good luck!!

My Family by _____

For WPA members ages 12 and under, draw a picture of your family in the space above and send it to me by April 30, 2013. I'll send the boy or girl who draws my favorite family picture a \$25 Toys R Us gift card. Send your drawing, along with your name, address, phone number and email address to:
Gerry D. Clown, c/o William Penn Association, 709 Brighton Road, Pittsburgh PA 15233



Scrambled Words

Here are 10 words I think of when I think about my family. Can you unscramble the letters and find out what they are? The correct answers can be found on page 23...but no peeking!

1. sssrtie _____

2. ymlafi _____

3. drrstegnaapn _____

4. hermot _____

5. salmnai _____

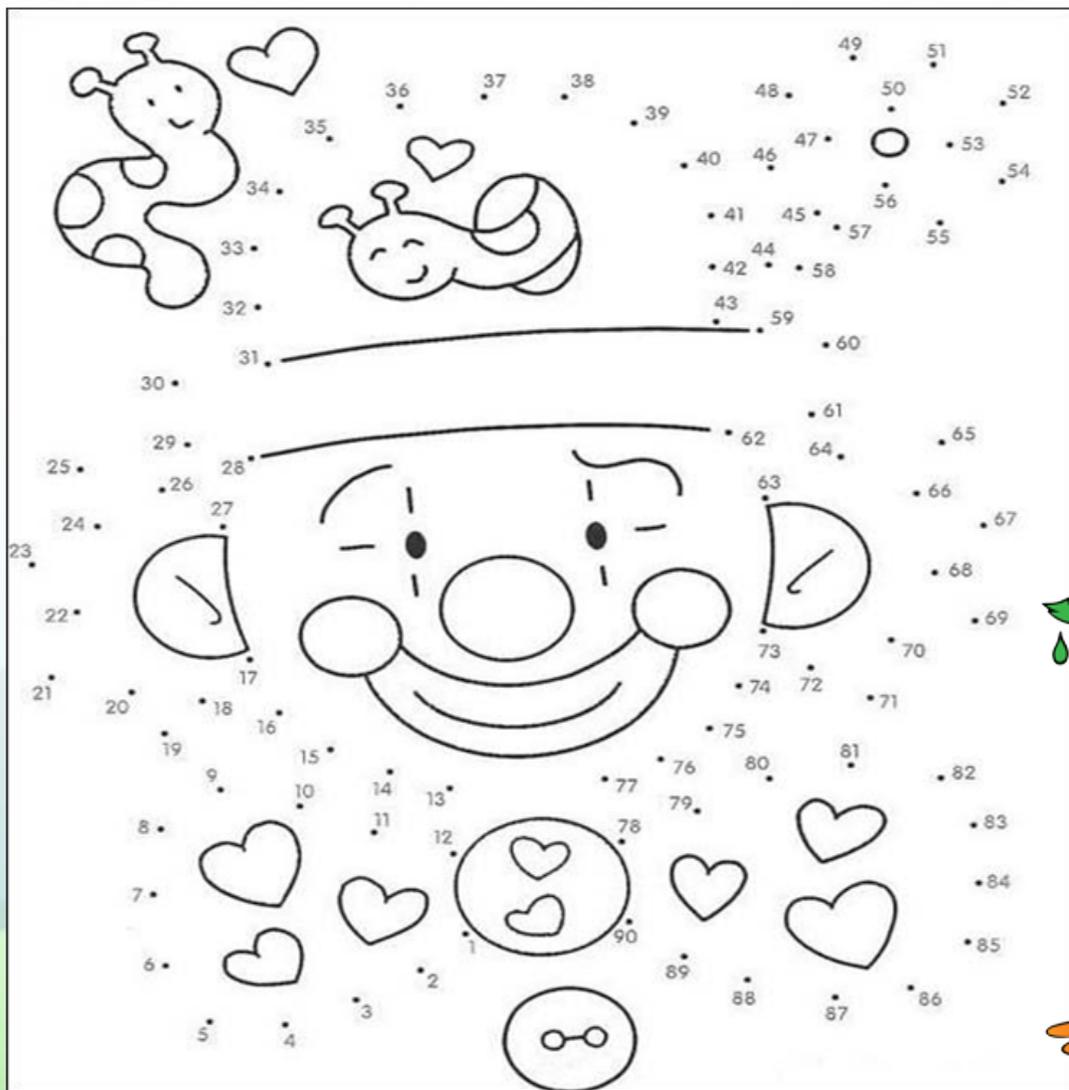
6. uosnsoci _____

7. nutsa _____

8. arhfte _____

9. noivcata _____

10. herstor _____



Connect & Color!

What's my friend Tippy trying to draw? Connect the dots to find out! For extra fun, I like to color the finished drawing.



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!

There are many events going on this year. First of all, don't forget the WPA Annual Bowling Tournament on May 3 and 4 to be held at the Meadows Racetrack and Casino in Washington, Pa. Last year was great fun. I hope to see you there this year.

Also, save June 2 for the next joint picnic with the Ohio Valley Hungarian Club. It will be at Warren Township Park in Yorkville, Ohio, beginning at 1:00 p.m. Bring a covered dish or dessert. The meat will be provided. There will be a bacon fry, so bring your bacon fork if you have one and come to enjoy an afternoon of good food and fellowship.

Our next meeting will be Sunday, April 28, at 4:00 p.m. at 63 Meadow Lane in Winterville, Ohio.

I thought I would share with you a discovery that Ken and Deb Toth, son and daughter-in-law of Nick and Teresa Toth, encountered while visiting the Dwight D. Eisenhower Presidential Library and Museum in Abilene, Kan., last year.

