



William Penn Life

July 2015

Happy
4th
of July!



Join us for the 15th Annual

WPA PICNIC

A Great Fraternal Fest

August 29, 2015 • 12:00-6:00
Scenic View • Rockwood, PA

ALL-YOU-CAN-EAT

Gulyás • Kolbász • Paprikás Potatoes with Smoked Kolbász
Lecsó & Other Hungarian Side Dishes
Bacon Roast • Hot Dogs • Hot & Cold Beverages

FOR SALE

Palacsinta • Lángos • Pastries

**Live Music • Dancing • Chinese Auction
Raffles • Hayrides • Children's Activities**

Adults \$14 (\$12 per adult for groups of 12 or more)
Students \$5 • Kids Under 12 FREE

Tickets available in advance or at the gate

SORRY, NO PETS ALLOWED

For tickets , call 1-800-848-7366, ext. 149



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

Associate Editors
Jerry A. Hauser
Diane M. Torma

Managing Editor
Graphic Designer
John E. Lovasz

NATIONAL OFFICERS

National President
George S. Charles, Jr.

National V.P.-Secretary
Jerry A. Hauser

National V.P.-Treasurer
Diane M. Torma

BOARD OF DIRECTORS

Chair
Barbara A. House

Vice Chairs
William J. Bero
Nickolas M. Kotik

National Directors
Dennis A. Chobody
Andrew W. McNelis
Roger G. Nagy
Katherine E. Novak
James W. Robertson
Richard E. Sarosi
Anne Marie Schmidt

*Your comments are always
welcome. Contact us at:*

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

Phone: 1-800-848-7366

E-mail: jlovasz
@williampennassociation.org

Inside

VOLUME 50 • NUMBER 7 • JULY 2015

Recipient News

How your donations to the
WPFA Scholarship Foundation
are impacting the lives
of our young members

- Page 12

3 What to do with your dividends

Columns

4 Moneywise

6 Tibor's Take

8 The Hungarian Kitchen

11 Aging Well

Departments

2 For Starters

15 Magyar Matters

16 Just 4 Kidz

18 Branch News

27 Puzzle Contest

28 In Memoriam

Cover: Photo © Can Stock Photo Inc/urbanlight • This Page: Photo © Can Stock Photo Inc/sergio34

Official publication of the William Penn Association. Published monthly.
Office of publication: 709 Brighton Road, Pittsburgh, PA 15233 Phone: (412) 231-2979.
Third Class U.S. Postage Paid. Indiana, PA Permit No. 12

Unsolicited articles, letters, pictures and other material submitted to the William Penn Life are forwarded at the owner's risk, and the William Penn Life expressly denies any responsibility for their safekeeping or return. The William Penn Life reserves the right to edit, revise or reject any article submitted for publication.

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



Notice of the 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 17, 2015, at 6:00 p.m. at the Pittsburgh Airport Marriott, 777 Aten Road, Coraopolis, Pa. The meeting will be held in conjunction with the 32nd Annual WPA Golf Tournament & Scholarship Days to be held July 17 and 18, 2015, 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, but donations of any amount will be greatly appreciated.

Please make your donations payable to William Penn Fraternal Association Scholarship Foundation, Inc., 709 Brighton Road, Pittsburgh, PA 15233.



*Make an impact!
Support our youth!*

Letters

Families enjoying free Mother's Day CD

I am very happy to have received, through Lizzy Cseh, the CD of the Mother's Day radio program. I am enjoying it very much. Most of the music is familiar and brings back a lot of memories of my family, friends and the many gatherings we shared.

Thank you to the WPA and the Cseh Family.

Sincerely,

**Maria Patarcity & Family
and the Karacsonyi Family**
(via email)

Prizes sought for auctions

WPA will be conducting Chinese auctions during the 32nd Annual William Penn Association Golf Tournament & Scholarship Days and the 15th Annual WPA Picnic-A Great Fraternal Fest. Both auctions will benefit the William Penn Fraternal Association Scholarship Foundation, Inc.

The golf tournament auction will be conducted on Friday, July 17, during the golfers' reception at the Pittsburgh Airport Marriott. The picnic auction will be held Saturday, Aug. 29.

If you would like to donate a prize basket for either auction, please let us know in advance what type of prize you will be donating. Contact Ronda at the Home Office at 1-800-848-7366, ext. 112, or at rgrotefend@williampennassociation.org. Also, please tell Ronda if you will be delivering your prize basket to the Home Office prior to the event or bringing it with you the day of the auction.

Please place a sign on the basket with the name of the basket, the donor's name and the approximate value of the basket (for Home Office use only).



What to do with dividends

MANY TIMES I am asked, "what is the best option in receiving dividends from a life insurance certificate?" In my opinion, this undoubtedly is a no-brainer. *Paid-up insurance* (PUI) is the most beneficial dividend option because it provides the greatest benefits.

The PUI option applies your annual cash dividend towards the purchase of additional paid-up life insurance. For example, a \$25 cash dividend might purchase \$100 of insurance, depending on the insured's age and policy size.

Although on a smaller scale, a PUI is similar to an *inflation-fighter rider* by which dividends are utilized to increase your total insurance coverage year after year. It might not seem like much at first, but over time the growth can be substantial.

No underwriting is required for the added insurance coverage provided by dividends, therefore you receive additional coverage regardless of any health

issues that you may develop over the years.

The PUI option also has tax advantages over other options in that no taxes are incurred. Plus, any paid-up insurance, along with the original face amount of coverage in the policy, represents a tax-free benefit to your beneficiaries.

Though dividends are not guaranteed, WPA continues to offer generous dividends on certificates, which have been very valuable during these years of low interest rates.

If you wish to avoid the yearly tax forms and paying taxes on your dividends, contact us at 1-800-848-7366 and request a change to the PUI option. Please note, all accumulated dividends within the policy, if any, must be withdrawn prior to changing to PUI. However, these dividends are not taxable, and you will not receive a tax form.

Until next time! ☐

New Jersey Senior Citizens - Third Party Notice

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

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

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

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

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

Third Party Designation

Certificate/Contract/Policy Number: _____ Date: _____

Third Party Notice, Designee (Print Name): _____

Address: _____

I accept designation as a third party. Signature: _____

Signature, Insured/Owner: _____



Are you & your family at risk?

I RECENTLY ATTENDED a fraternal seminar where one of the guest speakers asked the audience, "what is your total amount at risk as of today?"

Many of us think of risk as the amount that we are willing to pay out of pocket should a costly event occur. For example, think of your homeowners (or renters) insurance. Many of us have a \$500 to \$1,000 deductible on our homeowners insurance. Let's say your deductible is \$1,000. This means that if you experience an event that damages your home, such as a severe storm, you are responsible for paying the first \$1,000 in repair costs and your insurance company will cover the rest. That \$1,000 is your amount at risk.

