

**Boldog Húsvéti
Ünnepet**

We wish you a Happy Easter

Life insurance with no health questions asked



It's our way of saying 'thank you'

We would like to express our appreciation to our loyal and dedicated members by offering a **Member Appreciation Guaranteed Issue Special** program to members, their family and their friends. For a limited time, all qualifying member and non-member U.S. citizens may be eligible to purchase valuable life insurance through WPA with **no health questions asked**. You can choose from our Single Premium Whole Life plan or any other permanent life insurance plan currently offered by WPA. To apply for this Member Appreciation Guaranteed Issue Special, complete the form below and return it to Barbara A. Tew, Sales Coordinator, at the Home Office, or call Ms. Tew toll-free at 1-800-848-7366, ext. 120.

For this special program, these maximum face amounts will apply:

<u>Issue Age</u>	<u>WPA Members Maximum Face Amounts</u>		<u>Non-Members Maximum Face Amounts</u>	
	<u>Single Premium Whole Life</u>	<u>Permanent Life Plans</u>	<u>Single Premium Whole Life</u>	<u>Permanent Life Plans</u>
0 - 40	\$8,000.00	\$6,500.00	\$7,500.00	\$6,000.00
41 - 50	\$7,000.00	\$5,500.00	\$6,500.00	\$5,000.00
51 - 60	\$6,000.00	\$4,500.00	\$5,500.00	\$4,000.00
61 - 70	\$5,000.00	\$3,500.00	\$4,500.00	\$3,000.00
71 - 80	\$4,000.00	\$2,500.00	\$3,500.00	\$2,000.00
81 - 90	\$3,000.00	(Not Available)	\$2,000.00	(Not Available)

**Individuals ages 81-90 may apply for Single Premium Whole Life only.*

There is a limit of one new insurance policy per person under this program. Any individual who applied for life insurance and has been declined or refused a table rating by William Penn Association or any other insurance carrier since January 1, 2012, is not eligible for this Member Appreciation Guaranteed Issue Program.

MEMBER APPRECIATION GUARANTEED ISSUE SPECIAL

YES, I am interested in applying for this special insurance program

Name: _____ Date of Birth: _____

Address: _____

Telephone: _____ Social Security Number: _____

Email Address: _____ Plan of Insurance: _____

Are you an existing member of the WPA? YES / NO (Circle One) • Smoker / Non-smoker (Circle One)

DISCLAIMER: I have not been declined or refused a table rating by William Penn Association or any other insurance carrier since January 1, 2012.

Signature Required: _____

Return to:

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

PLEASE NOTE: A Recommender fee will not be paid on certificates issued under this guaranteed issue program.

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Associate Editors
Jerry A. Hauser
Diane M. Torma
Endre Csoman

Managing Editor
Graphic Designer
John E. Lovasz

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

Phone: 1-800-848-7366

E-mail: jlovasz
@williampennassociation.org

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Postmaster: If undelivered, please send form 3579 to: William Penn Association, 709 Brighton Road, Pittsburgh, PA 15233

Limited seating remains for WPA tour

Seats on the WPA Tour 2014, "The Best of Hungary," are filling up fast, and only a limited number remain open. Don't miss this travel experience of a lifetime; reserve your seat today. Turn to pages 18 and 19 of this issue for more information about our trip and for a land tour reservation form. When reserving your seat, please make sure you follow all instructions regarding proper payment and necessary documentation. We look forward to traveling with you this September.

A weekend of fraternal fun for the entire family

IF YOUR FAMILY LOVES TO HAVE FUN, eat great food and spend time with other fun-loving people, then you need to join us for the WPA Annual Bowling Tournament May 2 and 3 at The Meadows Racetrack & Casino in Washington, Pa., just south of Pittsburgh.

You can find all the details about this fun, affordable weekend for the entire family on pages 14 and 15 of this issue. For now, let's just say that if you do decide to join us, you won't regret it. In fact, you'll wonder why you didn't come before.

But, don't delay! All reservations for the adult and children's bowling events and for the tournament banquet are due at the WPA Home Office by April 11. If you plan to stay overnight at the DoubleTree by Hilton Hotel Pittsburgh-Meadow Lands (located adjacent to The Meadows), please call the hotel a.s.a.p. at 724-222-6200 and use the group code "WPA."

We hope to see you and your family at The Meadows! ☐



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 18, 2014, at 6:00 p.m. at the Pittsburgh Airport Marriott, 777 Aten Road, Coraopolis, Pa. The meeting will be held in conjunction with the 31st Annual WPA Golf Tournament & Scholarship Days to be held July 18 and 19, 2014, 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 5,503 grants and 42 essay awards worth a total of \$2,406,150. 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, 2013

Balance as of December 31, 2012		\$772,042
INCOME		
Donations	\$ 46,809	
Investment Income	23,370	
Total Income		<u>\$70,179</u>
DISBURSEMENTS		
Scholarship Grants		
96 Renewals @ \$500.00	\$48,000	
62 New @ \$500.00	31,000	
Essay Awards	2,000	
Total Scholarship Grants		<u>\$81,000</u>
Administrative Expense	255	
Accounting Expense	1,765	
Total Disbursements		<u>- 83,020</u>
Balance as of December 31, 2013		\$759,201
ASSETS		
Annuities	\$731,447	
Bonds	24,787	
Cash & Investment Income Receivable	2,967	
Total Assets as of December 31, 2013		<u>\$759,201</u>

Tri-State Picnic returns to Scenic View May 17

ALL WPA MEMBERS in the Western Pennsylvania/Ohio/West Virginia Tri-State Area are cordially invited to the Fourth Annual WPA Tri-State Area Picnic to be held on Saturday, May 17, from noon to 4:00 p.m. at Scenic View in Rockwood, Pa.

It promises to be an afternoon of good food and family fun, featuring 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 9 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.

Letters

Cleveland scouts appreciate WPA donation

WE GRATEFULLY acknowledge receipt of your very generous contribution of \$150 to our 2014 annual fundraising effort.

It is because of kind organizations like yours, which believe in supporting such worthwhile causes such as scouting, that we can continue to provide the necessary funding for the activities of the Cleveland area Hungarian scout troupes.

The AHFS thanks you for your continued support of our work.

Sincerely,
Bea Tabor
President

American Hungarian
Friends of Scouting
Cleveland, OH

Member enjoys WPA magazine

I WAIT EACH MONTH for the arrival of *William Penn Life*. The magazine is very readable [with] a variety of articles and recipes. Moneywise provides good money-wise advice. [I also enjoy] the articles by the young man regarding his adventures of entering and navigating a college education.

Enclosed is \$100 for the college education fund.

John Szakal
Cleveland, OH

A nice surprise

WHAT A NICE SURPRISE to be a winner in your monthly program! I do enjoy working the puzzles.

Just a note to say thank you.

Helen Pongrac
Grand Blanc, MI



Enjoying the White Rose Ball

Members of the WPA Official Family, their spouses and guests traveled to Dearborn, Mich., Feb. 1 to attend the annual White Rose Ball. The ball, sponsored by the Hungarian Arts Club of Detroit, is a formal event during which young girls of Hungarian descent are introduced into society. Also, a college scholarship is presented to a student of Hungarian heritage who is studying the fine arts. Attending the ball were: (front row, l-r) Sandra H. Stasko, National Director Katherine E. Novak, Chair of the Board Barbara A. House, National Vice President-Fraternal Endre Csoman and Arlene Csoman; (middle row, l-r) National Director Anne Marie Schmidt, Kathy M. Chobody, Mark A. Schmidt, National Director Roger G. Nagy and National Director Richard E. Sarosi; (top row, l-r) National Director Dennis A. Chobody, Vice Chair of the Board William J. Bero, National Director James W. Robertson, National Director Andrew W. McNelis and Marguerite T. McNelis.

Personalize your donation to our Scholarship Foundation

You can express greetings, wishes or heartfelt memories while supporting our Scholarship Foundation. *William Penn Life* will publish your personal messages as part of our "Recent Donations" section.

The length and content of your message or greeting will be based on the amount of your donation as follows:

- \$10 = Up to 20 words
- \$25 = Up to 50 words
- \$50 = Up to 100 words
- \$75 = Up to 150 words
- \$100 = Up to 150 words & a small photo

The deadline for each issue is the 10th day of the previous month. To place your personalized donation, send your check and message--along with your phone number and email address--to: WPFA Scholarship Foundation, 709 Brighton Road, Pittsburgh, PA 15233. Please make your check payable to "William Penn Fraternal Association Scholarship Foundation, Inc."



What's your life insurance IQ?

Take this quiz to test your knowledge about this vital topic

A RECENT SURVEY found that 70 percent of American consumers cannot pass a basic, 10-question quiz about life insurance. In fact, 55 percent of people who were quizzed answered more than half the questions wrong. Less than one percent answered all 10 questions correctly.

Research shows that one reason why consumers do not own life insurance is that they do not understand the basics about life insurance.

Take this quiz below to test your own insurance IQ.

1. Which of these is NOT one of the four major types of life insurance?

- a. Term life
- b. Universal life
- c. Guaranteed-issue life
- d. Whole life

2. When buying life insurance, you should always make sure you have:

- a. At least five times your annual salary.
- b. At least three times your annual salary
- c. Enough to fulfill the particular needs of your spouse and children until they are on their own.
- d. At least seven times your annual salary.

3. True or false: If you have a serious illness, you will not be able to buy life insurance.

- a. True
- b. False

4. When naming a beneficiary to your life insurance policy, it's usually best to name:

- a. Your spouse
- b. A trust
- c. Your estate

5. True or false: You've got free life insurance from your employer, so there's no sense in paying for more.

- a. True
- b. False

6. True or false: There's no such thing as term life insurance that pays you money if you live beyond the specified term.

- a. True
- b. False

7. True or false: You can never collect life insurance benefits before you die.

- a. True
- b. False

8. True or false: If you're diagnosed with a terminal illness within 90 days of purchasing a new life insurance policy, the company can cancel you if it returns all premiums paid.

- a. True
- b. False

9. Which of the following statements about term life insurance are correct?

- a. Rates are at an all-time low.
- b. Longer life spans for Americans have kept rates low.
- c. Rates are expected to go higher in the near future.
- d. All of the above.

10. Permanent life insurance:

- a. Combines a death benefit with a tax-sheltered savings plan.
- b. Features rates that change annually with the cost of living.
- c. Can be converted to term life at the request of the policy holder

Knowing what you need and what to look for when purchasing life insurance can be overwhelming. Unless you know the finer points of your life insurance coverage, you could be left with another surprise. For example, you could have no coverage where you thought you had it, or you can have less coverage than you thought you had. Please call your WPA agent to help answer questions you may have about your coverage or a loved one's coverage. ☐

Answer Key: 1-C, 2-D, 3-B, 4-A, 5-B, 6-A, 7-B, 8-B, 9-B, 10-A

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

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

William Smith
Scranton, PA
570-341-9627
www.smithinsinc.com



Bill is the founder and president of Smith Insurance Services, Inc. Bill and his team are committed to providing comprehensive solutions that meet the insurance needs of individuals. Bill's goal is to build a relationship-based partnership with his clients to assist in working through the choices and options regarding their insurance needs.

Bill and Smith Insurance Services Inc. are proud of what they do and are happy to help. Bill and

his team look forward to providing the assistance and service clients need to help achieve their goals.

Bill has more than 25 years of experience in the insurance business. He has a true understanding and awareness of life events that keep many Americans awake at night: outliving their retirement income, premature death, leaving family members with unpaid debt, medical bills and costs associated with nursing homes and home confinement.

Bill and his wife Marie have two children, Bill and Melissa, and have lived and worked in Northeastern Pennsylvania for more than 45 years. □

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

William Penn Association is looking to grow and expand its reach in current and possibly new markets. To do this, we are seeking to add highly motivated agents to our list of over 200 existing agents. WPA currently writes insurance and annuity products in 20 states. The states include: CA, CT, DC, FL, IL, IN, KY, MD, MA, MI, MO, NC, NE, NJ, NY, OH, PA, VA, WV and WI. To grow, we need both full-time and part-time agents. Good agents are the lifeblood of any association, and WPA is a strong and growing association that has much to offer our members and the agents who write for us.