A Gobelin tapestry (pictured above) was displayed in an exhibit entitled "Eisenhower: Agent of Change." It was given to President Eisenhower by Dr. Ladislaus Jilly in 1957 in appreciation of the U.S. President's establishment of the Committee for Hungarian Refugee Relief.

Eisenhower saw the need for such a committee as a result of the United States' desire to provide for Hungarians who fled their country during the Hungarian Revolution of 1956.



This Gobelin tapestry, on display at the Dwight D. Eisenhower Presidential Library and Museum in Abilene, Kansas, was given to Eisenhower by Dr. Ladislaus Jilly in 1957 in appreciation for the president's establishment of the Committee for Hungarian Refugee Relief.

on Feb. 21. Canned vegetables, bags of rice, boxes of cereal, pork & beans and soup mixes were purchased and taken to the food pantry. It was a humbling experience to walk in and see a lot of empty shelf space. We asked the volunteers what other items might be needed at the food pantry. We were told that cake mixes, pancake mixes, condiments (such

as ketchup, mustard, mayonnaise and maple syrup), peanut butter, jellies, cereals, cooking oils and coffee (regular and instant) are items that we sometimes forget about sharing.

The volunteers who assisted us were very grateful for the items that we brought, and it made us happy to know that we made a difference in helping those in need. We are planning future visits and encourage others to do the same. Hunger knows no calendar. Please remember your local food banks throughout the year and support these non-profit organizations which rely on donations to serve the needs of the local communities.

Food expiration dates are checked, so do not take expired food items to the community food banks or pantries. If you won't eat expired food items, don't expect someone else to.

The WPA Bowling Tournament registration form can be found on page 27. Please join us for a fun-filled fraternal weekend May 3 and 4, when our adult and juvenile members can display their bowling skills. Adult bowlers and guests can visit the nearby Meadows Casino and try their luck at the games or visit local attractions. Mark your calendar,

The committee operated until May 1957. During this time, the committee helped re-settle in the U.S. more than 30,000 Hungarian refugees.

The tapestry is a branch-of-thorns design surrounding the Hungarian coat of arms and includes the phrases "Freedom for Hungary," "Pray and work for the liberation from slavery" and "Do never forget the fight of 1956."

After Eisenhower left office, the tapestry was transferred to the Presidential Museum collection in 1959.

If you have any news to share, please let me know to include it here. For information about branch activities, please call Joyce Nicholson at 740-264-6238.

Branch 14 **Cleveland, OH**

by Richard E. Sarosi

Spring will soon be arriving in Ohio. The flowers are getting ready to meet the sunshine and show their beautiful colors.

Branch 14 members recently took part in a Join Hands Day project, visiting the City of Maple Heights (Ohio) Community Food Pantry

make your hotel reservations and have a fun weekend getaway.

WPA scholarship eligibility rules and an application form can be found on the WPA website. Remember that all applications, renewal letters and essays must be mailed and post-marked by May 31, 2013.

Many fraternal activities will take place in 2013 for our members to enjoy, including:

- Branch 14 Join Hands Day project on Saturday, May 11.
- Hungarian Heritage Night at Classic Park in Eastlake, Ohio with the Lake Erie Captains on Saturday, June 8.
- WPA Golf Tournament, July 19 and 20 at Quicksilver Country Club in Midway, Pa.
- 75th Anniversary of the Hungarian Cultural Garden of Cleveland, Saturday, July 20.
- WPA Hungarian Heritage Experience at Scenic View, Aug. 4 to 10.
- 12th Annual WPA Picnic-A

Great Fraternal-Fest, Sept. 7. We will have a bus going from Cleveland to the picnic. Seating on the bus is limited. Call Branch Coordinator Violet Sarosi at 1-440-248-9012 for more information and reservations

- WPA Tour 2013 to, Budapest, Székely Land/Transylvania and Northern Hungary, Sept. 11 to 26.

Please check upcoming issues of this magazine for updates on all 2013 activities.

Branch 14 extends our deepest sympathy to those members who recently lost a loved one.

We send get-well wishes to all who might be feeling under the weather.

We are happy to learn that Branch 14 member Joan Parete is recovering from her fall. Get-well wishes are being sent to Dawn Ward, and we wish her the best.

Happy birthday and anniversary wishes to all of our branch members celebrating an April or May birthday and/or anniversary.

Our next branch meetings will take place on Wednesday, April 3, and May 1, both at 7:30 pm at the First Hungarian Reformed Church, 14530 Alexander Road, Walton Hills, Ohio. Adult branch members are encouraged to attend.

If you have news to share, you can reach me at RichSaro@att.net or at 1-440-248-9012.



White Rose Ball honoree and WPA National Vice President-Fraternal Endre Csoman (left), is welcomed to The Rhapsody restaurant by its owner, Branch 18 member Steve Szatmari, winner of the Community Service Award presented by the Southern Wayne County (Mich.) Regional Chamber of Commerce.

Branch 18 Lincoln Park, MI

by Barbara A. House

Gabby and I are home in Michigan. We are so happy to be here. We are born and raised Michiganers, and we always will be. Tommy is staying in Florida until Easter, and then we will be a family again. I hope you all had a super winter season, but I know you are all ready for spring.

The White Rose Ball is a wonderful memory. Thank you to all the Hungarian Arts Club officers for another wonderful event. Work has already begun for next year's event. We have our first debutante signed up. She is Hannah Csoman. Her family has committed to bring her from Pennsylvania every Sunday in January for rehearsals. Now, that's Hungarian dedication. Hannah is the daughter of Joey Csoman and granddaughter of Arlene and Endre Csoman.