This theory applies to your automobile insurance as well. Many of us have a \$250, \$500 or even \$1,000 collision deductible written in our auto policy. If you have an at-fault accident that causes damage to your vehicle, then you are responsible--or at risk--for the amount of your deductible, and the insurance company is at risk for the balance of the repairs.

With greater risk comes greater reward. In general, if you are willing to assume more risk--that is, pay a

Your amount at risk depends on your particular situation, but here are some examples.

First, let's assume you are a young adult earning \$45,000 per year, married with two children. You have a mortgage in the amount of \$150,000 and other debts of \$10,000. Let's also assume your employer provides you with \$50,000 of group term insurance, and that is the only life insurance you own.

For most young families, the simplest method to determine your needs is to apply the "DIME" formula. Under this formula, you will need funds to pay for expenses in four areas:

- **Death** - to cover your funeral and final expenses;
- **Income** - to meet your family's living expenses;
- **Mortgage** - to pay off the debt on your home;
- **Education** - to pay for your children's education.

Let's cover these four areas in a little more detail.

First, you'll want to figure out how much you want to provide for funeral and other final expenses. Let's assume \$10,000 for funeral expenses, \$10,000 to pay off current debts and \$5,000 for miscellaneous expenses.

The next consideration is income. How much of your income do you want to replace and for how long? Most insurance planners suggest you should plan to cover an amount equal to four to five years of your annual salary. In our example, we'll plan for \$200,000 for income.

The next area is the mortgage. Do you want to retire the mortgage at your death? Some planners advise the surviving spouse to NOT pay off the mortgage. If that is the case, you generally need to increase the income section to allow for the ongoing mortgage payments. But, let's assume you would like to leave your family debt free, so that adds another \$150,000 (the amount of your mortgage) to the formula.

The last consideration in our formula is education. Do you want to have funds set aside for the kids' education? Let's use \$50,000 per child, \$100,000 for the education fund.

So, here are your totals:

Death	\$ 25,000
Income	200,000
Mortgage	150,000
Education	<u>100,000</u>
Total Need	\$475,000
Current Insurance	<u>- 50,000</u>
Amount At Risk	\$425,000

In this example, your family would be "at risk" for \$425,000 to accomplish all of your objectives. This scenario is not uncommon in today's world. Insurance



higher deductible--you will be rewarded with lower insurance premiums. From my experience, most of us are willing to accept a little more risk in an effort to keep our premiums at a more reasonable rate.

Most Americans are probably familiar with these types of risk, but I'm wondering how many have ever applied the same philosophy to their life insurance. How would you determine your amount "at risk" for life insurance?



the loss of your Social Security and pension. Many times, the answer is “no.” In this case, a fund for income might be appropriate. Let’s use \$10,000 to provide a cushion for your surviving spouse plus \$10,000 to cover funeral expenses and \$5,000 for miscellaneous expenses. So, now, your formula would look like this:

Death	\$15,000
Income	<u>10,000</u>
Total Need	\$25,000
Current Insurance	<u>- 5,000</u>
Amount At Risk	\$20,000

This too is a very common scenario. Only 20 percent of retired Americans feel they have enough life insurance to cover all their needs. Single premium or ordinary life insurance could be explored as a viable option to solve your problem here.

There is less than a two percent chance that you’ll ever make claim on your auto or homeowners insurance. Yet, people seem more willing to assume risk when it comes to insuring these material things (cars and homes), than to consider how much of their greatest assets--their loved ones--are at risk every day.

This is why meeting with your WPA agent on a regular basis is so important. A review of your needs should be conducted on a regular basis to make sure your life insurance is meeting your needs now and for the future.

Call your WPA agent to schedule a review of your life insurance needs today! □

ownership among people ages 35 to 50 (Generation X) has declined almost 40 percent in the past five years. A combination of term and whole life insurance should be explored to help satisfy your family’s needs.

Next, let’s say you are a retiree, age 70, married and without a mortgage or children living at home. Your income consists of Social Security benefits and a small pension with no survivorship provisions for your spouse. You currently own \$5,000 of life insurance.

First, we need to determine if your surviving spouse can maintain his or her current standard of living upon

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 800 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 Bob Bisceglia at ext. 134. Thank you.



Illustration © Can Stock Photo Inc./Belekekin



Magyar music: it's all good

HUNGARIAN MUSIC, I have learned, comprises many styles. Frequently, I'll hear someone say, "Oh, that singer (or song or musical portrayal) is not Hungarian." The truth is, there are no set rules or factors that determine what is or is not the music of our people. Just as our individual bloodlines feature genetics that overlap specific borders or nationalities, so, too, does the music of Hungary overlap borders.

So, what is the constant variable in the makeup of our proud Hungarian musical heritage? It is tradition, history and culture.

Hungarian folk music was documented by the original ethnic musical historians, such as Béla Bartók and Zoltán Kodály, and lesser-known musicologists, such as Lajos Dudas. Their recordings reflect the simple songs and verse of the common villagers. Operas composed by Hungarians, such as Franz Lehár, Emmerich Kálmán or Ferenc Erkel, are internationally appreciated.

Classical music is sophisticated but often times adds undertones of well-known gypsy-style compositions. For example, Franz Liszt created his "Magyar Rhapsodies" utilizing many folk songs played by the gypsy musicians. Those tunes were never copyrighted and were passed down generation to generation with little regard to just who may eventually attempt to take credit for the creation of that tune.

In a nutshell, much of our music has been borrowed, reinterpreted and changed to produce slightly new versions of previous creations. Think of it like chicken paprikás: most, if not all of us, love this dish, but your ideal recipe for it is likely to be slightly different than mine. Hungarian music is much the same. The performers that play the music take a little from here and add their own touch there.

Several years ago, band leader/vocalist Joe Jeromos (Joe also performed as a cimbalomist, drummer, violinist and accordionist) released a series of Hungarian records comprised of popular songs. Each album followed a specific theme, such as halgatos, Magyar-style polkas, or love songs. The collection was masterfully done, but one particular album that featured Jeromos singing in Magyar and English remains my favorite. But why this album?

The answer is quite simple. As a young boy listening to my father and grandfather broadcasting our family radio show, I would sit on the floor of the studio examining the vast collection of records. The music was great. Unfortunately, I couldn't understand what was being sung. Then

I heard Jeromos perform a song in English. And, at last, I knew what the song meant!

Although the selections on this recording were loosely interpreted to accommodate the cadence of the music, it was the first time I could connect to the music of my ancestors. I wish he would have done more records like that.