If you are interested in an opportunity to grow with us, then contact Barbi Tew at 1-800-848-7366, ext. 120, or Jeff DeSantes at ext. 134. Thank you.



Illustration: © Belekkin/Dreamstime.Com



35 years of family pride & perseverance

MY FAMILY AND I soon will celebrate an anniversary of sorts. Next month, on Mother's Day weekend to be exact, we will have been on the airwaves of FM radio for 35 years.

Spanning four generations and five decades, the "Souvenirs of Hungary" show began with little distinction or fanfare. The host of the previous Hungarian show decided to abandon ship, and a few days later our family was offered the program, but with one caveat: if we were to quit the program, the time slot would be given to another nationality group. The inaugural 60-minute broadcast began with my grandfather Endre Cseh at the mic, my father at the control board, and Great-Grandmother Silvers, Grandmother Cseh, Aunt Gena and my mom in Studio B answering telephone calls with dedications. My *apa* recalls the first program was filled with a lot of music and a dozen or so call-in requests.

Although we were not the first group to have a Magyar radio show on WKTL-90.7 FM, we are definitely the longest lasting. Several other parties took a stab at operating the weekly program, but a varying list of reasons ended their careers as program hosts.

Our very first program was dedicated to Hungarian mothers. We repeat this theme annually, and it remains one of our most popular programs.

I have been involved with the program since March 16, 1991. At just 75 days of age, I made my first visit to the studio facilities. The next day, I was baptized by Monsignor Dezso Torok. My *anya* recalls the weather that particular weekend was delightfully warm and sunny. "It felt like summer compared to typical mid-March weather," she said.

Coming down to do the radio show was, and is, a big thing for me. As I grew older, my duties on the show became more demanding. I loved assuming the added responsibilities. Where else could a 9-year-old kid be able to talk on the airwaves or control over 10,000 watts of electromagnetic power?

I used to tell my teachers how I talked on a radio program and manipulated a myriad of switches, buttons and levers on a studio console. At first, my teachers did not believe me and dismissed my story as the product of one

little boy's imagination. One day, my *anya* came to school to perform some volunteer work. My teacher stopped her in the hall and laughingly informed my mom how little Tibor had been telling her and his classmates about a radio program he does. My *anya* squelched any disbelief with a full explanation and provided photographs as additional proof.

A lot of things have changed over the past 35 years at WKTL and in the Mahoning and Shenango Valleys of Eastern Ohio and Western Pennsylvania. The station was upgraded several times with added broadcast power, stereo signaling and new equipment. I was honored to be part of a few "radiothons"

to help raise money earmarked for station improvements. I saw my grandparents, Aunt Gena and many of our long time listeners pass on to Magyar Heaven.

I recall how, from May to November, there was a Hungarian event every weekend. Back then, only the cold of winter and the Lenten season limited the number of "Hungarian style" happenings.

I remember Frank Borisz calling my siblings and I "The TEA-Checks" (TEA standing for Tibor, Elizabeth and Andrew) during one of his many stops at WKTL to socialize with my gramps and dad. Mr. Borisz would often make a pit stop with his

entire *zenekar* (band) while in route to a playing engagement in Pittsburgh or destinations further east or south.

When I was 12 years of age, I was watching a Y-town TV newscast with my grandfather when the announcer talked about the 1985 Tornado of Newton Falls. I was intrigued by the videotaped accounts of this deadly storm. My *nagyapa* then detailed for me how that Friday evening twister affected the next day's radio show, a somber and sorrowful broadcast.

From show #1 to our present schedule of bi-weekly programming, my family has had one mission: to offer the American-Hungarian community an opportunity to learn of upcoming events and to share in the unique music we all love. We encourage listener participation via phone, letter or personal contact. Linked together by our Magyar heritage, we share in celebration, sorrow or remembrance.

On a few occasions, I have been asked why we don't do the program in Hungarian. My reply is twofold. First, I do



The Check brothers in the studio, carrying on a family tradition.

not have a full command of the Hungarian language and any attempt by me to speak exclusively in Magyar would be an injustice to our listeners. Secondly, the vast majority of our radio audience speaks English and have only a minimal understanding of Hungarian at best. We want to promote the culture, music and history of our great nationality in a vernacular that is most understood. We usually announce the songs to be played in Hungarian and mention certain key words and phrases in Magyar. The remaining segments of the program are spoken in English.

These days, I prefer to do the program by myself. As I have matured, my tastes in Magyar music have deviated from the preferences of my parents or siblings. I enjoy most the lilting melodies of Lakatos Sandor, Harmonia or Kalman Lendvay. When my brother Endre II does his program, he prefers the cimbalom style of such greats as Alex Udvary or Oskar Okros. My sister Erzsi likes the classical and operatic sounds of Liszt and Lehar. My parents prefer the continental melodies of Jeromos, Borisz, Mikisits and Rabb. I like to think our family's interest in various styles of Magyar music offers listeners to our programs a colorful aural palette.

For 35 years, this has been a labor of love, as there is no monetary compensation. We gladly advertise any and all Hungarian events and affairs. As long as the organization sponsoring the event is non-profit, the event will be announced free of charge. The gathering can be five or 500 miles away; distance is of no consequence. We want the listeners of the Souvenirs of Hungary Radio Program to know there are other American-Hungarians out there doing things to keep our heritage alive.

If you are driving through the Youngstown, Ohio, area on any given Saturday between noon and 1:30 p.m., tune into WKTL-90.7 FM. For a special dedication or song, phone in during show hours at 1-330-755-8578.

Just as with each of my *Takes*, I always conclude the radio show with three final words:

Éljen 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.

Point to Ponder....

WPA National President George S. Charles Jr. composed an inspiring and insightful "State of the Association" commentary which was published in the February 2014 issue of *William Penn Life*. He stressed that our beloved fraternal organization is now more than ever committed to supporting, perpetuating and living the "American-Hungarian way of life."

Frankly, I am amazed at how WPA does what it does with the funds they have available. When considering the many and various events that WPA sponsors throughout the year, it is mind boggling how they do it.

WPA is extremely efficient at money management. If you need proof of that, just read the actuary's report for 2013 that appears elsewhere in this issue. As members we get a HUGE "bang for the buck." These fraternal benefits are generally overlooked by the membership. Take for example this magazine, the branch Christmas parties and the annual WPA Picnic-A Great Fraternal Fest. Each are huge endeavors and are successful due to an enormous amount of planning, dedication, compromise and volunteerism.

WPA annually sponsors or supports dozens of American-Hungarian events. Most of these events are conducted by churches, groups and organizations not affiliated with William Penn. By and large, the proceeds generated by these events benefit the group hosting it. (Most of these organizations are considered non-profit.) Many times these organizations have members that are also part of WPA, thus they benefit in two ways.

I have attended the WPA Picnic for the past six years. Many others attending the picnic are not members of WPA, but they are beneficiaries of this event. I have attended golf outings, dances and concerts that were sponsored in part by WPA. Many times those attending these events had never even heard of William Penn. Yet, they were enjoying the event due, in part, to the generosity of WPA.

By law, function and purpose, every fraternal insurance association such as ours has one primary task. That main purpose is to be able to financially back the thousands of life insurance policies and annuities owned by the membership. I do not profess to be in any way, shape or form an insurance/annuity expert, but I am casually aware of how a budget works. Just like your own household, WPA must have a financial plan comprised of short, medium and long term goals. Without a purposeful financial strategy, William Penn would be like a ship without a rudder eventually succumbing to dire circumstances.

WPA's leadership has had the daunting task of navigating our fraternal ship through an oftentimes turbulent sea of financial uncertainty. To their credit, they have steered our ship safely for 128 years while many other Hungarian-based fraternal societies have foundered.

The WPA reflects the financial demographics of the clients it represents. William Penn is strong because of the families and individuals that make up the Association. Since 1886, each subsequent generation of WPA members has seen an improvement in their overall financial security by following an ethic of hard work, education and frugality. Over that same time span, the leadership of WPA followed the same ethics in consideration to long term planning and goals. (Continued on Page 11)

The Hungarian Kitchen



with Főszakács Béla

Jó étvágyat vegetables!

FÁRADJON BE A MAGYAR KONYHÁBA!

Providing mutual aid for the benefit of all concerned is a good way to define “fraternalism.” When one person needs help, all others act accordingly to aid the person or persons with the problem. Fraternalism is a lifestyle, not just a choice.

It has always been the purpose of The Hungarian Kitchen to share Magyar culinary values by means of fraternalism. The more you share, the better for all concerned. Keeping that in mind, Chef Vilmos has decided being semi-retired and helping Chef Béla is better than working alone in the kitchen. The HK is back to share more with you, its faithful readers. If you are searching for any recipes or need culinary information, you may contact me at wvasvary@ccp.edu, and I will be glad to oblige.

My new position at the Community College of Philadelphia has been challenging but very rewarding thus far. It provides an opportunity to experiment with recipes and share more by way of this column and videos of culinary techniques, which will be available in the near future for your viewing pleasure. As we move forward, I plan to continue with monthly trivia and other sidebars containing information about Magyar cuisine and food in general.

So, let's get started with a bit of trivia: *What are the two most popular vegetables consumed in the world?* As always, the answer waits at the end.

The Hungarian Kitchen will spend the next four months exploring the current trend toward healthier eating. This month, we'll look at vegetables and all the benefits they offer. Next month, we will follow up with a column on grains and all the benefits they contribute to our good health. So, here we go once again into the kitchen....

The definition of a vegetable is “an edible plant or part thereof which may be consumed raw or prepared by cooking using various cooking techniques.” It should be noted that vegetables are classified as part of the plant kingdom. The other types of plant foods are fruits, nuts and grains. We can break down further the classification of vegetables as they compare to fruit:

- Fruit (Botanical): the ovary of a flowering plant.
- Fruit (Culinary): any edible part of a plant with a sweet flavor.
- Vegetable (Culinary): any edible part of a plant with a savory, not sweet, flavor.
- Vegetable (Common Terms): commodities that are taxed as vegetables in a particular jurisdiction.

Vegetables contain little, if any, fat and a minimal amount of protein. They contain high amounts of vitamins such as K, A, and B6, along with minerals and carbohydrates. All in all, they are a very healthy source of nutrition for the body.

Studies show that diets high in vegetables and grains are heart-healthy. Many worldwide cuisines put the focus on vegetables, then carbohydrates and lastly meat products as a source of protein.

There are many different types of vegetables, including:

- 1) **Cabbages:** bok choy, broccoli, broccoli rabe, Brussels sprouts, cauliflower, red head cabbage, green head cabbage, savoy cabbage, kale, kohlrabi, Napa cabbage.
- 2) **Fruit-Vegetables:** avocados, eggplants, sweet peppers, hot peppers, tomatillos, tomatoes.
- 3) **Gourds:** cucumbers, chayotes.
 - *Winter Variety Squashes:* acorn, butternut, buttercup, Hubbard, pumpkin, spaghetti, turban, calabata.
 - *Summer Variety Squashes:* pattypan, crookneck yellow, zucchini.
- 4) **Greens:** collards, mustard, sorrel, spinach, Swiss chard, turnip tops.
- 5) **Mushrooms:**
 - *Common Types:* crimini, portabella, shiitake, straw, enoki, cloud ear, white button, porcini.
 - *Truffles:* white truffles (Piedmontese) black truffles (Perigord).
- 6) **Onions:**
 - *Bulb Style:* Bermuda white, Spanish yellow, red purple, Vidalia, Walla Walla, maui, Texas sweet, white pearl.

- *Clove Style*: garlic, Mexican style (pale pink garlic with extra strong flavor), elephant (very large bulb and cloves), shallots.

7) Pods & Seeds:

- *Corn*: sweet, white, yellow.
- *Legumes*: green beans, string beans, runner beans, snap beans, wax beans, haricot vert.
- *Dried*: black eyed peas, lentils, kidney, navy, pinto, chickpeas, split green peas.
- *Fresh*: soybeans, snow peas, peas shoots, fresh peas, okra, edamame.