Welcome new members Michael, Matthew, Lucas and Kendall Adorjan. Thank you to Michael and Loretta Adorjan and Michael Adorjan Jr. They are a lovely family. Looking forward to seeing you all at Branch 18 events.

Get-well wishes to Irene Korpak,

Michael Adorjan, Arpad Antal, Linda Enyedy, Tillie Balogh, Istvan Schlegel and our Auditor Emeritus Doug Truesdell. Also, please keep Julia Danko, wife of retired National Director Stephen Danko, in your prayers. She is ill and not doing well. Join me in praying for her and her family and all our members who are ill.

Congratulations to Steve and Darlene Szatmari. Steve recently received the Community Service Award presented by the Southern Wayne County Regional Chamber of Commerce. We offer our thanks to Darlene, Steve and Jennifer for the lovely dinner on Feb. 1. Your food and

staff are second to none.

Happy birthday wishes to Mike Oberg, Steve Charles, Dora McKinsey, Rose Antal and Endre Csoman. May you all enjoy many more.

Remember in your prayers our deceased members and their families, especially Marie Pribanyec, Helen Toth and Olga M. Hume. May they rest in peace.

Our branch meetings resume April 10 at 7:00 p.m. We meet at the Hungarian American Cultural Center on Goddard in Taylor. Please join us. We will be making plans for the entire year. Your input is always welcome.

Our annual Join Hands Day project will be June 1. We planted 50 flats of flowers last year. Many hands make the work a lot easier and faster.

Helen Molnar is visiting Florida. She has many family members there. We wish her a super vacation.

We hope you plan on joining us at the WPA Annual Bowling Tournament. We have many wonderful surprises for you. It's Derby weekend, also. The lanes are in the casino, adjacent to the hotel. The whole weekend is planned beautifully for you. Hope to see you there.

Have you sent your deposit for our wonderful European trip? I have seen the itinerary. It is wonderful. I

can't wait. This will be my 20th visit to Hungary. Now, that has to tell you just how wonderful I think it is. Sure hope you plan on joining us.

Special hello to Marlene and Wally Paige. Thank you for our lovely visits. I needed that.

Hope you all enjoyed a happy Easter. Keep the risen Christ in your hearts all year long.

Happy Spring!

Branch 28 Youngstown, OH

by Kathy Novak

Happy Spring! I'm sure we are all looking forward to seeing sunny days and all those budding trees and flowers to brighten our days.

On March 17, the Youngstown American Hungarian Federation hosted a ceremony to commemorate the 1848 War of Independence. The program included Leslie Polgar reciting the famous poem, "Nemzeti Dal"; musical performances by Andrew Check on the cimbalom, Laura Polgar on the violin and Joseph Losconcy on keyboard; and a reading of the life of Louis Kossuth by Maria Schauer.

Joining us that afternoon was National Vice President-Fraternal Endre Csoman. WPA continues to be a strong supporter of this annual event, and the Youngstown American Hungarian Federation greatly appreciates this support and thanks WPA whole-heartedly.

Special congratulations to Tibor Check Jr. who was recently elected by his peers to serve as the editor-in-chief of *The Law Review* at Cleveland Marshall School of Law for the term 2013-2014. This is the most prestigious honor given to a law student. (President Obama was editor-in-chief of the *Law Review* at Harvard.)

As editor-in-chief, Tibor is responsible for coordinating the staff and directing the content of the quarterly publication. Such journals are used nationwide as reference guides for court cases and legal research.

Tibor is currently working as a research assistant for several professors and also serves as an intern/law clerk for a federal judge in Cleveland.



Among the debutantes and escorts at this year's White Rose Ball were Branch 18 members Marco Marchelletta (back, fourth from left) and Morgan Antal Black (front, third from left).

We wish him much continued success. Everyone is proud of this WPA member.

We also congratulate Tibor's siblings, Andrew and Elizabeth, both of whom have made the dean's list every semester since starting their studies at Cleveland State University.

Congratulations to all the winners of the WPA sales agents' contest.

Hoping all the travelers heading to the "Island Escape" have a wonderful and safe trip. Enjoy your fun in the sun.

Looking forward to seeing our fellow members in Washington, Pa., on May 4 for the WPA bowling tournament. I'm sure that if it's anything like last year's event, everyone will have a great time.

We're hoping the weather will be nice at Scenic View for the Tri-State Area Picnic on Saturday, May 18. This event is open to all WPA members in the Pennsylvania, Ohio and West Virginia tri-state area.

Get-well wishes to everyone recuperating from a bad spell of health.

Best wishes to all our birthday and anniversary celebrants.

Our thoughts and prayers are with all those who have recently lost a loved one. Special thoughts go out to the family of John Kaluczky who passed away recently. John was an active Branch 28 member, having served as an officer and delegate to the General Convention. May he rest in peace.

If you have any news to share, give me a call at 330-746-7704.

Branch 34 Pittsburgh, PA

by Marguerite McNelis

Hope everyone had a blessed Easter. Now, it's time to get ready to bow! Remember to check out *William Penn Life* to keep up on future fraternal events.

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

The Hungarian Reformed Church in Hazelwood held its annual dinner. The food was delicious, as usual, and the company was very enjoyable. It is good to get together with friends and acquaintances.

Birthday wishes go out to all branch members celebrating their birthdays. May you all have many, many more.

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

Branch 51 Passaic, NJ

by Christine Baldyga

On Feb. 2, members of Branch 51 attended the Schwaben Ball. Juvenile members Amanda, Bethann and Catherine Baldyga danced in the Aufmarsch, a traditional German dance. It was a very enjoyable eve-



Members of Branch 51 prepare to deliver donated food items to Father English Center Food Pantry.