Two years ago at the Hungarian Cultural Center of Northeastern Ohio's *Magyar Falusi Lakodalom* (Hungarian Country Wedding), I listened to a conversation between my father and Mr. Jeromos. They talked about the good old days, his band and recordings. From their trip down



memory lane, I learned that while Jeromos had one orchestra for public appearances, he also recruited an all-star lineup of some of Cleveland's most gifted Magyar musicians to record with him in the studio. Ernie Kiraly, Martzie Ballog, Louis Lacey, Sandor Jonas and Alex Udvary combined their vast storehouses of talent to produce those distinctive sounding Tokay Orchestra records.

My brother Andras II plays the cimbalom. I am often times recruited to be his "roadie" as we transport his 1930 Bohak to various playing engagements. He performs not for monetary gain but to promote and continue Magyar culture and music. His play list is an eclectic mix of traditional Hungarian folk, classical, opera, pop, show and rock tunes. Andras has yet to compose an original musical piece, and like most musicians, interprets songs within the limits of his performance skills.

He recently held a concert for a group of mostly non-Magyars. After studying the demographics of the audience, Andras chose to play mostly non-Hungarian selections. Towards the end of the gig, a gentleman requested

he play a classical piece. Andras decided to perform Brahms' Hungarian Dances #1 and #5. Upon completion, the fellow strolled over and commented that the songs did not sound the way Brahms intended. My brother respectfully replied that he was sorry if his performance did not meet the requester's or Brahms' expectations, but the performance was of *his* interpretations, in the same manner as Brahms interpreted those same songs.

But, the gent continued to express his opinion. As a counterpoint, Andras pointed out that Brahms composed only Magyar Dances #11, #14 and #16. The rest were documented or composed by gypsy musicians in Hungary. Dance #1 was actually called the "Divine Csárdás" and was created by Miska Borzo. Dance #5 was published in 1858 by Béla Kéler and was named "Souvenir of Bártfa Csárdás." The gentleman was then resigned to the fact that one should never comment without having some knowledge of the subject at hand.

Often times, I encounter persons attending a dance or picnic who express a disliking for a certain *zenekar* (musical group) due to a variety of reasons. One of the most prominent complaints is the *zenekar* does not play the type of music that person likes to dance to, and thus that person will not attend that event. Most of the time such people want to hear and dance to the music of the "greatest generation," primarily big band and ballroom swing. Sorry to say, Hungarian music in this style is long gone, except for the music of "The Hungarians" of Akron.

To people who only attend events that feature the music of their dancing preferences, a caveat should be issued. With so few affairs featuring Magyar music taking place, their selective provincialism will eventually lead to no such events in the future.

As I examine the northeastern Ohio picnic event schedule for the 2015 season, there are actually less than 10 events featuring a live Hungarian band. It is sad to say there are a few churches or organizations today that employ polka bands instead of a Hungarian *zenekar*. Just as Hungarian kolbász is different from Slovenian or German sausages, so, too, is Hungarian music different from that played by Frank Yankovic or Hank Haller. All ethnic music is great to listen to, but when I go to a Magyar dance or picnic, the live music of *our people* should be featured.

Currently, there are only three Magyar musical groups within the tri-state area available to perform. This is a sharp contrast to just 50 years ago when literally dozens of bands were ready to play. It was not uncommon for a band leader to undercut the price of another group just to snag a specific job.

Unfortunately, there are not enough events to keep even these few groups active. Bands are like machines: if they're not used on a regular basis, they get rusty and often times fall apart.

Mary Jane Molnar, president of the Hungarian Cultural Center of Northeastern Ohio, and her fellow club members have the right idea when booking bands. They hire the bands in a manner that does not favor one over the other; they "spread the wealth." This policy has the added benefit of ensuring those who attend club events will hear a variety of musical styles.

The vast majority of Magyar gatherings are sponsored

by non-profit organizations with proceeds going to that specific group. In most cases, the labor, food and location of the event are donated. Often, the greatest expense is the entertainment.

When is a band's asking price to play an event too high? When is an organization's offered payment to perform too low?

I do not know the answer to this common problem, but it exists somewhere between both sides of the ledger. I also know that the bands and the organizations that employ them have to take a more philanthropic attitude in regards to preserving our American-Hungarian heritage.

There are many people out there that donate countless hours and dollars volunteering for a wide variety of Magyar causes. I know several ladies and gents who make stuffed cabbage, cook at the club in Hiram, make csiga noodles at one church, make nut rolls for another church, help out with the Hungarian Cultural Garden AND work at the museum downtown. They are not compensated in any way. They volunteer because they see it as their mission to help preserve our proud Magyar culture.

Every American-Hungarian organization is in desperate need of not only help but also participation. My family belongs to the Hungarian Business and Tradesman Club, located in Maple Heights, Ohio. Yearly dues are a mere pittance. The HBTC offers its members an extensive lineup of activities and fringe benefits, such as a Hungarian chef (Eva offers patrons made-from-scratch authentic Magyar food), bacon fries, picnics, birthday dinners and concerts featuring top flight Hungarian entertainment. There are several hundred card-carrying members, but very few take advantage of what the club has to offer. Without support of the membership and the outside interest of the American-Hungarian community in general, this club may become another fond memory of a once glorious past.

So, what can you do? Go to picnics and dances that offers live Magyar music. Support as many events as you can. Even if the orchestra is not your favorite, attend the event anyway. Eat some food and meet your friends--you can stay at home when winter returns.

Remember: support your local Hungarian musicians!

Éljen a Magyar!

Tibor II

Tibor Check, Jr., is a member of Branch 28.

Let's hear your take

If you have any questions or comments about me or my column, please email me at: silverking1937@yahoo.com, or drop me a letter in care of the William Penn Association, 709 Brighton Road, Pittsburgh, PA 15233.

The Hungarian Kitchen



with Főszakács Béla

Fáradjon be a Magyar konyhába!

I hope you are enjoying your summer as much as I am. My pepper plants are doing well, AND I am enjoying much golf in Pennsylvania, New Hampshire and Massachusetts.

During the last few weeks, I have received many requests for recipes from columns published during the past few summers. So, for your enjoyment and eating pleasure, here are some of The HK's most popular summer recipes guaranteed to make any barbecue, cookout or outdoor meal a bit better.

Chef Vilmos and I are working hard and will share new ideas and recipes next month. Have a wonderful July!

Jó étvágyat!

Főszakács Béla!