8) Roots & Tubers:

- *Taproots*: beets, carrots, celery root, Jerusalem artichokes, jicama, parsnips, radishes, rutabagas, turnips, water chestnuts.
- *Stalks*: asparagus, bamboo shoots, celery, fennel, hearts of palm, nopales.



As you can see, there are many varieties and types of vegetables to choose, whether you're snacking or looking to complete a meal for your family. Fresh carrots and sliced cucumbers make for a quick snack in between meals. In the summer, you can enjoy a garden-fresh tomato, sliced with a sprinkle of granulated garlic (not salt) to savor the flavor. Let us not forget stalk veggies, like asparagus or celery, as an appetizer.

Vegetables can be prepared using simple culinary techniques. While you can boil vegetables, try steaming to keep more nutritional value in the vegetable. When you boil vegetables, such as carrots or potatoes, a lot of the flavor will transfer into the water. Next time you boil a vegetable, taste the water before you add the vegetables then taste it after your vegetables are cooked, and you will note a flavor difference. By steaming, fewer flavors are extracted from the vegetable which means a better tasting product for mealtime.

Frying vegetables, like potatoes or onion rings, enhances the flavor and gives crispness attributing to the kinesthetic experience when we taste those foods.

There are those vegetables which can be baked or roasted to bring out additional flavor. Beets peeled then roasted are an excellent source of iron. The earthy flavor is different than boiling or steaming that tuber. Many types of squash, usually of the winter variety, take on a different flavor profile when baked or roasted in the oven.

And, finally, you can grill vegetables in season to enhance your barbecue or cookout. Shish Kebabs with chunks of corn, onions, and peppers go great with any meat, fish or poultry.

Vegetables are available year round. Since they are grown both outdoors and in controlled environments such as greenhouses, there is always a plethora to select from and enjoy.

One last thing to consider when selecting any vegetables: if you cannot get fresh, get frozen. Commercially canned or home canning, while convenient, does not maintain as much nutritional value as fresh or frozen products.

Enjoy the recipes, and eat your vegetables!

*Jó étvágyat!
Főszakács Béla*



Trivia Answer: Potatoes and carrots are the two most popular vegetables in the world. Food archaeology traces potatoes and carrots back to the Third Century. The potato has roots originating in South America. They are available in many colors, not just earthy brown or white. The original carrots were white in color and turned orange when cross bred with wild and cultivated varieties. The third most popular vegetable? Broccoli.

Spicy Pan Vegetables

½ pound asparagus, cut into 2-inch pieces
 4 ounces broccoli florets
 ½ head Savoy cabbage, finely shredded
 1 leek, finely shredded
 4 tablespoons unsalted butter
 1 tablespoon canola oil
 1-inch piece fresh ginger, peeled & finely minced
 2 teaspoons coriander seed, lightly toasted, then crushed
 1 teaspoon yellow mustard seed
 2 tablespoons fresh parsley, chopped
 Kosher salt, to taste
 Freshly ground black pepper, to taste

In a saucepan of water, simmer the asparagus and broccoli until tender. Heat the butter and oil in a large frying pan. Add the ginger, coriander and mustard seed, frying for one minute. Add the leeks and cabbage; stir fry for two minutes. Add the drained broccoli and asparagus; continue to stir fry for another three minutes. Season the vegetables with salt and pepper, garnish with parsley, then serve hot to your guests.

Hungarian Glazed Carrots

2 pounds carrots, peeled & sliced into coins ¼" thick
 ½ stick unsalted butter
 ¼ cup brown sugar
 2 teaspoons Hungarian paprika

Put the carrots in a saucepan and cover with water. Simmer until they are *al dente*, then drain well. Add the butter and brown sugar, then simmer until the carrots are coated and shiny in appearance. Garnish with paprika for extra flavor before serving to your guests.

Napa Cabbage Noodle Salad

2 packages Ramen noodles
 ½ cup sesame seeds
 3 ounces sliced almonds
 ½ cup unsalted butter
 1 large head Napa or Chinese cabbage
 5 green onions with tops
 1 cup sugar
 ½ cup white vinegar
 1 cup canola oil
 1 tablespoon soy sauce

In a skillet, brown the noodles with sesame seeds, almonds and butter but **do not add seasoning packets**. Set mixture aside to cool. Chop the cabbage and green onions and reserve. In a saucepan, combine the sugar, vinegar, oil and soy sauce cooking until sugar dissolves. Cool the dressing for 30 minutes in refrigerator. In a salad bowl, combine the cabbage, onions, noodle mixture and the dressing. Toss, coating all ingredients. Garnish with sesame seeds and serve to your guests.

Butternut Squash & Apple Casserole

3 pounds butternut squash
 2 Gala apples, cored, peeled & diced small
 ½ cup brown sugar, firmly packed
 ¼ cup cold butter, unsalted
 1 tablespoon all-purpose flour
 ¼ teaspoon ground cinnamon
 ¼ teaspoon ground nutmeg
 Salt & white pepper, to taste

Peel the squash, remove seeds, and cut into ¾-inch cubes. Place squash and apples in a baking dish, adding two tablespoons of water. Blend remaining ingredients together into a crumbly mix. Sprinkle over the squash/apples, then cover dish with foil. Bake at 350°F for 45 minutes. Garnish with additional cinnamon and serve hot to your guests.

Broccoli & Rice Casserole

¼ cup unsalted butter
 1 pound broccoli florets, quartered
 ½ cup chopped Vidalia onion
 1½ cups long grain rice
 1 can Campbell's cream of chicken soup
 1 cup grated cheddar cheese

Cook the rice in three cups of water until done, then drain and set aside. Blanch the broccoli florets until *al dente*, then drain and set aside. In a skillet, melt the butter, then sauté the onions. Add the soup and cook for two minutes. Add the rice, broccoli and cheese, stirring well. Pour mixture into a 9 x 13 buttered casserole dish and bake for 15 minutes at 350°F. Garnish with a sprinkle of paprika, then serve hot to your guests.

Ron's Lecso

3 pounds Beefsteak tomatoes
 6 medium green peppers
 8 sweet banana peppers
 6 medium yellow onions
 ½ teaspoon salt
 ¼ teaspoon black pepper
 1 tablespoon sugar

Core the tomatoes and cut into quarters. Slice the green peppers in half, remove the seeds and white core, and then cut into 1-inch chunks. Slice the banana peppers in half lengthwise, then remove the seeds and white core. Cut each half again lengthwise, then cut all four pieces in half, giving you eight total pieces from each yellow pepper. Slice the ends off each onion and remove outer skin, then cut in half from top to bottom, placing flat side down and cutting into ¼-inch pieces. Put tomatoes in a large saucepan with a cover and simmer for 25 minutes until they liquefy. Stir constantly so tomatoes do not burn and stick to the bottom of pan. When tomatoes are almost done, stir in the salt, pepper and sugar. If there is not enough liquid after tomatoes are cooked, add a 12 ounce can of tomato juice. Add all the peppers and onions, stirring well. Bring mixture back to a boil, then turn off the heat and let set with cover on the pot for one hour. Lecso may be canned or stored in an air-tight container for up to seven days in the refrigerator.

Crudit  Dip

1 pint sour cream
 2 tablespoons onion powder
 1 stalk celery, diced small
 1 medium carrot, peeled & diced small
 ½ red pepper, diced small
 ½ yellow pepper, diced small
 Salt & white pepper, to taste

In a mixing bowl, combine all of the above ingredients; blend well. Taste and adjust seasonings to your preference. Chill and serve with vegetable crudit s platter or with crackers as a spread.

My Cifraszűr

by Kathy Megyeri



ON MY LAST TRIP to Hungary two years ago, I discovered the most amazing place, Central Market Hall in downtown Budapest. The entire first floor holds locally grown produce, meat, fish, poultry and gifts. However, the second floor is a treasure of crafts, needlework, clothing, Herend china and embroidered linens. In one booth, Iluska Bt., a superior sales clerk, Makkai Attila-né, showed me a Hungarian tuxedo made of superb black wool expressly for females. I have worn mine often and value the intricate braid work on the bodice.

But, the real find was the *szűr*, an outstanding example of the cut felt appliqué technique used in Hungary. I learned that a *szűr* is a woolen cloak worn by nomadic shepherds in the extreme climate of the Hungarian plains, usually by horsemen from Hortobágy. Simple and utilitarian, the *szűr* functions as a saddle blanket, bedroll and even as a means of storing food when the sleeves are sewn closed. By the early 20th century, the *szűr* became a lavish, richly colored symbol of prosperous countrymen. When a suitor left his *szűr* behind at his beloved's house after proposing, he'd know whether her family had accepted or rejected him by whether the cloak remained inside the home or was thrown out onto the street.

The designs within the intricate cut work were derived from nature, but were originally flowers. Until the early 19th century, large areas were not embroidered. Then, flowers and woodland motifs were traced into patterns, as they are now. The appliqué is stitched and then painstakingly cut away to reveal roses, flower buds, tulips, carnations and rosemary, as well as cherries, wolf's teeth and snails. Each flower has a tiny hole cut for little "seeds," symbolizing the mysteries of life's beginnings.

Within Hungarian cooperatives, artisans have handed down their skills from master to apprentice and from mother to daughter. A company called Lányá--which in Hungarian means "daughter"--is located in Sheffield, Vermont, and makes a *szűr* in wool melton that is lined with microfleece and trimmed in hand-cut felts. Owner Gay Ellis makes hats, gloves, purses and coats in colors that range from garnet to black to cream.

My *szűr*, a full-length coat, is a work of art in black and red. When I wear it, admirers want to know its history and place of origin. But, it is a heavy garment and can only be worn during the few short months of winter where I live.

The cost of such garments depends on the amount and intricacy of the cut felt work. Right now, I'm saving my money for the short version of my *szűr* that would allow me more mobility and is lighter in weight, allowing me to wear it in more moderate weather.

I so treasure the craftsmanship and history of my *cifraszűr* that I'm considering hanging it as a piece of wall art when I'm not wearing it. It's the best souvenir I have ever brought back from Hungary. □

Point to Ponder -- Con't. from Page 7

My grandparents immigrated to America from Csót, Hungary in 1913. Over four generations, my family has advanced from being steel workers, house cleaners, custodians and boiler operators to the current generation which is made up of accomplished educators, architects, doctors, medical administrators and a soon to be international lawyer.

Just as America changed, so did WPA. The Association's founders banded together with the sole purpose of aiding each other. Work in the coal mines of Western Pennsylvania was dirty, unhealthy and dangerous. As each generation improved their places in American society, WPA adapted, changed and prospered. It is refreshing and encouraging to see that our

American-Hungarian organization will continue to support and promote the cultural and historical traditions of our glorious heritage.

Over the past 128 years, the National Officers and Board of Directors have continued to make the correct decisions in respect to the future of the Association. In the coming years, a new generation of national leadership will be piloting the ship of American-Hungarian ethnic destiny know as William Penn. I trust that the same prudent decision making will continue, just as it has since 1886.

Let me hear your feelings on this Point to Ponder.

- Tibor

Actuary's Report for 2013

Emphasis on safety

WPA members should feel very proud of the Association and its financial strength to guarantee their benefits

by R. E. Bruce, FCA, MAAA

William Penn Association continues its long history of 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 2013 was, again, on controlled growth and development. The program was eminently successful. Assets increased by 12 percent while premium income remained strong at over \$39,000,000. At the same time, profits increased to \$2,340,000 before dividends. This increase is attributable to careful management of investments, favorable persistency and favorable mortality expenses.

The year 2013 continued the Association's long history of returning to the members the highest possible benefits consistent with safety. The 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 percent. 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 \$327,000,000 continue to be valued very conservatively, are of exceptionally high qual-

ity 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 Dec. 31, 2013, continued at the very high level of 109.4 percent. 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 5.76 percent, which supports the generous rates paid to members. During 2013, the Association earned net investment income of \$17,350,000 after deducting all investment expenses. Investment income exceeded requirements by \$7,614,000 in 2013. 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 \$4,470,000. The members' assets are well protected by this strong safety fund.