Branch 51 members, Bethann, Catherine and Amanda Baldyga danced in the German Aufmarsch at the Schwaben Ball.

ning with German music and food.

On March 10, a Mass was celebrated at St. Stephen's Church in Passaic, N.J., for the deceased members of Branch 51. Later that day, members of the branch participated in a food drive. The food collected was donated to the Father English Center Food Pantry, a Catholic charity agency in the Diocese of Paterson.

On March 15, the Hungarian flag was to be raised at the Clifton City Hall to commemorate the Hungarian Revolution of 1848, which grew into a war for independence.

Branch 129 Columbus, OH

by Debbie Lewis

Well, spring is finally here. We hope we will have great weather for the whole month of April.

We would like to welcome our newest branch members: Amelia Dawson, Scarlett Mets, Martha and Violet Williams and Lane McVity.

Our next meeting will be held on Tuesday, April 2, at 4:30 p.m. This meeting was rescheduled from March 5 due to the weather. It will be at Plank's Cafe, 743 Parsons Ave.

Don't forget to register for the WPA Annual Bowling Tournament to be held on May 3 and 4. Hotel reservations are due by April 10 and bowling/banquet reservations are due by April 12. This is a fun-filled weekend.

On April 14 there will be a Soup & Learn Program at the Hungarian Reformed Church, 365 Woodrow Ave., Columbus. After the 10:00 a.m. church service, soup will be served beginning at 11:15 a.m. The program begins at approximately 11:40 a.m. The topic will be "Budapest in Poetry & Prose," presented by OSU Professor Agi Risko and 12 friends in Hungarian with English translations. There will be no May program due to Mother's Day.

Also at the church, on Saturday, April 27 at 10:30 a.m., there will be a book review on the book *Meus Insomnium: My Dream - My Nightmare* by Karl Jeney. Afterwards, you will be able to meet the author, and there will be a discussion on a possible bus trip to Kentucky.

We congratulate all those celebrating birthdays, anniversaries and additions to their families.

Get-well wishes to all who have been ill or hospitalized. Hope all have a speedy recovery.

We also extend our sincere sympathy to all who have recently lost a loved one, especially branch member Mary Finta on the loss of her husband, Andrew; the family of Anne Joseph; the family of Alex Meszaros; and branch members Lisa and Kyle Way on the loss of their father and grandfather, Ralph Boso.

For all your life insurance and annuity needs, please contact Arpad Sibrik at 614-231-8024 or Debbie Lewis at 614-875-9968.

If you have any news you would like to share, please contact Debbie Lewis, at 614-875-9968 or e-mail DAL9968@aol.com.

Branch 226 McKeesport, PA

by Judit Borsay

We wish a happy birthday to all Branch 226 members born in April, as well as a happy anniversary to the happy couples out there!

Our branch will host its first meet-and-greet event for our members on Sunday, April 21, at 3:00 p.m. at the Free Hungarian Reformed Church of McKeesport's social hall. We have a relaxing afternoon planned with light refreshments, so bring your activity ideas and together we can activate all of our members. More info will be sent out to individual members. Please call Branch Coordinator Malvene Heyz at 412-751-1898 and make your reservations by Monday, April 8.

More good news about our young people: Kathryn Makay (a member of the WPA Magyar Folk Dancers) and Branch 226 members Shelby Harris and Rylee Heyz went to another National Cheerleading Competition in Washington, D.C., with their squad from HotCheer All Stars in Elizabeth, Pa. Their team won first place for the second year in a row!

We are planning on attending

the annual Tri-State Area Picnic at Scenic View on Saturday, May 18. We hope to see you there.

Please call Branch Coordinator Malvene Heyz at 412-751-1898 to notify her of address changes or if someone has passed away.

We hope you and your families had a blessed Easter.

Branch 249 Dayton, OH

by Mark Schmidt

Spring is really in the air now; flowers are blooming, trees are budding, people are sneezing, but who cares? Spring is here!

Dayton Magyars had a busy March with many events and lots of food. Both the local Hungarian churches celebrated Hungarian Independence Day. The meals and entertainment at St. Stephens Catholic Church and Old Troy Pike Community Church were delicious, fun and very well attended. Thank you to all the church ladies who keep the delicious Hungarian recipes alive.

I hope all had a blessed Easter. This is a special time for families.

April springs two events on us. First is a Dayton Dragons baseball game on April 17. Branch 249 is sponsoring the second annual Hungarian Day at Fifth Third Field. Twenty members will attend the game in one of the suites. Hotdogs, hamburgers and sodas are included with the ticket. The seats filled up so quickly this year that next year we will arrange for the party deck for 50 members.

On April 27, we celebrate the 50th anniversary of the Magyar Club of Dayton. There will be a special Dinner Dance at Kossuth Hall with delicious Chicken Paprikas at 6:00 p.m. and dancing at 8:00 p.m. to music by George Batyi and the Gypsy Strings Orchestra with Alex Udvary on cimbalom. Only buffet dinners are available, but why would you want to miss the music and dancing? The Dayton Hungarian Festival Dancers will perform at 7:30 pm. BYOB. Set-ups provided. Pastries will be available for an additional cost. There also will be door prizes and raffles. Call Irene Fulop-Heckman for reservations at 937-298-8457.

Mark your May calendars for several events:

- Join Hands Day will be May 11. We will meet at 9:00 a.m. at St Stephens Catholic Church.