RECIPES

Hungarian Spicy Chicken

½ cup ketchup
½ cup chili sauce
½ cup cider vinegar
¼ cup water
1 tablespoon Worcestershire sauce
1 tablespoon brown sugar
1 tablespoon garlic, minced
1 tablespoon onion, minced
1 tablespoon Hungarian paprika
1 tablespoon kosher salt
1 teaspoon black pepper
1 teaspoon red pepper flakes
6 chicken thighs
6 chicken legs

Wash the chicken and pat dry with paper towels and place in a flat container. Combine all the

ingredients--except the chicken--in a mixing bowl, blending well. Pour the liquid over the chicken pieces, coating each one and let marinate overnight. Cook chicken on a grill using the marinade to brush over the top, or put chicken in a baking dish and pour marinade over the top, then bake at 350°F for 35 minutes until chicken is cooked. Serve hot on a platter to your guests.

Hungarian Hamburgers II

2 pounds ground pork
3 slices white bread, shredded
2 whole eggs
1 tablespoon kosher salt
1 medium white onion, minced
2 garlic cloves, minced
1 teaspoon black pepper

In a mixing bowl, combine all ingredients until well blended. Make patties out of mixture and refrigerate for 30 minutes. Fry in a skillet or cook on a charcoal or gas grill until done. Serve hot on a toasted bun to your guests.

Hungarian Grilled Veggies

2 zucchini
2 summer squash
2 vidalia onions
2 baby eggplant
2 banana peppers
2 red onions
2 green peppers
7 large button mushrooms
1 tablespoon Hungarian paprika
9 ounces vegetable oil
3 ounces white vinegar
2 garlic cloves, minced
Salt & black pepper, to taste

In a small mixing bowl, combine the paprika, garlic, oil and vinegar, blending well. Adjust the taste with salt and pepper to your liking.

Cut the zucchini, squash, eggplant on the bias and $\frac{3}{4}$ -inches thick. Cut the banana peppers in quarters and remove seeds. Cut the mushrooms in half from top to stem. Peel off the skin from the onions and cut the onions into $\frac{1}{2}$ -inch thick slices. Cut the green peppers into quarters and remove the seeds and core.

Place all the vegetables in a flat pan or cookie sheet, then drizzle with the dressing, making sure each piece is wet. Let the veggies marinate for one hour. Place veggies on the grill making sure they are wet with dressing on each side. Grill at 325°F for seven minutes, then turn and grill for an additional five minutes. Vegetables are done when they are tender and have crisp grill marks.

Serve as a side dish warm or cold to your guests.

Uborkasaláta (Cucumber Salad)

3 cucumbers, peeled & sliced thin
2 teaspoons kosher salt
3 tablespoons cider vinegar
3 tablespoons water
1 teaspoon brown sugar
1 teaspoon Hungarian paprika
1 garlic clove, minced
Kosher salt & pepper, to taste

Slice the cucumbers thin, place in a mixing bowl and sprinkle with two tablespoons salt, then let stand for 45 minutes. In another bowl, combine all other ingredients and adjust the seasoning. After 45 minutes, drain any excess liquid from the cucumber slices and pour dressing over the cucumbers. Ad-



just the seasoning and chill until ready to serve.

Pork & Fresh Herb Patties

2 tablespoons vegetable oil
1 large onion, minced
3 garlic cloves, minced
2 pounds ground beef, veal or pork
1 cup bread crumbs
1 whole egg
2 tablespoons parsley, chopped
2 tablespoons thyme, chopped
1 tablespoon rosemary, chopped
1 tablespoon sage, chopped
2 teaspoons kosher salt
1 teaspoon black pepper

In a small skillet, sauté the onion in the oil until tender, then let cool. In a large mixing bowl, combine the meat, herbs, egg, bread crumbs, garlic and onions (once they have cooled to room temperature.) Mix well, creating a blended meat mixture. Divide mixture into equal size patties and put in refrigerator for 30 minutes. Grill until the patties are cooked, then serve on toasted bun to your guests.

Barbecue Beans

4 strips bacon, fried (reserve the drippings)
3 medium onions, chopped
3 cloves garlic, minced
16-ounce can kidney beans
16-ounce can pork & beans
16-ounce can black beans
16-ounce can pinto beans
 $\frac{1}{2}$ cup cider vinegar
 $1\frac{1}{2}$ cups ketchup
2 teaspoons dry mustard
1 cup brown sugar
1 teaspoon black pepper

Preheat the oven to 350°F. Brown the onions and garlic in the bacon drippings. Drain and rinse all the beans, then mix all the beans together. Add the cooked onions and garlic with the pan drippings and all other ingredients (except the fried bacon). Mix well and pour into a

greased casserole dish. Crumble the bacon on top and bake for 45 minutes. Serve hot or let cool before serving your guests.

3 Bean Salad

2 cans kidney beans
1 can wax beans
1 can green beans, cut
1 sweet onion, sliced thin
1 red pepper, diced small
 $\frac{1}{2}$ teaspoon salt
 $\frac{1}{2}$ cup cider vinegar
 $\frac{1}{2}$ cup sugar
 $\frac{1}{3}$ cup vegetable oil
2 teaspoons lemon juice
 $\frac{1}{4}$ teaspoon white pepper

Drain all the beans, saving the liquid from one can of kidney beans, then place in a large mixing bowl. In a small mixing bowl combine the salt, pepper, lemon juice, sugar, vinegar, oil and kidney bean liquid, blending well to make a dressing. Add the peppers and onions to the beans, then pour the dressing over the mixture and toss, coating all the vegetables. Refrigerate overnight or for two hours to meld the flavors, producing a very tasty salad. Serve chilled to your guests.

American Potato Salad with Eggs & Sweet Pickles

2 pounds red potatoes, washed & dried
 $\frac{1}{4}$ cup red wine vinegar
 $\frac{1}{2}$ teaspoon salt
 $\frac{1}{4}$ teaspoon black pepper
3 hard boiled eggs, peeled & diced
 $\frac{1}{2}$ cup mayonnaise
1 stalk celery, minced
 $\frac{1}{4}$ cup sweet pickles, minced
2 tablespoons fresh parsley, minced
2 tablespoons red onion, minced
2 teaspoons dijon mustard

Place the potatoes in a saucepan, cover and cook until they are *al dente*, tender

but not totally soft (fork tender is perfect). Drain and cool the potatoes, then cut into $\frac{3}{4}$ -inch cubes. Place the potatoes in a large bowl, then add the vinegar, salt and pepper, tossing lightly. Taste and adjust flavor with more salt & pepper, if needed. Refrigerate the mixture before adding the remaining ingredients. Serve to your guests with any meat dish.

24-Hour Pickles

2 quarts spring water
1 cup white vinegar
 $\frac{1}{2}$ cup canning salt
 $\frac{1}{4}$ cup sugar
4 ounces fresh dill
7 cloves fresh garlic, split
14 pickling cucumbers

In a saucepan, combine the water, vinegar, salt and sugar and bring to a boil, then cool down to room temperature. Taste the brine, making sure it's salty enough to your taste before proceeding. If the brine meets your approval, add all the dill and garlic cloves to the brine so the flavor permeates the brine.