The Association has set aside \$295,645,000 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. WPA is doing an outstanding job of managing the members' funds.

WILLIAM PENN ASSOCIATION 2013 ANNUAL STATEMENT FINANCIAL REPORT

An important index of service to members is the total amount paid to members. During 2013, the Association paid the significant amount of \$20,146,000. A summary of these payments to members for the past two years is as follows:

ITEM	2012	2013
Death Claims	2,149,000	2,009,000
Matured Endowments	123,000	141,000
Emergency Cash Surrender Benefits	469,000	419,000
A & H Supplementary Payments	27,000	14,000
Annuity and Old Age Benefits	8,846,000	9,571,000
Excess Interest on Funds to Members' Acct.	7,237,000	7,697,000
Dividends	286,000	295,000
Benefits to Members	\$19,137,000	\$20,146,000

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	\$309,459,282
Stocks	9,967,413
Mortgage Loans	510,326
Real Estate	857,900
Cash and Short-Term Investments	970,154
Certificate Loans	1,002,431
Accrued Investment Income	4,877,922
Electronic Data Processing Equipment & Software	27,747
Premiums Due and Uncollected	26,196
Total Admitted Assets	\$327,699,371

LIABILITIES, SPECIAL RESERVES & SURPLUS CERTIFICATE RESERVES

Life, Annuity and Accident & Health Policy Reserves	\$288,654,000
Liability for Deposit-Type Contracts	6,990,811
Life and Accident & Health Claim Reserves	86,384
Provision for Refunds Payable in Following Calendar Year	310,000
Premiums Paid in Advance	463,551
Officials' Retirement Program	1,691,712
Interest Maintenance Reserve	1,417,817
General Expenses and Taxes Due or Accrued	62,589
Asset Valuation Reserve	3,053,329
Trust Account	661,994
Other Liabilities	413,661
Total Liabilities	\$303,805,848
Unassigned Surplus	23,893,523
Total	\$327,699,371

INCOME

Premiums & Annuity Considerations	\$39,767,169
Net Investment Income	17,137,401
Amortization of Interest Maintenance Reserve	212,856
Miscellaneous Income	41,977
Total Income	\$57,159,403

OUTGO

Life Benefits Paid, Including Dividends	\$ 2,883,296
Annuity and Pension Benefits Paid	9,571,729
Interest on Funds to Members' Accounts	4,560,048
Increase in Aggregate Reserve for Life, Annuity and Accident & Health Certificates	32,297,000
Commissions on Premiums & Annuity Considerations	1,343,811
General Operating and Fraternal Expenses	4,281,475
Insurance Taxes, Licenses & Fees	177,698
Total Outgo & Reserve Increase	\$55,115,057
Net Gain from Operations after Refunds to Members	\$2,044,346

RECONCILIATION

Net Gain from Operations	\$ 2,044,346
Realized Gains/(Losses) (excluding transfers to the IMR)	115,945
Net Income/(Loss)	\$ 2,160,291
Unassigned Funds as of 12/31/12	21,784,091
Change in Unrealized Gains	737,531
Change in Nonadmitted Assets	226,092
Change in Asset Valuation Reserve	(1,014,482)
Change in Reserves on Account of Valuation Basis	-----
Unassigned Funds as of 12/31/13	\$23,893,523

WPA Annual Bowling Tournament

May 2-3, 2014 • Washington, PA

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 2 and 3, at The Meadows Racetrack & Casino in Washington, Pa., just south of Pittsburgh.

Once again, as an incentive for older teens and young adults to participate, **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 \$22. 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:

- \$32 for all adults ages 16 to 25;
- \$32 for adult life benefit members ages 26 and above;
- \$42 for non-members ages 26 and above;
- \$10 for all teens ages 12 to 15;
- Free for all children ages 11 and under.

Please note that annuity-only non-members will be charged member rates if they have a minimum of \$500 in their annuity. Also, non-members will pay the member rates if they become a member by April 11, 2014.

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 \$129 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., Sunday, March 30.

As bowlers and guests arrive Friday, May 2, they are welcome to visit our reception room 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 3, 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. And watch for more information in next month's *William Penn Life*.





2014 WPA Annual Bowling Tournament

May 2-3, 2014, Washington, PA



BOWLING REGISTRATION & BANQUET RESERVATIONS

CONTACT INFORMATION

CONTACT PERSON: _____

ADDRESS: _____

PHONE: () _____ EMAIL: _____

ADULT BOWLERS (AGES 16 & ABOVE)

NAME	WPA MEMBER?
1. _____	YES NO
2. _____	YES NO
3. _____	YES NO
4. _____	YES NO
5. _____	YES NO
6. _____	YES NO
7. _____	YES NO
8. _____	YES NO

NON-BOWLING BANQUET GUESTS

NAME	(CIRCLE ADULT OR JUVENILE)
1. _____	ADULT / JUVENILE
2. _____	ADULT / JUVENILE
3. _____	ADULT / JUVENILE
4. _____	ADULT / JUVENILE

JUVENILE BOWLERS (AGES 15 & UNDER)

NAME	AGE	WPA MEMBER?
1. _____		YES NO
2. _____		YES NO
3. _____		YES NO
4. _____		YES NO

FEES & COSTS

PLEASE NOTE: Prices for bowling do NOT include banquet.

Adult Bowlers
Ages 26 & Above\$22.00 x ____ = \$ _____

Adult Bowlers
Ages 16 - 25.....FREE x ____ = ____ N/A

Juvenile Bowlers
Ages 15 and Under\$5.00 x ____ = \$ _____

Banquet Guests
Ages 16 - 25\$32.00 x ____ = \$ _____

Banquet Guests
WPA Adult Life Benefit
Members Ages 26 & Above\$32.00 x ____ = \$ _____

Banquet Guests
Non-members
Ages 26 & Above\$42.00 x ____ = \$ _____

Juvenile Banquet Guests
Ages 12 - 15\$10.00 x ____ = \$ _____

Juvenile Banquet Guests
Ages 11 and Under.....FREE x ____ = ____ N/A

TOTAL FEES & COSTS\$ _____

NOTE: Annuity-only non-members will be charged member rates if they have a minimum of \$500 in their annuity. Non-members will pay member rates if they become a member by April 11, 2014.

----- **METHOD OF PAYMENT (Check One)** -----

☐ **PAYING BY CHECK.** Mail completed form & check to:
Bowling Committee, William Penn Association
709 Brighton Road, Pittsburgh, PA 15233
Make check payable to "William Penn Association"

☐ **PAYING BY CREDIT CARD.** Mail completed form to the
address above and call 1-800-848-7366, ext. 112 to
complete payment process.

HOTEL ACCOMMODATIONS INFORMATION

Hotel accommodations will be at the **DoubleTree by Hilton Hotel Pittsburgh-Meadow Lands**. All bowlers and guests are responsible for making their own hotel reservations. To reserve your room(s), call the hotel at 724-222-6200, or go online at www.pittsburghmeadowlands.doubletree.com. Use the group code "WPA" to receive our special rate of \$129 per night (double occupancy). **DEADLINE FOR HOTEL RESERVATIONS IS 3:00 P.M., SUNDAY, MARCH 30, 2014.**

**All bowling & banquet reservations must be received
at the Home Office by April 11, 2014**

31st Annual WPA Golf Tournament & Scholarship Days

Quicksilver Golf Club / Pittsburgh Airport Marriott

Friday-Saturday, July 18-19, 2014



10



423

408

393

279

Par 4

274



Come and join us for a weekend of fun for the entire family when WPA hosts our 31st Annual Golf Tournament & Scholarship Days, July 18 and 19.

This year, our tournament returns to the Quicksilver Golf Club in Midway, Pa. This magnificent course has played host to not only four previous WPA tournaments but also a number of tournaments sponsored by the Senior PGA Tour and the Nationwide Tour. Golf Digest has awarded it a 4-star rating. Golf Week Magazine calls it one of the top 15 courses in Pennsylvania and the best public course in the state.

While the adults enjoy this championship course, our younger members and guests are invited to join us for the Mini-Golf Open. All WPA members ages 6 to 15 are welcome to play a FREE round of miniature golf at Scally's Golf Center in Coraopolis, Pa., on Saturday, July 19, beginning at 10:00 a.m. Non-members can play for \$5 per child. There will also be special prizes awarded. (Mini-Golf Open registration form appears on page 19.)

The weekend's festivities begin Friday, July 18, with the annual Friday night golfers' reception at the Pittsburgh Airport Marriott. The reception is free to golfers and their family members. Non-golfing guests can attend the reception for \$12. Those planning to attend MUST pre-register for the reception (see form opposite page). The evening will feature food, refreshments, the ever-popular Chinese auction, a Mini-Monte Carlo Night for adults and caricature drawings for children.

Our 18-hole tournament will begin the next morning with a shotgun start at 8:30 a.m. Play will be a straight scramble. Along the course, golfers will have the chance to win prizes as part of our traditional skill shot contests, including longest drive, longest putt, closest to the pin and closest to the line. All golfers will also enjoy the use of GPS-equipped carts, and a hot dog and beverage at the turn.

Our weekend's official activities will conclude with the annual golf barbeque to be held at the Quicksilver Golf Club immediately following the tournament.

Accommodations will be at the Pittsburgh Airport Marriott. Room rates are \$105 per night based on double occupancy. All rooms will be reserved on a first-come/first-served basis and are subject to availability. All golfers and guests must make their room reservations directly with the hotel by calling toll-free 1-800-328-9297. To receive our special room rate, use group code WNO for phone reservations and group code WNOWNOA for online reservations. Hotel reservations must be made by June 20 to get the WPA rate.

The tournament entry fee is \$112 for WPA members and \$122 for non-members. This fee includes green fees, bag service, locker room service, GPS-equipped golf carts, a sandwich and beverage at the turn AND admission to the golf barbeque. Tickets for the barbeque are \$42 for WPA adult members age 16 and older, \$52 for adult non-members, \$12 for teens ages 12 to 15, and free for children ages 11 and under.

An "Early Bird" discount will be offered to all golfers and non-golfing barbeque guests. Golfers and non-golfing barbeque guests can save \$10 off either their golf entry fee or their barbeque admission if they mail and postmark their entries and reservations by June 10, 2014.

Once again, the tournament will feature the fun and exciting hole-in-one contests. All eligible members who score a hole-in-one at the designated par-3 hole during tournament play will win a \$15,000 cash prize. Any non-member who scores an ace on the designated hole will win \$7,500. Plus, cash prizes will be awarded to golfers who score a hole-in-one on any of Quicksilver's other par-3 holes during tournament play. On those holes, eligible WPA members will win \$5,000, while non-members can take home \$2,500.

If a hole-in-one is not scored on the \$15,000 hole, a special \$500 cash prize will be awarded to the eligible member who gets his or her tee shot closest to the pin on that hole. By "eligible member" we mean a golfer who is an adult life benefit member of William Penn Association by June 24, 2014, with at least one year's premiums paid.

To enter the tournament and reserve your seats for the barbeque, complete the form found on the opposite page and send it to the Home Office by June 24. Be sure you include your check covering tournament fees, barbeque tickets and admission to the Friday night golfers' reception (if applicable).

Don't miss this great weekend of golf, good food and fraternalism which benefits our Scholarship Foundation.

31st Annual WPA Golf Tournament & Scholarship Days

REGISTRATION FORM

Golf Foursome Information

GOLFER 1

Name _____

Address _____

City _____ State _____ Zip _____

Email _____

Birthdate _____ WPA Cert. # _____

GOLFER 2

Name _____

Address _____

City _____ State _____ Zip _____

Email _____

Birthdate _____ WPA Cert. # _____

GOLFER 3

Name _____

Address _____

City _____ State _____ Zip _____

Email _____

Birthdate _____ WPA Cert. # _____

GOLFER 4

Name _____

Address _____

City _____ State _____ Zip _____

Email _____

Birthdate _____ WPA Cert. # _____

Non-Golfing Barbeque Guests

Name _____

Address _____

City _____ State _____ Zip _____

Email _____

Name _____

Address _____

City _____ State _____ Zip _____

Email _____

Hotel Accommodations

Pittsburgh Airport Marriott

777 Aten Road, Coraopolis, PA 15108

Phone: 1-800-328-9297

Use Group Code: WNOWNOA for online reservations

WNO for phone reservations

Room Rate (per night) = \$105.00 (plus tax)

Check-in - 3:00 p.m. / Check-out - 12:00 p.m.