- "The Sound of Music" at La Comedia dinner theater trip will be May 16.

- The Dayton World A'Fair will be May 17 to 19 at the Dayton Convention Center. Hungary will have a booth, and volunteers are very much appreciated. Call Andy Dobo at 937-426-4714.

- And, don't forget Mother's Day, May 12.

Happy birthday and happy anniversary to all those who are celebrating this month. We wish you many more.

We wish those who are sick a speedy recovery and extend our condolences to those who have had a loved one pass away recently.

Please call Michele Daley-LaFlame at 937-278-5970 or Anne Marie and Mark Schmidt at 937-667-1211 for your life insurance questions. Branch 249 members who have news can contact me at amschmidt@msn.com or 937-667-1211.

Branch 296 Springdale, PA

by Mary A. Kelly-Lovasz

Welcome back to our regularly scheduled meetings, Branch 296ers!

The following dates are a listing of our upcoming meetings for 2013: April 11, May 9, Sept. 12, Oct. 10 and Nov. 14. Remember, we meet on the second Thursday of the month at 7:00 p.m. at King's Restaurant in New Kensington, and we are always looking forward to seeing you.



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.

If you have any news that you would like to share with our branch, contact me at makelly367@verizon.net or at 724-274-5318.

Noreen Fritz is our local agent who can assist you with any of your life insurance and annuities needs. You may email her at noreenbunny.fritz@verizon.net or call her at 412-821-1837.

Branch 352 Coraopolis, PA

by Dora S. McKinsey

Spring is here. We made it through another cold winter. We all look forward to this season of renewal.

I hope all of you had a very blessed Easter spent with loved ones.

This is the time of the year when we look forward to all the fraternal events coming up. The first event is our bowling tournament, which promises to be a fun time, at The Meadows Racetrack and Casino in Washington, Pa. We are again having a juvenile bowling event for the young ones. Even if you don't enjoy gambling, there is a great outlet mall across from the casino. Nearby is Sarris Candy Co. with its charming ice cream parlor and retail outlet. Reservations need to be made now if you are planning to attend the tournament.

Our golf tournament is being held July 19 to 20, 2013, at Quicksilver Golf Club in Midway, Pa. The Friday night golfer reception is being held at the Pittsburgh Airport Marriott in Coraopolis, Pa., on July 19. There will also be a miniature golf tournament held at Scally's Golf Center in Coraopolis for those too young to golf in the regular golf tournament. Make your plans to attend this fun-filled fraternal weekend. More details will be printed in a future issue of *William Penn Life*.

The Tri-State Area Picnic is planned for Saturday, May 18, at Scenic View, beginning at noon. This is the third year WPA has sponsored a picnic for those branches in and around the tri-state area. If you are planning to attend, please bring a covered dish to share. The picnic will last until 5:00 p.m. Come and enjoy good food and fellowship.

Happy birthday to all those celebrating a birthday in April. May you have many more and may all of them be healthy.

Our condolences to anyone who has lost a loved one recently.

Remember, if you have any news you would like to share, or if you have any insurance questions, please contact me at 412-319-7116 or by email at dmckinsey@hotmail.com.

Branch 800 Altoona, PA

by Dave Greiner

Our members are dealing with some sorrow after the mother of Branch Vice President Dan Greiner and Branch Secretary Dave Greiner lost her battle with cancer. Rosella Greiner was 88. The branch extends its sympathy to both officers.

Our branch members approved a motion to continue our annual donation to the state correctional institution in Huntingdon for the purchase of religious items and supplies to meet the inmates' spiritual needs.

Well, Daylight Savings Time is in effect, spring has arrived and March Madness will soon be over. Branch 800 hopes all members had a joyous and happy Easter.

Baseball season is here, and our area is fortunate to have the Altoona Curve, the Double A affiliate of the Pittsburgh Pirates, in our backyard. We're looking forward to attending games and sharing fellowship.

Our branch is preparing for our 50-year member recognition ceremony to be held during our May meeting. There will be a special luncheon and presentation of 50-year membership awards.

We hope everyone is enjoying spring and wish all mothers an early happy Mothers Day.

Our branch is making a \$50 donation to the local food bank, Sister Paula and the St. Vincent de Paul Society to start off 2013.

For all your life insurance needs, please contact Bob Jones. If you have any news you'd like to share, please contact Dave Greiner.

Branch 8114 Clarion, PA

by Noreen Fritz, FIC, LUTCF (in Pittsburgh)

Spring is in the air, and God's love is everywhere. We hope God blessed you with a happy Easter and that He will continue to bless you and your family all year long.

The entire William Penn Association extends its deepest sympathy to the family and friends of Don Schmader. They lost a loving husband, father, grandfather, great-grandfather and friend. My memories of Mr. Schmader will always be of his kindness and concern that all of his family members become members of William Penn Association. He faithfully attended all the branch meetings, always coming up with ideas for how Branch 8114 could grow. In 2009, he received his 50-year member pin at a branch meeting that he actually prompted me to plan. My deepest sympathy to the Schmader family.

We extend a belated "Happy Birthday" to Branch 8114 members who celebrated birthdays in March: Megan Ochs, Nathan Beckwith, Amanda Beckwith, Briggs Beckwith, Doris Cherico, Ed Groner, Mary Ann Groner, Christopher Paul, Mary Lou Delaney, Patrick Aaron, Chase Medford, Victor Cherico, Vance Slike, James Amato, Bridget Bagileo, Elizabeth Kindel, Maximilian Bagileo, Pete Chernicky, John Gatesman, John Judy, Kevin Rhoads, Michael Troese, Samantha Rhoads, Lloyd Pontzer, William Schmader, Pete Chernicky and Marjorie Hargenrader. Wishing your birthday and every day be filled with sunshine, laughter, love and cheer.