Cut the cucumbers lengthwise into four slices and set in a strainer to let them purge any moisture. The cucumbers will lose water which will be replaced when put into the brine. After 30 minutes, put cucumbers into a plastic container with a lid. Once the cucumbers are in the container, pour the cooled brine, dill and garlic over the cucumbers and set in the refrigerator for at least 24 hours.

DO NOT POUR HOT BRINE OVER THE CUCUMBERS! This is a *cold* process. Hot brine will cook the cucumbers and turn them into mush.

After 24 hours, taste a pickle. The longer they stay in the brine, the tastier they become.

This cold process keeps the pickles crispy and very tasty.

If you choose to do more pickles, adjust the amount of broth, using a base of two quarts water, 1 cup salt, and $\frac{1}{4}$ cup sugar. Always taste to make sure it is to your liking.

Napa Cabbage Noodle Salad

2 packages ramen noodles
 $\frac{1}{2}$ cup sesame seeds
3 ounces almonds, sliced
 $\frac{1}{2}$ cup butter
1 head Napa or Chinese cabbage
5 green onions with tops
1 cup sugar
 $\frac{1}{2}$ cup white vinegar
1 cup vegetable oil
1 tablespoon soy sauce

Discard (or save for another recipe) any seasoning packets that came with the ramen noodles. In a skillet, brown the noodles, sesame seeds, almonds and butter, then set aside to cool. Chop the cabbage and green onions and set aside. In a saucepan, combine the sugar, vinegar, oil and soy sauce, cooking the mixture until the sugar dissolves. Cool this dressing mixture for 30 minutes in refrigerator. In a salad bowl, combine the cabbage and onions, noodle mixture and dressing. Mix all together and serve.

Crunchy Cruciferous Salad

16 ounces broccoli florets, halved
16 ounces Monterey Jack cheese, cut into $\frac{1}{2}$ -inch cubes
1 cup golden raisins
 $\frac{1}{2}$ cup bacon bits
 $\frac{1}{2}$ cup red onions, thinly sliced
 $\frac{1}{4}$ cup carrots, shredded
 $\frac{1}{2}$ cup ranch dressing
Salt & pepper, to taste

Combine all the ingredients in a mixing bowl and toss until evenly coated. Refrigerate for 30 minutes. Serve cold to your guests.

BBQ Rub for Flank Steak

$\frac{1}{2}$ cup sea salt
 $\frac{1}{2}$ cup light brown sugar
 $\frac{1}{4}$ cup Hungarian sweet paprika
1 teaspoon white peppercorns, freshly ground
2 teaspoons black peppercorns, freshly ground
2 teaspoons garlic powder
1 teaspoon onion powder
 $\frac{1}{4}$ teaspoon cayenne pepper
 $\frac{1}{2}$ teaspoon celery seeds

Combine all ingredients in a mixing bowl, then rub on your flank steaks.

Let steaks stand for three hours before cooking. Grill steaks over coals, wood chips or gas until desired doneness is obtained. Let steaks rest for 15 minutes before slicing. Serve with a thick sauce or light dipping sauce.

Sauerkraut Relish

Three 27-ounce cans sauerkraut
2 cups sugar
1 cup honey
 $1\frac{1}{2}$ cups canola oil
3 tablespoons celery seeds
1 tablespoon salt
 $\frac{1}{2}$ cup pickled sweet red peppers, minced

Wash and drain the sauerkraut. In a mixing bowl combine all other ingredients and blend very well. Add the sauerkraut and mix thoroughly. Chill for one hour, then serve to your guests. Goes great with all-beef hot dogs or grilled pork chops.

Tart Cherry Mustard

2 tablespoons Coleman's dry mustard
3 egg yolks
 $\frac{1}{2}$ cup cranberry juice
3 tablespoons white balsamic vinegar
 $\frac{1}{4}$ teaspoon canning salt
 $\frac{1}{2}$ tablespoon Worcestershire sauce
2 tablespoons light brown sugar
 $\frac{1}{4}$ teaspoon cayenne pepper
 $\frac{1}{4}$ cup dried cherries, finely chopped

Combine all the ingredients--except the cherries--in a double-boiler and cook over simmering water for at least 15 minutes until the mixture thickens, becoming smooth. Taste the mustard and adjust the flavor if necessary. Remove from heat and stir in the cherries. Taste once again and adjust flavor, if necessary. Let cool to room temperature, then refrigerate in an airtight container or jar with a lid.

Buffalo Wing Sauce

2 cups Frank's Red Hot or Tabasco sauce
2 cups melted butter

Heat the ingredients in a saucepan until they blend together. Use on wings for a zesty hot taste. Keep in an airtight container refrigerated for up to one month.



There's a price to pay for overeating

HANGOVERS are commonly associated with the over indulgence of alcohol, but what happens when you over do it with food? Food hangovers can be just as miserable and nearly as harmful. Overconsuming food can cause bloating, indigestion, nausea and moderate to severe discomfort.

To soothe a food hangover, drink plenty of liquids. Just think about your insides like a disposal in your kitchen sink. Both need water to help dilute the food inside for processing. (I would think just comparing yourself to a disposal would be enough to make you regret eating so much!) Ginger ale and tea are also favorable when the tummy is nauseous. In a day or two, the bloat will erode, and you will feel like yourself again.

Food hangovers are most likely to occur when eating is combined with a celebration. It seems getting together with friends and family is a ticket to overindulge in desserts, breads, appetizers and the main course. I cannot recall anyone ever complaining about eating too many carrots or celery sticks, but I do get to hear about the two pieces of pie after a double helping of Aunt Betty's potato salad.

If you splurged with food, make it a point to notice how that made you feel. Fatigue, gas, heartburn and headache are common with a food

hangover. These are all red flags from your body screaming at you that too much food isn't a good thing.

When too many refined carbohydrates (such as white bread, pasta, desserts, casseroles) are consumed, you may experience a spike in blood sugar and increased blood pressure. Plus, you'll force the body to store the extra carbs as fat. Not what you wanted to hear, right?

Hey, I enjoy food just as much as everyone else. But, there is a real correlation between the foods we choose to eat and how we feel. This is true all the time, not just on holidays and special occasions.

After an over-do, treat your body with the kindness you would show a small child who had a sore tummy. Drink tea, resist the temptation to starve yourself and eat light foods in small portions until you feel normal.

The key is enjoying everything in moderation, except of course, chasing the grandkids across the lawn. That you can do until the cows come home.