All golfers and guests must make their own hotel reservations **by June 20** directly with the hotel. Reservations will be taken on a first-come/first-served basis and will be subject to availability.

Method Of Payment (Check one)

☐ PAYING BY CHECK. Mail this form & check to:
Golf Committee, William Penn Association
709 Brighton Road, Pittsburgh, PA 15233
Make check payable to "William Penn Association"

☐ PAYING BY CREDIT CARD. Mail this form to the address above and call 1-800-848-7366, ext. 112, to complete payment process.

Golf Entries & Barbeque Reservations are due at the WPA Home Office by June 24, 2014

Contact Person Information

Name _____

Address _____

City _____ State _____ Zip _____

Phone _____ Branch _____

E-mail _____

Fees & Costs

WPA LIFE BENEFIT MEMBERS AGES 16 & UP

Golf Fee & BBQ - \$112 (\$102 Early Bird*) X _____ = _____

Barbeque Only - \$42 (\$32 Early Bird*) X _____ = _____

NON-MEMBERS AGES 16 & UP

Golf Fee & BBQ - \$122 (\$112 Early Bird*) X _____ = _____

Barbeque Only - \$52 (\$42 Early Bird*) X _____ = _____

CHILDREN (Members & Non-members)

Barbeque: Children Ages 12 to 15 - \$10 X _____ = _____

Barbeque: Children up to Age 11 - FREE X _____ = FREE

FRIDAY NIGHT RECEPTION

Golfers & Their Family Members - FREE X _____ = FREE

Other Non-Golfing Guests - \$10 X _____ = _____

TOTAL FEES & COSTS = _____

***Early Bird rates will apply to all golf entries and barbeque reservations mailed and postmarked by June 10, 2014.**

NOTE: Annuity-only non-members will be charged member rates if they have a minimum of \$500 in their annuity. Non-members will pay member rates if they become a member by June 24, 2014.

WPA Tour 2014

The Best of Hungary • September 13-26

by Endre Csoman

RESERVATIONS are now being accepted for the 2014 WPA tour of Hungary which will focus entirely inside the present day borders of Hungary. The WPA tour will depart from Pittsburgh on Saturday, Sept. 13, and include 13 days and 12 nights in and around Budapest and other towns inside of Hungary.

Here is an overview of the itinerary:

- Visit Budapest's shopping district near Váci Street and Vörösmarty Square.
- Dinner on a Danube River boat cruise.
- Free time to explore Budapest.
- Visit Esztergom's Basilica with wine tasting in its Primas wine cellar.
- Renaissance Knights tournament in Visegrad.
- Boat trip on Lake Balaton, visit Balatonfüred and Tihany, Bory Castle in Székesfehérvár, peasant wedding party in Lovas Csárda.
- Visit Veszprém and the Herend Porcelain factory, attend the Reformed Age Days Festival that has a 19th Century theme, cross the Danube, view a live horse show in Varga Tanya.
- Visit Kecskemét and its City Hall.
- Travel to northeastern Hungary to visit the Tokaj Wine growing region.
- Travel to Nyíregyháza and Máriapócs, pálinka distillery and farewell dinner in hotel.

We will stay in beautiful hotels, travel in an air-conditioned bus and have an English-speaking guide. Breakfast daily and one other meal daily is included in the land tour price. Some mornings are free for optional sightseeing tours and shopping for folk art.

For the second year in a row, we have adjusted the payment method to better meet the needs of our travelers, and so we require separate payments for the flights and land tour.

The land tour payments must be made payable to William Penn Association and must be paid in full by May 30. The land tour price for WPA life benefit members is \$1,740 for double occupancy and \$2,239 for single occupancy. Non-members must add \$500 to the land tour price. If you are interested in becoming a William Penn Association member for the trip discount (and other fraternal benefits), please contact Barbi Tew at 1-800-848-7366, ext. 120, for more information.

Roundtrip airfare from Pittsburgh is \$1,358.50 for both WPA members and non-members, and is payable by check only to Discover Africa, our travel agent for the tour, by May 30. Please make airfare checks payable to "Discover Africa" and write "WPA Hungary Tour" in the memo section along with your phone number.

Since the tickets and trip are non-refundable, we recommend all travelers purchase cancellation/medical insurance, just in case. Hadas Rudy at Discover Africa can help you choose the right policy for you.

Please note that the itinerary and applicable fuel surcharges are subject to change. Travelers must fly with Discover Africa to go on our land tour.

Again, the deadline for reservations and full payment is May 30, 2014. All airfare and land tour payments, your name as it appears on your passport, your date of birth, and your gender are due at that time.

Hadas at Discover Africa will need you to send her a copy of the first page of your passport as soon as you register for the trip. She suggests you scan it, then either email it to her at hadas@discover-africa.net; fax it to her at 314-454-5733 or mail it to her with your airfare payment at:

Discover Africa
Attn: Accounting
23811 Chagrin Blvd., Suite 105
Beachwood, OH 44122

Please make sure that your passport is valid for at least six months beyond your return date. If you are holding a foreign passport, please let us know right way to see if you will need an entry visa into Hungary.

For more information about the tour, please contact Endre Csoman at 1-800-848-7366, ext. 136. For questions about flight arrangements and fares, contact Hadas Rudy at Discover Africa at 866-495-7417 or 314-367-9180.



(Photo by Joe Arnosky)

BUDAPEST

HUNGARY

Parliament at Dawn
(Photo © Can Stock Photo Inc./Interlight)

Land Tour Price: \$1,740.00 based on double occupancy. Single accommodations price is \$2,239.00. The land tour price shown is for WPA life benefit members. Non-members must add \$500 to the listed price. This price includes all hotel accommodations in Hungary, motorcoach transportation in Hungary, breakfast and one other meal daily, and all sightseeing tours and events listed in the final itinerary. **This price does not include airfare.** Airfare price is \$1,358.50 for both members and non-members, with departure from Pittsburgh only, and is to be paid separately. Itinerary and airfare taxes are subject to change. To reserve your place on the WPA Tour 2014, please complete the reservation form below and mail it--along with your land tour deposit of \$1,000.00--to the WPA Home Office. If paying by credit card, mail the completed form to the Home Office and call 1-800-848-7366, ext. 112, to complete the payment process.

WPA Trip to Hungary 2014 Reservation Form

Name (as it appears on your passport): _____

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 (\$2,239*) ☐ Double Occupancy (\$1,740 per person*) Roommate's name: _____

Flight Information: City of Departure - Pittsburgh • Airfare = \$1,358.50 • Seat Preference (check one): ☐ Window ☐ Center ☐ Aisle

Method of Payment: ☐ Paying by check (Check enclosed) ☐ Paying by credit card (See instructions below)

If paying by check, send this form, along with your deposit of \$1,000 per person made payable to "William Penn Association", to:

WPA Tour 2014, William Penn Association, 709 Brighton Road, Pittsburgh, PA 15233

If paying by credit card, mail completed form to the Home Office and call 1-800-848-7366, ext. 112, to complete payment process.

*** Land tour prices listed are for WPA life benefit members. Non-members must add \$500 to price listed.**

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: _____

Just 4 Kidz

with Gerry D. Clown

Happy Easter!

Can you believe it's spring time? I hope my snowman melts before the Easter bunny comes hopping by. Anyway, it's my turn to decorate for Easter this year, and I need lots and lots of help. I want all of my friends ages 12 and under to decorate an Easter egg and send it to me. Decorate the egg to the right, cut it out and send it to me

at the WPA Home Office. Make sure you send me your name, address, phone number and email

address, too! If I use your egg, I will send you a McDonald's gift card.

Remember: you must be a WPA member age 12 or under. Deadline for entries is April 25, 2014.

Send your entry to:

Gerry D. Clown,
C/O William Penn Association,
709 Brighton Road,
Pittsburgh, PA 15233



Calling All Kidz!

WPA Mini-Golf Open

for children ages 6-15

Saturday, July 19 • 10:00 AM • Scally's Golf Center, Coraopolis, PA

Fun • Prizes • **FREE!** for WPA members ages 6-15

\$5 for non-members ages 6-15 • \$6 for adults



Children under the age of 8 must be accompanied by an adult. Meet at Scally's Golf Center no later than 9:45 a.m. so that the Open can begin on time. Transportation to Scally's is on your own. Directions will be provided upon request.

Registration for the Mini-Golf Open is free for WPA members ages 6 to 15.

Non-members ages 6 to 15 will be charged a fee of \$5.00.

Member and non-member adults may play for a fee of \$6.00. Adults are not eligible for prizes.



**Just for fun,
color the
Easter Bunny!**

All illustrations © Can Stock Photo Inc./Clairev

2014 WPA Mini-Golf Open Reservation Form

Name: _____ Date of Birth: _____

Address: _____

Phone: _____ Email: _____

WPA Member age 6-15? ☐ Yes ☐ No (If no, please enclose appropriate fee, payable to "William Penn Association")

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

DEADLINE FOR MINI-GOLF RESERVATIONS - June 24, 2014 • Mail this form to:
Mini-Golf, William Penn Association, 709 Brighton Road, Pittsburgh, PA 15233

Eligibility Rules for Year 2014 Scholarship Grants

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

a) The student applying for a scholarship grant must be an individual life benefit member of William Penn Association in good standing for four (4) years.

b) For both new and renewal applicants, the students must be the child or grandchild of a life benefit member of William Penn Association in good standing. For the 2014 school year, the parent/grandparent must be a life benefit member for at least four (4) years as of January 1, 2014.

c) Scholarship grants are awarded to full-time undergraduate students only if they have been accepted by or are currently attending an accredited college, university or school of nursing.

d) Grants are awarded for a two- or four-year period.

e) **New applicants** must submit the following:

1. WPFA Scholarship Foundation, Inc., Application for Scholarship Grant, which can be found in this issue of *William Penn Life*. An application also may be obtained by writing to: President, William Penn Fraternal Association Scholarship Foundation, Inc., 709 Brighton Road, Pittsburgh, PA 15233, or may be downloaded from the Association's website at www.williampennassociation.org.

2. An Essay of 100 words or fewer answering the question: **"Who do you most admire and why?"** Essays exceeding 100 words will NOT be accepted.

The Scholarship Application and Essay must be mailed and postmarked by Saturday, May 31, 2014. We recommend the student submit these materials via Certified Mail to ascertain proof of mailing date.

3. A transcript of the student's latest high school scholastic record.

4. A copy of the student's SAT/ACT scores or waiver letter from the school in which enrolled.

5. Proof of enrollment for the Fall 2014 school term.

Items 3, 4 and 5 must be mailed and postmarked by **Tuesday, September 30, 2014.**

f) **Renewal applicants** must submit the following:

1. A letter requesting a renewal grant.

2. An Essay of 100 words or fewer answering the questions: **"Who do you most admire and why?"** Essays exceeding 100 words will NOT be accepted.

The Renewal Letter and Essay must be mailed and postmarked by Saturday, May 31, 2014. We recommend the student submit these materials via Certified Mail to ascertain proof of mailing date.