A special hello to Ron Kopas and Ed Steiner.

If you have any questions concerning life insurance, annuities, IRA transfers or direct rollovers, or if there is any other way that I can be of service to you or your family, please do not hesitate to contact me at 412-821-1837 or by email at noreenbunny.fritz@verizon.net.



Are your beneficiaries up to date?

That's a question you may not have asked yourself very often, if ever. But, it's one you should ask yourself at least once a year.

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

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

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

SCRAMBLED WORDS answers, from Page 17: (1) Sisters; (2) Family; (3) Grandparents; (4) Mother; (5) Animals; (6) Cousins; (7) Aunts; (8) Father; (9) Vacation; (10) Brothers.

WPA Annual Bowling Tournament



A Fun Weekend for the Entire Family

Members and friends of WPA are invited to join us for a weekend of family fun during our Annual Bowling Tournament, Friday and Saturday, May 3 and 4, at The Meadows Racetrack & Casino in Washington, Pa., just south of Pittsburgh.

While folks of all ages are welcome, we would especially love to see more older teens and young adults participate. So, take note: **All members and non-members ages 16 to 25 can bowl FREE!** That includes three games of bowling plus a continental breakfast...at no charge!

In addition, all children and teens up to age 15 can bowl for only \$5 and all adults ages 26 and above can bowl for just \$20. Again, that price includes three games and a continental breakfast.

After the adult and juvenile bowling events are concluded, all members and guests are welcome to share in a banquet, beginning at approximately 1:00 p.m. Saturday. The price of the buffet is as follows:

- \$30 for all adults ages 16 to 25;
- \$30 for adult life benefit members ages 26 and above;
- \$40 for non-members ages 26 and above;
- \$10 for all teens ages 12 to 15;
- Free for all children ages 11 and under.

Accommodations will be at the DoubleTree by Hilton Hotel Pittsburgh-Meadow Lands, which is within walking distance of the casino. WPA's special room rate for the weekend is \$119 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. Deadline for hotel reservations is 3:00 p.m., Wednesday, April 10.

As bowlers and guests arrive Friday, May 3, they are

welcome to visit at the Fireside Room in the DoubleTree by Hilton where they can enjoy soft drinks and pastries. Everyone will be free to spend the evening enjoying all the exciting games and amenities of The Meadows or shopping at the nearby Tanger Outlets.

Bowling will be held Saturday, May 4, at Meadows Lanes, a state-of-the-art bowling facility located within The Meadows, beginning at approximately 9:00 a.m. Bowlers are welcome to arrive at the lanes at 8:00 a.m. to enjoy a continental breakfast. Once bowling starts, bowlers are also invited to enjoy an open bar.

Once again, this year's tournament will be a non-competitive event with all the focus to be placed on having FUN!

Members and guests ages 16 and above are invited to participate in the adult event. In this event, four bowlers will be assigned to each lane. Each bowler will bowl three (3) games. Prizes will be awarded to the top three bowlers among both men and women and to the top three teams.

Bowlers will also have the chance to win some special prizes during the event. Anyone bowling a perfect 300 game during the event will win a \$2,000 five-year WPA annuity.

There will also be a Lucky Strike Contest. During each of the three games, the names of one man and one woman bowler will be randomly selected. If either bowls a strike during the frame after their name is announced, he or she will win \$25. If neither wins, the prize will be added to the next game. Plus, there will be a special 50/50 raffle.

Children and teens ages 15 and under are invited to participate in their own special Juvenile Fun Event. Our young bowlers will bowl on lanes separate from the adults and will enjoy pizza and soft drinks.

The number of adult bowlers will be limited to 80, so please register as soon as possible.

Welcome To Our Fraternal Family



JONAH P. BAVERSO
Branch 89 Homestead, PA



OLESIA G. BENEDICT
Branch 28 Youngstown, OH



REGAN B. DANKOVICH
Branch 28 Youngstown, OH



SARAH J. DANKOVICH
Branch 28, Youngstown, OH



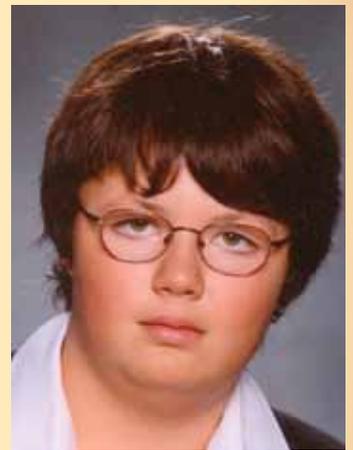
AMELIA G. DAWSON
Branch 129 Columbus, OH



CECILIA F. LUCIANO
Branch 189 Alliance, OH



SABRINA A. LUCIANO
Branch 189 Alliance, OH



BRANDON A. PALOMAKI
Branch 28 Youngstown, OH



DEVAN T. PALOMAKI
Branch 28 Youngstown, OH



JAIDEN E. PALOMAKI
Branch 28 Youngstown, OH



SYDNEY G. SEELMAN
Branch 189 Alliance, OH



ASHLYN F. TREMBLAY
Branch 525 Los Angeles, CA

If you have a child who recently joined the WPA, 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.



WPA Tour 2013

The warm breezes of an early spring day remind me of picnics, dances and other Magyar events that take place outdoors. I am also reminded of the WPA Tour 2013. EuroVIP Tour Director Tordai Andrea has planned a smorgasbord of Magyar history, culture, music and lavish gastronomy!