Cathy Graham is director of the Graceful Aging Wellness Center at Bethlen Communities in Ligonier, Pa.



We need to stand up for better health

Here is some news you won't want to take sitting down. Scientists now agree that sitting too much is making us sick and fat.

So how much is too much when it comes to sitting? Being inactive for 11 or more hours a day will increase your risk of premature death by 12 percent, and that is if you are otherwise reasonably healthy. Even sitting six to eight hours a day has its risks and hazards, reveals a study from Harvard Medical School.

Back in the day (think back to your childhood), we didn't spend hours watching TV, playing video games or lurking on the computer. Heck no! We were playing stick ball, climbing trees and riding bikes from sun up to sun down.

Now, scientists are claiming that modern societies spend way too much time sitting indoors. The typical U.S. adult is sedentary 60 percent of their waking hours, even more if your job has you in front of a computer all day.

Overall, the risks of sitting too long are hard to ignore. The chain of possible problems include heart disease, an over-productive pancreas, colon cancer, weak abs, tight hips, limp gluteus, foggy brain, pain in the neck, sore shoulders and back, inflexible spine, disk damage, poor circulation and soft bones.

The obvious answer to the sitting disease is standing. Standing is like walking: it increases energy, burns more calories, uses more muscles, increases blood flow and improves posture.

Even people who exercise hard for an hour a day fall prey to the risks of sitting too much. One researcher went as far to say that sitting is the new smoking. If you sit a lot and smoke, well perhaps you should find something to stand for!

- Cathy Graham

Recipient News

While applying for renewal of their WPFASF scholarship grants, a number of our young members took time to tell us about their studies and activities. Here is just a sampling of the impact your donations to our scholarship foundation have had on these young scholars' lives.



SARAH FISCHER

Branch 28 Youngstown, OH
Edinboro University
Speech and Hearing Sciences
Biology Minor
Special Education Minor

"I am a dedicated student who enjoys working to help others and loves making people happy."

ACTIVITIES: Sarah participated in Ride for Them, which hosts various activities to raise money to help families stricken by the financial burdens of caring for a child with life-threatening illnesses. She's active with the March of Dimes, Relay for Life, the First Baptist Church of Linesville, and Edinboro Speech and Hearing Club. Sarah also tutors students in need, works two part-time jobs and babysits in her spare time.



OTTO NAGENGAST

Branch 352 Coraopolis, PA
Middlebury College
Economics

"College is a wonderful time. I am challenged daily and through this I know that I am constantly learning and growing. I am incredibly grateful to the WPA for their support."

ACTIVITIES: Otto will be in Rwanda this summer, serving an internship through Middlebury's Ambassador Corps program. He will spend this coming fall semester at the Middlebury School Abroad in Yaoundé, Cameroon. He tutors fellow students at Middlebury's Center for Teaching, Learning and Research. He also maintains a blog for the school's Center for Social Entrepreneurship at <http://mcse.middlebury>.



HALLE UVEGES

Branch 14 Cleveland, OH
Miami University
Farmer School of Business
Marketing
Management & Leadership Minor

"I am so blessed with all of the opportunities and experiences I have been given. I want to continue to grow, learn and explore."

ACTIVITIES: Halle is a member of Miami's Women in Business organization where she supplements her studies by meeting and interacting with successful businesswomen and participating in skill-building workshops. She has gained leadership experience as vice president of recruitment for her sorority, Alpha Chi Omega. She also works as a lifeguard and coach for the local swim team.



SOPHIA SENDERAK

Branch 44 Akron, OH
Case Western Reserve University

"I am proud to belong to an organization that not only acknowledges the difficulty of financing a college degree, but proactively helps students to do so as well."

ACTIVITIES: In addition to her regular studies, Sophia enrolled in Hungarian language courses at Cleveland State University. The courses were taught by Fulbright Scholar Rita Gardosi, who was sponsored in part by WPA. Sophia immersed herself in Hungarian culture, visiting bakeries and restaurants and even taking a workshop to learn how to make Hungarian strudel. She hopes to visit Hungary next year through the Reconnect Hungary program.

Share Your Story

We would enjoy hearing from our recipients about their education, careers and lives. Please send your story and recent photograph to: William Penn Life, 709 Brighton Road, Pittsburgh, PA 15233. Or, email your submissions to: jlovasz@williampennassociation.org.

**DANA PALUMBO**

Branch 352 Coraopolis, PA
Kent State University

"Next year is going to be a very exciting year for me that will be full of opportunity....Your assistance will allow me to successfully continue my studies next semester and take advantage of all the opportunities that my university has to offer."

ACTIVITIES: The opportunities that have Dana so excited include studying fashion marketing in Paris, France this summer at the Paris American Academy and spending next spring in New York City participating in Kent State's NYC Merchandising program. Currently, she is one of only three mentors for the Kent State Peer Mentorship workshop and an officer of the school's Panhellenic Council.

**KENAN KINSEY**

Branch 27 Toledo, OH
Bowling Green State University
Business
Supply Chain Management
& Finance

"This scholarship...has relieved some of the financial burden of college tuition. I am incredibly grateful to William Penn for this scholarship."

ACTIVITIES: Kenan has made the Dean's List every semester and maintains a 3.88 cumulative GPA while pursuing a double major and working 28 hours per week at his on-campus part-time job. He is spending this summer working at one of the largest oil refineries in the world, located in Texas City, Texas, through an internship with Marathon Petroleum in global procurement.

**McKENNA KLODNICK**

Branch 14 Cleveland, OH
Marshall University
Communications Disorders
Psychology Minor

"Going to college and playing a sport is like a full-time job that trains me to work hard and to work together as a team."

ACTIVITIES: McKenna lettered as a freshman on the university's soccer team and served as a representative on the Student Athletic Advisory Committee. She earned an honorable mention on Conference USA's All-Academic Team. In her free time, she volunteers at the Sweetheart Soccer Clinic and at St. John's House, an after-school learning, mentoring and feeding program for children in Huntington, W.Va.

**KATLYN PUSKAR**

Branch 352 Coraopolis, PA
Saint Francis University
Physician Assistant

"College is a gift--a time to grow as an individual and find out who we are supposed to be....My best advice is to go outside your comfort zone, travel, and try new things."

ACTIVITIES: As a member of the American Sign Language (ASL) Club, Katlyn spent a week last year on the Deaf Freedom Cruise, during which participants were permitted to communicate using only sign language. At Saint Francis, Katlyn is treasurer of the Phi Delta Kappa sorority, raises funds for Make-A-Wish and the American Cancer Society, works as a teaching assistant and participates in community projects.

**MELISSA MAZZEI**

Branch 8036 Scottsdale, PA
Seton Hill University
Music Education

"It has been a true blessing to be able to pursue what I love in college with the aid of the WPFA Scholarship Foundation. Thank you so much."