3. A copy of the student's latest scholastic record. All renewal applicants **must maintain a cumulative Grade Point Average of at least 2.5 on a 4.0 scale to qualify.**

4. Proof of enrollment for the Fall 2014 school term.

Items 3 and 4 must be mailed and postmarked by **Tuesday, September 30, 2014.**

g) All applications, renewal letters and essays must be submitted and signed by the student requesting the grant and mailed to the attention of the President. Eligibility rules for renewal grants will be in accordance with the eligibility rules in effect for the initial grant. Materials submitted by anyone other than the student will not be considered. **E-mailed submissions will NOT be accepted.**

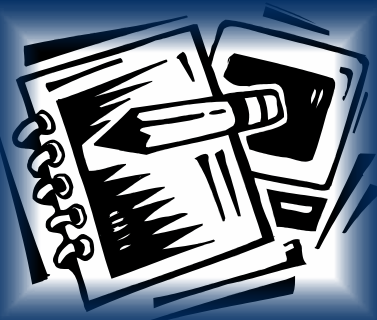
h) Scholarship grants will be awarded by the Executive Committee of the William Penn Fraternal Association Scholarship Foundation, Inc., once each year. Grants will be paid directly to the applicant provided the student is a life benefit member in good standing on the date the check is issued and all of the eligibility requirements stated herein have been met.

i) If for any reason the recipient does not attend college after receiving the grant, it must be returned to the William Penn Fraternal Association Scholarship Foundation, Inc.

j) In compliance with current privacy laws, all information in regards to the scholarship status will be divulged only to the applicant/student.

k) All applications, renewal letters and essays must be mailed and postmarked by **Saturday, May 31, 2014.** Any applications, renewal letters and essays postmarked after that date will not be considered.

If unsure of eligibility rules, the student may call Mary Ann Kelly-Lovasz at the Home Office at 1-800-848-7366, Ext. 128, or e-mail us at scholarship@williampennassociation.org.



WILLIAM PENN FRATERNAL ASSOCIATION SCHOLARSHIP FOUNDATION, INC.

Application for Scholarship Grant for the Academic Year of 2014-2015

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



STUDENT APPLICANT INFORMATION

1. NAME: _____ **2. DATE OF BIRTH:** ____/____/____
Last First Middle Initial

3. ADDRESS: _____
No. Street

City State Zip Code

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

6. E-MAIL ADDRESS: _____

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

School	Location	Years Attended

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

9. ACCREDITED COLLEGE OR UNIVERSITY WHERE ACCEPTED:

School Name: _____ **Year Will Be Attending in School:** ☐ Freshman ☐ Junior ☐ Sophomore ☐ Senior

Street Address or P. O. Box: _____

City: _____ **State:** _____ **Zip Code:** _____

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

Completed application must be mailed and postmarked by May 31, 2014

William Penn Fraternal Association Scholarship Foundation, Inc.

APPLICATION FOR SCHOLARSHIP GRANT (Continued)

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

Name

Address

Occupation

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

13. WILLIAM PENN ASSOCIATION MEMBERSHIP/BENEFIT INFORMATION:

Student Applicant

Parent or Grandparent of Applicant

Name: _____

Life Insurance Certificate Number: _____

Branch Number: _____

PLEASE NOTE: For new applicants, you must submit your essay along with this completed application form to be considered for a grant. The application and essay must be mailed and postmarked by May 31, 2014. Also, you must submit: (1) a transcript of your high school scholastic record or college grades; (2) your SAT/ACT scores; and (3) proof of enrollment for the coming fall term. Failure to submit these items by the date specified in the Eligibility Rules will result in the forfeiture of your grant.

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

Signature of Applicant

Date

Completed application must be mailed and postmarked by May 31, 2014

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!

Members and friends of WPA are invited to a weekend of family fun at the WPA Annual Bowling Tournament on May 2 and 3 to be held at Meadows Racetrack and Casino in Washington, Pa. I hope to see you there this year. Even if you don't or can't bowl (like me), go for the delicious buffet and the wonderful company. It's great fun!

We've had our own "winter of discontent" over the past few months, with ugly weather reigning over us and "all the clouds that lour'd upon our house." (Quotes from William Shakespeare's play *The Tragedy of Richard III*.) It has been difficult for many to get out and accomplish even basic daily tasks due to the bitterly cold temperatures and record snowfalls.

Unfortunately, the unpleasant weather took a toll on many who became ill. To them, we send our best wishes for a speedy recovery.

Our sympathies go out to others who lost loved ones.

We pray that more pleasant weather is just around the corner. When it finally arrives, we plan to take full advantage of it, enjoy the sunshine and "join hands" for a productive year with our William Penn Association branches.

If you have any news to share, please let me know so I can include it in our branch news reports.

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



Enjoying the the 24th annual Paprika! Ball March 1 in Cleveland are (l-r) National Director Richard E. Sarosi, Branch 14 President Caroline H. Lanzara, the Rt. Rev. Dr. Csaba Krasznai of the First Hungarian Reformed Church of Cleveland, and Beata Krasznai.

Branch 14 Cleveland, OH

by Richard E. Sarosi

Kellemes húsvéti ünnepeket kívánnunk mindenkinek. Best wishes for a blessed Easter to all of our members and friends.

Winter activities in the Hungarian community continued to take place in Cleveland. There is nothing like a boost of paprika to get the body moving on a cold Cleveland winter night. The 24th Paprika! Ball was held at the Cleveland Ritz Carlton Hotel on March 1. The grand ballroom was a picture of spring, with tulip centerpieces in a variety of pastel colors and accented by neon candle holders. The place settings were lit by the multi-colored neon rings that each guest could wear. You could see the theme for the evening--"Diamonds of Science: Honoring the Brilliance of Hungarian Minds"--taking shape and those Hungarian minds at work.

The ball was hosted by the Cleveland Hungarian Development Panel (CHDP) in collaboration with the Great Lakes Science Center. Many famous Hungarians, including some from Cleveland, were acknowledged for their creativity and contributions. Ernő Rubik, inventor of the Rubik's Cube, sent a letter of good wishes from Budapest to the Paprika! Committee, which was displayed and

reprinted in the program book.

A special thank you to CHDP-President Elizabeth Papp Taylor, Paprika! Ball Chair Albert L. Ladanyi and Kori Smith for their welcoming remarks and gracious hospitality. It was my pleasure to provide greetings from William Penn Association and to present our gift to the CHDP.

The CHDP is a non-profit organization which promotes and supports educational and cultural ties between Hungarians and Americans. Its mission is to provide assistance and promote the exchange of ideas for Hungarian projects in the areas of commerce, education, health and human services.

The evening's entertainment included music for dancing by Harmonia, a performance by the Cleveland Hungarian Scouts Hungarian Folk Ensemble and a silent auction.

Branch 14 is planning to make a food donation to a local food bank in April. Members are asked to bring a bag of groceries to the April meeting. Hunger is experienced throughout the year, not just at the holidays. Please remember those who are less fortunate or those who are experiencing hard times. Please remember your local food banks and donate canned goods, non-perishable items (e.g., teas, pancake mix, pancake syrup, peanut butter, jelly, etc.) or simple personal items (e.g., toothpaste, soaps and feminine hygiene products).



Branch 14 member David Valentine (right), the newly elected vice president of the Hungarian Council of Lorain County, with fellow officers John Peters (left), president emeritus, and Robert Haresty, president.

Congratulations to Branch 14 member David Valentine who was recently elected vice president of the Hungarian Council of Lorain County. The council is a sponsor of the Hungarian Day Picnic and the princesses for the Lorain International Festival. The group does other charitable work, such as making and selling kolbász, with the proceeds donated to the Hungarian Reformed Church of Lorain. Congratulations, David!

Be sure to mark your calendars for WPA events taking place in 2014. This issue of *William Penn Life* has information and registration forms for many of the events listed below.

- May 2 & 3, WPA Annual Bowling Tournament at the Meadows.
- May 10, Branch 14 Join Hands Day (tentative date subject to change).
- June 7, Hungarian Heritage Night with the Lake Erie Captains in Eastlake, Ohio. Contact Branch Coordinator Violet Sarosi at 1-440-248-9012 if interested. Seating is limited; first come, first served.
- July 18 & 19, WPA Annual Golf Tournament & Scholarship Days at Quicksilver Golf Club.
- Aug. 3 to 9, Hungarian Heritage Experience at Scenic View.
- Sept. 6, WPA Picnic-A Great Fraternal Fest at Scenic View. The Branch 14 bus is full. Check with Branch Coordinator Violet Sarosi at 1-440-248-9012, for any cancellations.
- Sept. 13-26, WPA Tour 2014.
- Nov. 22, Branch 14 family Christmas party.

Be sure to check *William Penn Life*

each month for updates, registration forms and deadlines for all WPA activities.

The officers of Branch 14 would like to say "welcome" to our new members.

We wish our Branch 14 student members continued success in their studies this academic school year.

The officers of Branch 14 extend our sympathy to those who have recently lost a loved one. May they rest in peace.

Get well wishes are being sent to all members who might be feeling under the weather. We send special wishes to Arlene Csoman as she continues to heal. Please keep all of our members in your prayers.

Happy birthday and happy anniversary wishes are being sent to all branch members and Home Office staff celebrating an April birthday or anniversary.

Please note that the time for our branch meetings has changed. Our next branch meeting will take place on Wednesday, April 2, 2014 at 7:00 p.m. at the First Hungarian Reformed Church, 14530 Alexander Road, Walton Hills, Ohio. Adult Branch 14 members are welcome to attend.

Branch members having news to share about themselves or family members can reach me at RichSaro@att.net or at 1-440-248-9012.

Branch 18 Lincoln Park, MI

by Barbara A. House

I know it's hard to believe, but spring has finally sprung...I think. We in Florida have had a fairly warm winter, but I know the majority of you wonderful members have really suffered. Now, we can only hope we don't get the opposite type of weather. I am not a warm weather fan, but it sure does beat 40 degrees below zero.

I have the dates for all of Branch 18's trips for 2014.

Our Traverse City trip is scheduled to leave June 23 and return

June 26. We have a full itinerary, from sand dunes to wine tasting to gambling. Your cost is \$250 per person. That includes transportation, hotel, luggage handling and some meals.

Our annual trip to the WPA Picnic-A Great Fraternal Fest leaves Sept. 5 and returns Sept. 6. Cost for this trip is \$95 person.

Our trip to Soaring Eagle will be Oct. 21 and 22. The cost for this trip is \$95 per person.

Finally, we have a new trip we're trying this year. We have booked an overnight stay at the FireKeepers Casino on Nov. 11 and 12. The costs for this trip will also be \$95 per person.

You may have noticed the price for all our trips has been raised slightly. As you can imagine, those increases are due to higher costs for the bus and gasoline.

Please let me know as soon as possible if you plan to join us for any of these trips.

Remember also our WPA bowling and golf events. We work hard every year to make our fraternal events better and better for you. We need your participation to continue offering these wonderful events. I can't wait to see you all at the bowling tournament this May 2 and 3.

Our branch meetings resume on Wednesday, April 16, at 7:00 p.m. at the Hungarian American Cultural Center on Goddard Road in Taylor. Remember to bring animal food donations. The shelter we support also takes towels, rugs and blankets because many of the animals are sleeping on concrete floors. We support the shelter year round.

Congratulations to Andy McNelis on his recent retirement. Andy chairs our Scenic View Committee, and I can assure you that will keep him busy. Enjoy yourself, Andy. You deserve many good wishes.

Special get well wishes to Doug Truesdell, Arlene Csoman, Shirley Gegus, Mary Tirpak, Sandra Stocks, Irene Tinsley and Anna Kopicko. Each of you is special. Please get well soon.

Please remember in your prayers all our deceased members and their families, especially Mark Haas (husband of Victoria Haas), and Marty and Diane Malloy on the death of



Members of Branch 18 attending the White Rose Ball Feb. 1 in Dearborn, Mich., surround the evening's guests of honor, Ursula and Tamas Markovits (front, center)

Marty's mother. May they rest in peace.

Happy April birthday to Steve Charles, Dora McKinsey, Rose Antal, Endre Csoman and Tamas Markovits. May they all have many more.

Remember our Join Hands Day event is June 7. We begin at the Hungarian American Cultural Center at 10:00 a.m. Bring your shovels, kneelers or whatever you need to make your job easier. Lunch will be served.

I can always be reached at 313-418-5572 or 734-782-4667.

Have a wonderful Easter. The holiday is much later this year. We can only hope the weather will be much better by then.

May flowers always line your path and sunshine light your way. May songbirds serenade you every step along your way.

Branch 28 Youngstown, OH

by Kathy Novak

Hoping all our readers will have a wonderful, blessed Easter season.

The Youngstown commemoration of the 1848 Hungarian War of Independence was held March 16, too late for inclusion in this month's magazine. See next month's branch

article for a full report on this event.