The trip this year departs Sept. 11 and returns Sept. 26. Tour members will start their vacation journey in Budapest. A four-night stay will be highlighted by the National Gallop competition at Heroes Square. Budapest is also known as "The Queen of the Danube." While there, WPA tour members will be part of a wine festival, explore the Castle District, attend an opera and enjoy an evening dinner/concert aboard a stately Danube cruise ship. In addition, one can enjoy shopping along Váci Út while en route to the famous Market Hall.

On Day 5, the trip extends southeast towards the land of the Székely! Vacationers will experience Hungarian tradition and culture at its best. All throughout this area, the customs, music, dance and architecture have been painstakingly preserved. If you wish to experience Hungarian life as it was generations ago, this trip is for you. Visit historically significant churches, attend a Csángó festival, be part of locally produced performances and partake in unique local cuisine and spirits. Rest and recuperate your travel weary muscles at the world famous helio-thermal salt waters of Lake Bear. While in Szekely Land, tour members will visit such cities as Sovata, Korond, Segesvár, Torockó and Kolozsvár.

The final 4 four days of this dream vacation will be spent back in Northeast Hungary in the area of Eger and Mezőkövesd. There will be time for sightseeing, shopping or utilizing the wellness facilities of the hotel.

While traveling, you will be staying at four star hotels. A deluxe breakfast buffet and at least one other meal each day is included. As my apa says: "Each day of the WPA Tour gets better and better!"

Make your plans and reserve your place as soon as possible. Deadline for reservations is June 1. For more information and a reservation form, turn to Page 16 of this issue.

This month's puzzle contains 20 sites and events of the WPA Tour 2013. Good luck, and see you in május (May).

Cseh Erzsabet/Lizzy Check

Puzzle Contest #91 WINNERS

The winners of our Puzzle Contest #91 were drawn March 5, 2013, at the Home Office. Congratulations to:

Joyce G. Dorsey, Br. 13 Trenton, NJ
John Gualtieri, Br. 352 Coraopolis, PA
Margaret R. Prentkowski, Br. 132 South Bend, IN
Rose Sanetz, Br. 383 Buffalo, NY

Each won \$50 for their correct entry.

WPA PUZZLE CONTEST #94 OFFICIAL ENTRY

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

WPA Tour 2013 Word List

Agape	Heroes Square	National Gallop
Bolyki	Hotel Zenit	Parajd
Budapest	Kolozsvár	Rózsa Restaurant
Cellar	Korond	Sovata
Csángó	Lacu Rosu	Szekelyko Kuria
Danubius Hotel	Lake Bear	Torockó
Gyimes	Mezőkövesd	

Name: _____

Address: _____

City: _____

State: _____ Zip Code: _____

Phone: _____

Email: _____

WPA Certificate No.: _____

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 #94
709 Brighton Road
Pittsburgh, PA 15233

4. Entries must be received at the Home Office by **May 31, 2013**.
5. Four winners will be drawn from all correct entries on or about June 6, 2013, at the Home Office. Each winner will receive \$50.

In Memoriam

DONALD F. SCHMADER
CLARION, PA -- The members of Branch 8114 were saddened by the recent death of Branch Auditing Committee member Donald F. Schmader. Mr. Schmader, 87, passed away Feb. 12, 2013.



He was born Dec. 21, 1925, in Lucinda, Pa., the son of the late Joseph and Geraldine (Fascenmyer) Schmader.

He was an active member of WPA and the former Catholic Knights of St. George. He served as recording secretary of the former CKSG Branch 114 beginning in 1961 and as branch president in 1965. He continued to attend branch meetings and functions for nearly five decades after that.

He began his 40-year career in banking at Marine Midland Bank of Western New York while studying finance at the University of Buffalo. He moved to Clarion to work for Citizens Trust Company. He retired from First Seneca Bank in 1987.

He was a member of

Immaculate Conception Church in Clarion. He was a member of Knights of Columbus Council No. 7459 and 4th Degree Assembly No. 0982.

He was a past member of the Federal Reserve Board of Governors, past board member of the Clarion Hospital, past director of the Clarion Chamber of Commerce, member of American Legion Post 66 and partner in Monarch Lumber Co.

In addition to his parents, he was preceded in death by a daughter, Christine Wells; two brothers, Cyril and Bernard; an infant sister, Kathleen; and an infant grandson, Kyle Gates.

He is survived by his loving wife of 65 years, the former F. Louise Wolbert; five daughters, Donna (Frank) Lebda, Diane (Gary) Rhoads, Deborah (Gary) Faller, Cynthia (Gerry) Gates and Susan (Cahill) Jones; 16 grandchildren; nine great-grandchildren; two brothers, Richard (Lyn) and Bill (Millie); and a sister, Patricia McFarland.

A Mass of Christian burial was celebrated Feb. 16, 2013, at Immaculate Conception Church in

Clarion. Interment was in Immaculate Conception Cemetery.

May he rest in peace.