ACTIVITIES: This March, Melissa attended the Pennsylvania Music Educators Association's Conference in Hershey, Pa. She has performed at three concerts with the Westmoreland Symphonic Winds and was selected to represent Seton Hill's Music Department at a public recital both semesters of her freshman year. She returned home to perform as an accompanist at her former middle school's holiday and spring choral concerts.

**SPENCER KLODNICK**

Branch 14 Cleveland, OH
Wright State University
Criminal Justice

"I took Army ROTC classes my freshman year not sure if I would pursue it. I not only am going to pursue it, I am excelling in the training, and I hope to graduate as an officer in three years and serve my country."

ACTIVITIES: As a member of his school's Army ROTC, Spencer has earned multiple awards for his achievement both in and out of the classroom. As a freshman, his team won the 13.1-mile full-gear race. He is spending this summer undergoing Cadet Initial Entry Training (CIET) at Fort Knox, Ky. He has also served as a volunteer tutor for underprivileged elementary students.

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.

Americans share their stories during Immigrant History Month

THE SECOND ANNUAL Immigrant Heritage Month wrapped up at the end of June, giving everyone a chance to celebrate and share stories of their own immigrant heritage.

From naturalization ceremonies to street festivals, governors, mayors, and city officials from coast to coast released statements of support and made plans to celebrate the individuals, families, and communities who have contributed to the unique social fabric of our country.

The month is a time to remember that we are a nation of immigrants, whose greatness is fueled by our diversity.

President Obama recognized Immigrant History Month in a recent weekly radio address. "One of the remarkable things about America is that nearly all of our families origi-

nally came from someplace else," said the President. "Immigrant Heritage Month is a chance to share our American stories."

If you missed out on this year's celebrations, you can start now to help ensure that Americans in every corner of the country are a part of Immigrant Heritage Month 2016:

- Visit the Immigrant History Month official website at welcome.us. Check the list of states and cities which released proclamations this year to see if your city or state is already on board. If they're not, email katie@welcome.us and she'll help you sponsor a proclamation request.
- Share the story of how your family came to America and invite your friends to do the same.

To learn more about the month, log onto welcome.us.

Columbus church to host festival in July, guest speakers in August

COLUMBUS, OH -- The Hungarian Reformed Church of Columbus will host a Taste of Hungary Festival, Saturday, July 18, from noon to 6:00 p.m. The festival will feature Hungarian food, as well as performances by musicians from Cleveland and dancers from Dayton. The church is located at 365 Woodrow Ave., Columbus.

The church will also host the next installment in its Soup and Learn series on Sunday, Aug. 9 following that day's 11:00 a.m. service. The program will feature homemade soup followed by a presentation by two Columbus youths, Zackary & Ava Crank, who were among the 30 Americans selected to participate in the Reconnect Hungary program this summer.

For more information about either event, call 614-444-1319.

Happy 75th Wedding Anniversary Mama and Papa K

Mary Lucsik and Calvin Karnya
July 4, 1940 to July 4, 2015



In loving memory from their children and their families
(Rita, Ron, Patsi, and Cal Jr.)

Just 4 Kidz

with Gerry D. Clown

Hi, Friends!

Guess what we are doing? We are going on a ROAD TRIP! I am so excited that I didn't even sleep last night. We are driving through farm country to go visit Uncle Pumpkin, Aunt Tara Belle and their baby llama, Maddie Lou. Tara Belle has a bright red clown nose with cowbell earrings. I love those earrings!

On the way, we are going to play a game called "Count the Cows." It's an easy and fun game that you can play the next time your family takes a trip.

First, you divide the car into teams--left side and right side. Each side then counts the number of cows, sheep and goats they see on their side of the car. If you pass a field full of cows, you'd better count fast!

Also, keep a look out for horses and wind mills. Each cow, sheep or goat is worth 1 point. But, a **brown** horse is worth 5 points, a **white** horse is worth 50 points, and a wind mill is worth another 50 points.

The team with the most points by the time you reach your destination wins!

HAVE FUN! I know we will!
Let's GO!!!





Color the cows...

...and the pig, the horse, the chicken, the barn and the silo! You can do this in the car while your family takes a trip this summer.



Branch 14 Cleveland, OH

by Richard E. Sarosi

I hope everyone has a great 4th of July. It is a special day to keep all of our active military personnel and special veterans in your thoughts and prayers. For the courage they have shown and the ultimate sacrifice so many have made for us so that we can live in freedom, we say thank you.

On May 20, WPA hosted a dinner for the ministers and guests of the Calvin Synod at Scenic View. The menu included chicken paprikas by Ica Martincsek along with *abált szallona* (boiled bacon), kolbász and Hungarian salami. Thank you to Ica and to National Directors Richard Sarosi, Jim Robertson and Kathy Novak for their help. The weather cooperated and the Scenic View grounds were beautiful.

The following day, Directors Sarosi and Novak attended the Calvin Synod banquet at Bethlen Communities. We thank the Rev. Imre Bertalan and the Calvin Synod for a delicious dinner and an evening of good Christian fellowship and fraternalism.

Rain, rain, go away; come again some other day. That was the song we had to sing May 30 in Eastlake, Ohio when WPA, the Hungarian Cultural Club of Northeastern Ohio and the Cleveland Hungarian Heritage Museum cosponsored a Hungarian Heritage Night at the Lake County Captains baseball game. But, Mother Nature did not feel like playing ball, and rain showers forced the game to be postponed.

Lake County Captains representatives Tim O'Brien and Andrew Grover did their best to keep the crowd excited and encouraged about the weather, but to no avail. Jacob Hovanec, keep your arm in good shape for next year!

Tickets for the rained-out game can be exchanged for a future game. Ticket holders should contact the Lake County Captains box office.

Branch 14 will hold a raffle to benefit Branch 14 activities. For this "Red, White and Green Raffle," we will sell 400 tickets and award four



Stepping out to honor our Veterans

Members in Branch 1 Bridgeport, Conn., pooled their talents and assembled a float for the Memorial Day parade held in Fairfield, Conn. Special thanks to Ken and Judy Walewski, Sandy Stasko, Jill Friedman and Byron Bero for their guidance and help. It was the first time WPA participated in this local event. Our branch members were surprised and pleased when the parade committee awarded our entry an honorable mention.

prizes. The drawing will take place at the Branch 14 Christmas party on Saturday, Nov. 21. Winners need not be present. Please contact Branch 14 Coordinator Violet Sarosi at 1-440-248-9012 for more information.