The WPA Annual Bowling Tournament at the Meadows is just around the corner. I hope everyone has made their reservations with the Home Office and hotel. We're looking forward to seeing you there.

Thank you to the members of the First Hungarian Reformed Church of Pittsburgh for hosting the annual traditional council dinner. WPA had a very nice turn out. It's always nice spending time with all our WPA friends, but it also gave us time to make new acquaintances.

Get well wishes to everyone who has not been feeling up to par. Special wishes go out to Al Sams, Janet Palotsee, Frank Tobias, Leslie Polgar, Margaret Kutty, Margaret Maty, Arlene Csoman and Nancy Gunyula.

Best wishes to all those celebrating a birthday or anniversary. Special happy "silver" to WPA Sales and Marketing Director Jeff DeSantes and his wife Julia.

Branch 28 will be chartering a bus to attend the WPA Picnic-A Great Fraternal Fest this September. This is a great day that's full of fun, so please reserve your seat as soon as possible.

Our sincere sympathy goes to all those who have recently lost a loved one.

For information about our branch

activities, or for answers to your questions about WPA life insurance and annuity plans, please call either Kathy Novak at 330-746-7704 or Alan Szabo at 330-482-9994.

Branch 34 Pittsburgh, PA

by Marguerite McNelis

Winter is finally over and spring is here! I hope we do not have another winter like this one for a long, long time. I also hope everyone has a blessed Easter and is able to spend it with your loved ones. Please take a moment and pray for all our service men and women, especially those in harm's way.

On Feb. 23, the branch members got together to celebrate the 128th anniversary of William Penn Association. The gathering was to remember the 13 coal miners who had the foresight to establish what now has grown into the largest and only Hungarian fraternal benefit society in the United States.

Remember to check out *William Penn Life* to keep up on future fraternal events.

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

Branch 89 Homestead, PA

by Lisa S. Toth-Maskarinec

It's finally here--Daylight Savings Time! That means spring is close behind. Goodbye, snow! Hello, flowers! Branch 89 hopes everyone has survived these awful winter months. As the old Beatles' song says: "Here comes the sun."

As this issue was going to press, we were attending our first branch movie night at the AMC Loews theater at the Waterfront on March 22. The plan was for everyone to get together for dinner at the Loews Club inside the theater, then everyone would attend the movie of their choice. We hope all who came had a good time.

We need your help. We would like to honor the oldest member of our branch with a surprise at an upcoming meeting, and we need to know who this person may be. If you believe you are the oldest member of Branch 89, please contact either Branch President, John S. Toth or Lisa Toth-Maskarinec. We already have received one name from the Home Office.

Hold the date: Our Third Annual Golf Outing is scheduled for Sunday, Aug. 17, at Westwood Golf Club. We will be joining forces with the Steel Valley Rotary Club in the hopes of not only increasing the number of golfers but also meeting potential members for our branch. More information will follow.

Just a few activities in the planning stages for our branch include:

- all-night cosmic bowling,
- a weekend trip to New York,
- a night at the casino, and
- a branch outing at the ballpark.

Also, if there is enough interest, we would like to have a "Dine Around the Area" night. We would choose a different restaurant each month and go there for dinner and some good times.

While we may not be as big as some of the other branches, we are still strong. We look forward to meeting a lot of our members at some of these events.

We are sorry to report the death of branch member Michael A. Krack. Mike and his wife Patty were loyal supporters and members of our branch. Even while Mike was ill, he made sure to support Branch 89 in whatever way possible. We will miss Mike and wish God's blessings on Mike's wife, Patty, his son Michael and his daughter-in-law Jacqueline.

On a happier note, our Branch is also working on a fundraiser for early fall. We plan to sell something that many of you have enjoyed at the WPA Picnic-A Great Fraternal Fest: gulyás by Chef János and his cast of merry men. The date would probably be in October, subject to approval and arrangement by all involved. Here's your chance to enjoy some of Chef János' "State-Wide Gulyás." We will be taking orders. What better way to start the fall season than with a good slice of bread

and gulyás? As my late father used to say: "It doesn't get any better than this." More information to come.

Belated birthday greetings go to Patricia L. Walochik, our very own special Irish leprechaun, on March 17.

April birthday wishes go to Helena Lubiano Walochik on April 4, one of Branch 89's members in Spain; to Branch Vice President Tim Toth on April 5; to Branch Secretary-Treasurer Ruth Toth--84 and still going strong--on April 7; and to Dr. Keith S. Toth in New York City on April 12.

Branch 89 continues to collect codes from Coke products. These codes will be turned into points which can then be redeemed for various merchandise and prizes to be used at our outings. We have collected and redeemed over 5,000 Coke Rewards points. In doing so, we will be able to give away higher valued merchandise for next to no cost for the branch. Thanks to all who have helped us. Anyone with codes can email them to Mark at maskarinac1836@comcast.net or send them to 1836 Timothy Drive, West Mifflin, PA 15122.

We are also collecting Kellogg's Family Rewards Points this year. The codes are found inside the box, usually on the front or back. Look for boxes of Kellogg's, Keebler, Sunshine and Morningstar Farms products featuring the Family Rewards Points insignia. Just cut out the code, mail it to us, and we'll do the rest.

We would like to wish everyone a Happy Easter and ask that you take time to celebrate and remember the true reason for Easter.

Please contact the Branch Co-

ordinator if you'd like to see other activities, and we'll do our best to accommodate those requests.

For any of your life insurance needs, please continue to call Ruth Toth at 412-872-5022.

Branch 129 Columbus, OH

by Debbie Lewis

Spring is finally here. When I think of spring, I think of warmer weather, birds chirping in the morning air, flowers blooming and the good times of an Easter gathering with family. Easter this year is on April 20.

As the weather gets warmer, don't forget to watch out for children darting into the street and the sometimes hard to see motorcycles. Please drive safely!

We would like to wish a warm welcome to our newest branch member, Barbara Heffelfinger.

On Sunday, April 13, after the 10:00 a.m. service, there will be a program at the Hungarian Reformed Church located at 365 E. Woodrow Ave. in Columbus. Soup will be served at 11:15 a.m. followed by a film by WOSU-TV entitled "The South Side Of Columbus." It is a history of the neighborhood containing interviews with church members and members of Hungarian Village.

We hope to see some new faces and, of course, all the regular attendees of the WPA Annual Bowling Tournament to be held on May 2 and 3. Also, don't forget to get your reservations in for the 31st Annual WPA Golf Tournament and Scholarship Days to be held on July 18 and 19. Both events are a great time. We hope more of our members will attend this year.

Our next branch meeting will be held on Tuesday, June 3 at 5:00 p.m., at the Hungarian Reformed Church, 365 Woodrow Ave., Columbus. Hope to see you there.

We wish to extend congratulations to all those celebrating birthdays, anniversaries and additions to their families.

Get well wishes to all who have been ill or hospitalized. We hope all have a speedy recovery.



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.



The HotCheer All-Stars—featuring Branch 226 members Shelby Harris and Rylee Heyz—have won numerous titles, including National Champions and Level Grand Champions.

We also extend our sincere sympathy to all who have recently lost a loved one.

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 132 South Bend, IN

by the Branch Officers

Our midwest weather has been very cold and snowy, but at our March 4 branch meeting, the officers of our branch planned the annual summer picnic. Keep July 27 open for our picnic. It will be held at the same place as last year—Potawatomi Park, Pavilion 1. Plan to bring a friend and your family.

We have also decided to sponsor a team in the Challenger Little League.

We have many new branch members, and we would like to welcome them all to our fraternal family.

Congratulations to all celebrating a birthday or anniversary this month.

Happy Easter to all. It will be good to see the spring flowers.

Our condolences to the families of Betty West, Katherine Kenna and Alex Nyari. May they rest in peace.

Branch 226 McKeesport, PA

by Judit Borsay

Happy birthday and happy anniversary to all our members celebrating their special day in April!

Though we all get busy, please remember to keep our military, here and abroad, in your thoughts and prayers.

By the time this is printed, we'll have held our meeting on Tuesday March 18, at Malvene's home. Please call 412-751-1898 for more information about our April meeting.

The WPA Annual Bowling Tournament will be here before we know it. We hope to see you there!

We have some great news to share with you....but first, some background information.

Branch 226 members Shelby Harris and Rylee Heyz, along with their friend who is involved with the Hungarian dance group, Kathryn Makay, are all members of the HotCheer AllStars. As such, they have competed in Indianapolis, Washington, Columbus and Pittsburgh. At these venues, HotCheer earned several titles, including National Champions and Level Grand Champions.

Kathryn is on a Junior level 3 team. Rylee is on Junior level 2, Senior level 4 and Senior Restrict level 5. Meanwhile, Shelby is on Junior level 3, Senior level 4 and Senior level, also called HOT5. This is the highest level a team can compete on.

Now, for the great news.

Branch 249 Dayton, OH

by Mark Schmidt

Birds singing, grass growing, flowers blooming, temperatures rising, the sun shining. Is spring really, finally, here? I sure hope so since I've put the snow blower away. Let's get the grill out and cook some hotdogs. Then, take me out to the ballgame!

The winter was rough for all, but true fraternalism lives with Dayton Hungarians. Everybody enjoyed the wonderful home-cooked meals served on March 9 at the Old Troy Pike Community Church and on March 16 at St. Stephens Catholic Church to commemorate the 1848 Hungarian War of Independence. The ladies of both churches always make my waistline suffer. And the pastries were as good as any *cukrászda* in Budapest.

Speaking of Budapest, do you have your reservations made for the WPA's trip to Hungary this September? You better hurry since it books up quickly. Only limited seating remains.

May you and your family gather and have a blessed time celebrating Easter on April 20.

The Magyar Club Spring Dance will be held April 26 at Kossuth Hall. George Batyi and his Gypsy Strings Orchestra will provide the music. Of course, there will be a delicious dinner available at 6:00 p.m., with

music and dancing to follow.

There's not much going on in May at the local level, except the wedding of two of our Dayton members. My daughter Cassie and Greg Heitman will be exchanging vows at St. Joseph Cathedral on May 17 in Columbus. We wish them the best.

Don't forget to join us at the WPA Annual Bowling Tournament on May 2 and 3. A great time is always had at the Meadows Racetrack and Casino.

We will hold a Join Hands Day project in Dayton on June 14. Tentative plans call for sprucing up the Old North Dayton Park and flag pole area, replacing the American and Hungarian flags and planting flowers.

The Dayton Dragons are so popular that the party decks and suites for all the April and May games have sold out. So, I am looking to see how many local Hungarians would like to attend the game on June 28 at 7:00 p.m. Please contact me a.s.a.p and let me know how many tickets you need. Tickets are \$11 each.

Congratulations to everyone celebrating a birthday this month.

To those celebrating anniversaries, may love continue to grow. We hope you have many more.

We extend get well wishes to those who are sick and hope you recover soon.

For your annuity or life insurance needs, please contact Mark and Anne Marie Schmidt at 937-667-1211, or at amschmidt@msn.com, or contact Michele Daley-LaFlame at 937-278-5970.

Don't forget to get outside and enjoy the good weather.

Branch 296 Springdale, PA

by Mary A. Kelly-Lovasz

We welcome our members back to our regularly scheduled meetings for 2014. We will hold meetings on the following dates: April 10, May 8, Sept. 11, Oct. 9 and Nov. 13. Remember, we meet at 7:00 p.m. at King's Family Restaurant in New Kensington, and we are always looking forward to seeing you. Join us for a brief meeting followed by

fellowship over a pecan ball. At our next meeting, we will discuss ideas for our Join Hands Day project.

Best wishes for a happy birthday go out to all our members celebrating their special day in April, especially John Torma, who celebrates his 95th birthday this month.

We kindly ask you to remember in your prayers all those members who are not feeling well and those who have recently experienced the loss of a loved one.

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 Noreen at noreen-bunny.fritz@verizon.net or call her at 412-821-1837.

Until next month, Happy Easter.

Branch 352 Coraopolis, PA

by Dora S. McKinsey

Spring is finally here. This has been a cold, snowy winter here in Pittsburgh, and most of us are glad to see winter leave.