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

FEBRUARY 2013

- 0001 BRIDGEPORT, CT
Joseph Babasick
Jerome R. Belair, Jr.
Gary Lee Boundy
Gilbert W. Saucier
- 0010 BARTON, OH
Irma Matis
- 0013 TRENTON, NJ
Anna E. Marozsan
- 0014 CLEVELAND, OH
Theresa Turose
Charles W. Williamson
- 0015 CHICAGO, IL
Tricia DiVirgilio
Mary Kozarits
- 0018 LINCOLN PARK, MI
Olga M. Hume
Marie G. Pribanec
Helen Toth
- 0023 POCAHANTAS, WV
Ernest Kish
William Varga
- 0024 CHICAGO, IL
William J. Judy
- 0027 TOLEDO, OH
Robert J. Ciaciuch
Irene Katko
- 0028 YOUNGSTOWN, OH
John Kaluczky
Louis A. Kish, Jr.
- 0048 NEW YORK, NY
Esther Hilz
Catrina L. Thomas

- 0059 WINDBER, PA
John Washko, Jr.
- 0071 DUQUESNE, PA
Albert J. Asmonga
- 0076 PHILADELPHIA, PA
Anna Bernath
- 0088 RURAL VALLEY, PA
Bertha Neilson
- 0089 HOMESTEAD, PA
Earl R. Hemminger III
- 0129 COLUMBUS, OH
Julia Laszlo
- 0132 SOUTH BEND, IN
Rose Cooley
Helen D. Knaver
Irene M. Toth
- 0216 NORTHAMPTON, PA
Mary Rockas
- 0226 McKEESPORT, PA
Bernard Girhiny
Alexander J. Roka
- 0248 MONAVILLE, WV
Lettie Brescoach
- 0310 LYNCH, KY
Andrew Sorke
- 0352 CORAOPOLIS, PA
Bernice V. McClure
- 0525 LOS ANGELES, CA
Anna Majoros
- 0590 CAPE CORAL, FL
Joel H. Lovett
- 0705 MAYVILLE, WI
Dorothy J. Seeley
- 0723 WORCESTER, MA
Ernest J. Cormier
Denise A. Jolly
- 0725 SPRINGFIELD, MA
Jean Martin
Arthur H. Savage
- 8019 PITTSBURGH, PA
Lillian A. Schmidt
- 8020 McKEES ROCKS, PA
Mary Kwiatkowski
- 8075 WILKES-BARRE, PA
Rita M. Rosar
- 8114 CLARION, PA
Donald F. Schmader

Recent Donations

WPFA Scholarship Foundation

Donations Through Premium Payments FEBRUARY 2013

- Branch - Donor - Amount**
- 8 - Clarence H. Showalter - \$5.00
 - 13 - Maryann Nichols-Elliott - \$6.00
 - 13 - Joseph A. Mrazik - \$15.00
 - 13 - Jennie Gabor - \$5.00
 - 14 - Joseph A. Zupan - \$20.00
 - 18 - Robert J. Swek - \$0.05
 - 18 - Benjamin A. Dear - \$3.00

- 18 - Rebecca K. Dear - \$3.00
- 19 - Mary Jane Nagy - \$1.00
- 26 - Lex Prindle Sr. - \$5.00
- 28 - Maria E. Schauer - \$5.00
- 28 - Mary P. Balash - \$0.61
- 28 - Debra A. Lowery - \$5.00
- 28 - Michael A. Janovick - \$3.00
- 34 - Jeffrey A. Worrall - \$5.00
- 59 - Margaret I. Martin - \$2.00
- 89 - Eric J. Berger - \$10.00
- 189 - Kim A. Vanderkar - \$15.00
- 189 - Michael G. Stoffer Jr. - \$5.00
- 226 - Timothy R. Holtzman - \$1.40
- 226 - Carol S. Burlikowski - \$5.00
- 226 - Robert W. Serena - \$5.00
- 296 - Vincent Perry - \$27.94
- 336 - Charles S. Johns - \$4.21
- 336 - Patricia A. Mitterlehner - \$3.99
- 352 - John P. McKinsey Jr. - \$1.32

- 352 - Dora S. McKinsey - \$1.02
 - 352 - Justin L. McKinsey - \$1.34
 - 352 - Kaitlyn R. Macie - \$25.00
 - 525 - Tibor T. Marton - \$5.42
 - 720 - Loretta M. Mahoney - \$2.00
 - 723 - Ryan E. Godbout - \$1.00
 - 8075 - Christopher Phillips - \$5.00
- TOTAL for Month = \$203.30**

Additional Donations FEBRUARY 2013

- Donor - Amount**
- Anna Marie & Paul Varga - \$20.00
 - From the estate of
Marie G. Pribanec - \$1,646.15
 - Ticket sale proceeds
from the performance
by Maria Majda Guessous - \$49.00

- WPA Cookbook Sales - \$65.00
- TOTAL for Month = \$1,780.15**

Donations In Memoriam FEBRUARY 2013

- Donor - Amount
(In Memory of)**
- M/M Thomas F. House - \$25.00
(Anna Stoltz)
 - Elsie H. Radvany - \$100.00
(Dorothy Radvany, Sister-in-Law)
 - Br. 18 Lincoln Park, MI - \$125.00
(Deceased Members Dorothy Kayko, Margaret Hopp & Mary Batyik)
 - Br. 51 Passaic, NJ - \$25.00
(Frank J. Radvany)
- TOTAL for Month = \$275.00**

Getting away from it all
is as easy as getting online.

Go to www.scenicviewpa.com
and click “online reservations”
to book our cabins, lodges and pavilion
for your getaway or special event.*

*If you're a member of WPA,
type in the promo code WPAMBR
to receive your member discount.*



*Or, feel free to call us for information and reservations at 1-800-848-7366, ext. 103.

Inside this issue:

The Hungarian Kitchen shares 10 recipes to celebrate 10 years...**PAGE 8.**

Actuary's Report for 2012...**PAGE 12.**

The premiere of our children's section with Gerry D. Clown...**PAGE 16.**

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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 Leaves

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

**In Honor of My
Beloved Family Members
Richard E. Sarosi
(Gold Level)**

**In Memory of
Rose Malena
Andrew Lukacs
(Gold 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