Happy Easter to all. I hope you all have 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 on May 3 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. 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. You will find more information on the bowling tournament elsewhere in this issue. Reservations need to be made now if you are planning to attend the tournament.

Our golf tournament is being held July 18 and 19 at Quicksilver Golf Club in Midway, Pa., the same location as last year's tournament. The Friday night golfers reception is being held at the Pittsburgh Airport Marriott in Coraopolis, Pa., on July

18. There will also be a miniature golf tournament held at Scally's Golf Center in Coraopolis on July 19 for our young members. Make your plans to attend this fun-filled fraternal event. More details are available in this month's *William Penn Life*.

The 4th Annual Tri-State Picnic is planned for Saturday, May 17, at Scenic View beginning at noon. All members and their families living in the Pennsylvania-Ohio-West Virginia tri-state area are welcome. If you are planning to attend, please bring a covered dish to share. The picnic will last until 4:00 p.m. Come and enjoy good food and fellowship.

Special prayers and get well greetings go out to Arlene Csoman who is recovering from surgery. May God's healing grace continue to touch your life.

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. May your memories sustain you through this difficult time.

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

Spring has officially arrived. The long and snowy winter season is gone. Baseball season has started, and April is in full swing, with the season of Lent ending and everyone looking forward to a warm and blessed Easter.

Branch 800 is happy to be participating in the inaugural WPA Easter Basket Program and will be giving three baskets to help individuals and families enjoy the Easter holiday and celebrate a family gathering. We wish all members a happy and joyous Easter 2014.

We have sent our annual donation to the chaplain at the state correctional institution in Huntingdon, Pa. Our donation helps purchase

Continued on Page 32



My favorite Easter basket

As a young girl growing up in an American-Hungarian home, I always thought Easter was a special time of year.

For most children, the holiday's big moment is finding and enjoying the sweet chocolates of an Easter basket. But, my favorite Easter basket is not the one filled with candy; it's the Blessing Basket. There are many reasons why this version of the Easter basket will always be the most important basket to me.

This oval-shaped basket carries many happy memories and a long history of family traditions. This basket once belonged to my great-grandmother. Because of its age, it comes out of storage just once a year. The basket's faded cover came from Csót, Hungary, many decades ago. The foods with which we fill it are mostly made by my mother and me. Best of all, I have the responsibility of carrying the basket to church for the blessing.

Once in church, I get to choose where the basket is placed. Sometimes there are so many baskets that the priest requests we place them along the communion rail. Of course, the hardest part is waiting to enjoy the savory treats hidden under the cover. We are never allowed to even touch the food until our return home from Easter Sunday Mass.

Over the years I have held conversations with many Hungarians concerning what they place in their Blessing Baskets. I have learned that some churches bless baskets on Holy Saturday, while others do so on Easter Sunday prior to, during or after Mass. Some families consume their food right after the blessing, while others wait until lunch or suppertime on Easter Sunday. Some families place in their baskets non-food items, such as photographs of recently departed loved ones or prayer books.

The April 2014 puzzle is about Blessing Baskets and the things many of us place in them. There are 20 clues.

Good Luck and Happy Easter
Sok Szerencsét és Boldog Húsvéti Ünnepeket

Lizzy Check

Puzzle Contest #103 WINNERS

The winners of our Puzzle Contest #103 were drawn March 5, 2014, at the Home Office. Congratulations to:

Dolores O. Glessner, Br. 8340 Baltimore, MD

Donald R. Kaspersen, Br. 400 Charlotte, NC

Ralph M. Mielnik, Br. 800 Altoona, PA

Elaine Sherman, Br. 132 South Bend, IN

Each won \$50 for their correct entry.

WPA PUZZLE CONTEST #106 OFFICIAL ENTRY

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

My Favorite Easter Basket Word List

Basket	Horseradish	Pogácsa
Blessing	Kiffle	Prayer Book
Church	Kolach	Salt and Pepper
Csót Cover	Kolbász	Szalonna
Eggs	Pálinka	Wine
Ham	Paska	Yellow Cheese
Holy Water	Photographs	

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 #106
709 Brighton Road
Pittsburgh, PA 15233
4. Entries must be received at the Home Office by May 30, 2014.
5. Four winners will be drawn from all correct entries on or about June 6, 2014, at the Home Office. Each winner will receive \$50.

Branch News

Continued from Page 30

religious items and supplies to meet the spiritual needs of the inmates.

Branch 800 wishes a happy birthday to all members celebrating during the month of April. We send out belated birthday wishes to two of our longtime members: Mel Frank, who reached to the pinnacle of 90; and Olive Savino, who turned 93 earlier this year.

Our branch is preparing for our 50-year member recognition luncheon and awards ceremony to be held during our May meeting.

Branch 800 wishes good luck to all the bowlers participating in the WPA Annual Bowling Tournament May 2 and 3. We also wish the best to all members who will be participating in Join Hands Day projects on May 3.

The Pittsburgh Pirates have started their 2014 season, as have their AA-level affiliate, the Altoona Curve. We hope both teams get off to a winning start. Let's show our support by attending some early season games.

Don't forget to contact Bob Jones for all your life insurance and annuity needs. You can reach Bob at 814-942-2661.

Until next month, let's go, Pens!

In Memoriam

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

FEBRUARY 2014

- 0001 BRIDGEPORT, CT
Catherine DiQuattro
Dennis M. Kealey
Carol Ann Tag
Betty Turcsany
- 0005 PHOENIX, AZ
Leo E. Goodacre
- 0008 JOHNSTOWN, PA
Paul E. Miller
Margaret Yantus
- 0013 TRENTON, NJ
Margaret A. Charney
- 0014 CLEVELAND, OH
Jennie Matty
Frances Rhodes
Margaret Smayda

- 0016 PERTH AMBOY, NJ
Pauline Caga
- 0018 LINCOLN PARK, MI
George Bolash
Barbara Orban
Mary Ann Timonte
Stephen Winnick
- 0019 NEW BRUNSWICK, NJ
Katherine M. Nagy
- 0026 SHARON, PA
Ida Jancso
Harriet D. Morar
- 0028 YOUNGSTOWN, OH
Olga E. Chizmar
Helen Hrecska
- 0051 PASSAIC, NJ
Sophie F. Szucs
- 0071 DUQUESNE, PA
Elizabeth M. Kusen
- 0076 PHILADELPHIA, PA
William J. Bodis
- 0089 HOMESTEAD, PA
Ouida Conde

- Laberta D'Amico
William Debreczeni
- 0090 ALLENTOWN, PA
Rose Toth
- 0132 SOUTH BEND, IN
William Ross
- 0216 NORTHAMPTON, PA
Johanna Kohlhauser
Julia Rabenold
- 0226 MCKEESPORT, PA
Margaret P. Drabik
- 0296 SPRINGDALE, PA
Florence Caruso
Caroline Zeigler
- 0336 HARRISBURG, PA
Helen A. Donbach
- 0349 WEIRTON, WV
Joseph F. Pagendarm
- 0383 BUFFALO, NY
Shirley C. McDonald
- 0590 CAPE CORAL, FL
Ruth M. Akey
Stella N. McGrath

- Helen Olah
George T. Risso
- 0720 DEDHAM, MA
Caroline L. Joyce
Leonard M. Paolicelli
- 0723 WORCESTER, MA
Edward T. Betty, Jr.
- 0725 SPRINGFIELD, MA
Lucile M. Corbiere
James F. Leahy
Rose L. Pasotti
- 0800 ALTOONA, PA
Sean T. Murphy
- 8036 SCOTTDAL, PA
Nancy J. Chinchock
Margaret A. Sarkett
- 8114 CLARION, PA
James R. Callihan
Ronald E. Hanold
- 8340 BALTIMORE, MD
Walter S. Lasslo

Recent Donations

WPFA Scholarship Foundation

Donations Through
Premium Payments
FEBRUARY 2014

Branch - Donor - Amount

- 8 - Clarence H. Showalter - \$5.00
- 13 - Joseph A. Mrazik - \$10.00
- 13 - Frank Papp - \$5.00
- 13 - Benjamin C. Lopresti - \$14.00
- 14 - Joseph A. Zupan - \$20.00
- 18 - Richard M. Stubbs - \$2.00
- 19 - Mary Jane Nagy - \$1.00
- 26 - Lex Prindle Sr. - \$5.00
- 28 - Maria E. Schauer - \$3.90
- 28 - Wesley A. Spencer - \$2.00
- 28 - Rebecca A. Spencer - \$2.00
- 28 - Gene R. Birchler - \$10.00
- 28 - Stephen B. Molnar Sr. - \$26.20
- 28 - Christine M. Allison - \$1.00

Our awards lead to far greater rewards

Since 1972 William Penn Association has awarded more than \$2.3 million in scholarship grants to its young members attending accredited institutions of higher learning. Our scholarship program is just one of many benefits available to our members. To learn more on how membership in WPA can benefit your family, call your local WPA representative or our Home Office, toll-free at 1-800-848-7366.

- 28 - Mary P. Balash - \$0.61
- 28 - Daisy C. Acevedo - \$5.00
- 28 - Mary Vargo - \$10.00
- 44 - Mary Ann Kasper - \$5.00
- 44 - Barbara Francis - \$10.00
- 59 - Margaret I. Martin - \$2.00
- 89 - Audrey M. Swartele - \$25.00
- 89 - Tracy B. Findlay - \$3.06
- 129 - Jean A. Boso - \$5.05
- 129 - Amy E. Deeds - \$2.00

- 129 - Stephanie L. Koser - \$3.43
- 226 - Timothy R. Holtzman - \$1.40
- 226 - Carol S. Burlikowski - \$5.00
- 226 - Robert W. Serena - \$5.00
- 296 - Luke M. Felack - \$24.18
- 296 - Vincent Perry - \$17.94
- 336 - Charles S. Johns - \$4.21
- 336 - Patricia A. Mitterlehner - \$3.99
- 336 - Tess Z. Keely - \$3.12
- 352 - John P. McKinsey Jr. - \$1.32

- 352 - Dora S. McKinsey - \$1.02
- 352 - Kaitlyn R. Macie - \$25.00
- 525 - Tibor T. Marton - \$5.42
- 720 - Jayce W. Batista - \$5.00
- 8036 - Leah Yantko - \$2.00
- 8075 - Christopher Phillips - \$5.00

TOTAL for Month = \$287.85

Additional Donations
FEBRUARY 2014

Donor - Amount

- WPA Cookbook Sales - \$15.00

TOTAL for Month = \$15.00

Donations In Memoriam
FEBRUARY 2014

Donor - Amount

- (In Memory of)
- Susan I. Masters - \$100.00
(Mother Irene Sraj)
- Br. 18 Lincoln Park, MI - \$125.00
(Deceased Branch Members)
- Elaine T. Guzik, Steve Orsargos,
William Deak)

TOTAL for Month = \$225.00

Tree of Knowledge



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

Our Newest Leaf

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

Andrew Lukacs
In Memory Of
Rose Malena
(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

Inside this issue:

Chef Béla is back!...**PAGE 8.**

One member describes her most prized Hungarian souvenir...**PAGE 11.**

Our actuary's annual review of WPA's finances...**PAGE 12.**

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\$10 to \$20

William Penn Association Recommender Program

Earn cash rewards when you refer new members to WPA. We will pay adult members age 16 and older **\$20** for each first-time applicant they recommend who is issued any WPA permanent or term life insurance plan. You can also earn rewards for recommending new life insurance plans to current members. WPA will pay you **\$12** for each current member you recommend who is issued a new permanent life insurance plan. You can also earn **\$10** for each current member you recommend who is issued a WPA term life plan. To claim your Recommender reward, send us the names and addresses of everyone you know who would enjoy the many fraternal benefits that come with membership in WPA. **Family of sales agents living at the same address as the agent do not qualify for a Recommender Award.*



Please Print

WPA RECOMMENDER

Your Name: _____ Branch No.: _____

Address: _____

Phone: _____ WPA Representative/Agent: _____

Name of Prospective Applicant: _____

Address: _____

Phone: _____

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