Here is a list of remaining activities for Branch 14 and the Association this year:

- The 15th Annual WPA Picnic-A Great Fraternal Fest will be held Saturday, Aug. 29, at Scenic View. Branch 14 will have a bus traveling to the picnic. Contact Violet Sarosi at 1-440-248-9012 for information and seating availability.
- Branch 14 meetings will be held on the following Wednesdays at 7:00 p.m.: Sept. 2, Nov. 4 and Dec. 2.
- The Branch 14 Christmas party will be held on Saturday, Nov. 21, from 1:00 to 3:30 p.m. at The First Hungarian Reformed Church in Walton Hills, Ohio.
- Branch 14 will hold a Join Hands Day project on a date to be determined.

Be sure to check *William Penn Life* each month for the latest information on all WPA activities and programs.

Branch 14 congratulates all of our 2015 high school and college gradu-

ates. We wish you well as you begin a new chapter in your life. Please remember that the WPFA Scholarship Foundation accepts donations throughout the year which are used to provide much needed financial assistance to our eligible young scholars.

The officers of Branch 14 extend our sympathy to those Branch 14 and WPA members who have recently lost a loved one.

Get well wishes are being sent to all Branch 14 and WPA members who might be feeling under the weather. We send special get well wishes to Branch 14 President Caroline Lanzara, who suffered a nasty fall in her home on Memorial Day, to Marge Molnar and to National Director Roger G. Nagy. Please keep all of our members in your prayers.

Branch 14 welcomes new member Robert H. Chamberlain.

Happy birthday and happy anniversary wishes are being sent to all of our branch members and Home Office staff who are celebrating a birthday or anniversary this month.

Our next branch meeting will be held on Wednesday, Sept. 2, at 7:00 p.m. at The First Hungarian Reformed Church, 14530 Alexander



Joining hands to touch the lives of seniors

For their Join Hands Day project this May, members of Branch 26 Sharon, Pa., (l-r) Connor Ross, Harley Tew and Gerry Davenport helped deliver personal toiletries and fun music CDs to the residents of Grove Manor Nursing Home in Grove City, Pa.

Road, Walton Hills, Ohio. WPA Branch 14 adult members are welcome to attend this meeting.

Remember, Branch 14 members having news to share about themselves or family members can reach me at RichSaro@att.net or at 1-440-248-9012.

As always, please remember to keep in touch with someone you haven't seen or talked with in a long time. Pick up the phone and plan a visit. We wish everyone a safe and fun-filled summer.

Branch 18 Lincoln Park, MI

by Barbara A. House

Happy Independence Day! Be sure to thank our vets and their families for their sacrifices to ensure we remain totally independent. May God protect them all.

Branch 18 is back in full swing. We are leaving for our annual summer trip on July 6. This year, we are visiting Saint Ignace and Mackinac Island. We have so many wonderful plans for all of you. This year, we have eight first-time travelers. Thank you so much for keeping our branch so alive. Can't wait to see you all.

Our next trip will be to the WPA Picnic-A Great Fraternal Fest. The Board of Directors, National Officers and Home Office employees

are working together to guarantee another wonderful event. Thank you to National Director Jim Robertson for stepping forward to help chair the picnic. Remember, it takes a lot of hard work and groups working together to ensure our Hungarian heritage will never die. Thank you in advance for all your support.

The cost for those traveling with Branch 18 to the picnic on Aug. 28 and 29 will be \$95 per person. That includes the bus, overnight hotel accommodations, admission to the picnic and all you can eat and drink at the picnic. Now, is that a deal, or what? Please contact me ASAP to reserve your seat. Looking forward to hearing from you.

Our annual trip to Soaring Eagle will be in October. I will tell you more about that as it gets closer.

Get well wishes go to National Director Roger Nagy, Deborah Wolfe, Loretta Adorjan, Anne Diederichs and George (Santa) Schvarckopf. Please remember you are always in our prayers. Get well soon.

Happy July birthday to Pam George, Barbi Tew, Danielle Iorio and Emma Borsa. May you all have many more.

Please remember our deceased members and their families in your prayers, especially Karon Cross, Anna Steiner, Rose Smigiel and Helen Vadasz. *Nyugodjon békében.* Rest in peace.

I recently had a wonderful

conversation with the Rev. Barnabas Kiss at Holy Cross Hungarian Catholic Parish. I now have the particulars about the Sept. 13 celebration at our beloved Holy Cross. The parish will be 110 years old, and the church is 90 years old. The event begins with Mass at 10:00 a.m. at Holy Cross, followed at noon by a wonderful Hungarian banquet at Crystal Gardens in Southgate. Tickets for the banquet are \$45 for adults and \$20 for children. For tickets, please call the church at 313-842-1133. The tables will seat 10 people. Branch 18 has reserved two tables.

Another great article, Kathy Megyeri. Thank you and keep them coming.

Welcome to our wonderful new Sales Director Bob Bisceglia. You are bursting with new ideas and innovations. WPA is happy to have you as part of our family.

Congratulations to National Director Roger Nagy and his beautiful new bride Charlotte. We wish you both many years of happiness together. I am so happy to count you both as very close friends and supporters. We all love you both.

Congratulations also to Bob Bruce, our wonderful actuary. He recently passed the 100,000 mile mark on his daily runs. I can't even imagine that. He is now working on his second 100,000, but I hear they are now walks. Keep up the great job.

A very special thank you to National Directors Richard Sarosi, Jim Robertson and Kathy Novak for hosting the Calvin Synod at the annual meeting. I was at another event and could not attend. Thank you, Ica Martincsek, for making a super delicious dinner. Thanks also to our Scenic View employees for stepping up and helping. You all did a marvelous job.

My thought for the month: Celebrate all that has been done well. Leave in the past what is well forgotten, and welcome new things and time with joy.

I can always be reached at 313-418-5572. Please call me with your life insurance needs or for reservations to our wonderful outings.

Have a wonderful summer, and mark your calendars for our events. Hope to see you at all of them.



Members of WPA Branches 40 and 349 enjoy the annual picnic and bacon roast hosted jointly by the branches and the Ohio Valley American Hungarian Cultural Society. The event was held June 7 at Warren Township (Ohio) Park.

Branch 28 Youngstown, OH

by Kathy Novak

Happy Independence Day!

Don't forget to call Steve at 330-746-7704 or Frank at 330-549-2935 to reserve your seat on Branch 28's bus trip to the WPA Picnic-A Great Fraternal Fest on Aug. 29. The day-long event of fun, food and friends will be here before we know it.

Rain, rain, go away was the thought of all those attending the Hungarian Heritage Night hosted by the Lake County Captains. Those arriving early were welcomed by a bright, sunny sky. But, 30 minutes before the opening ceremonies, everything changed. Rain, wind, thunder and lightning consumed the field. The game wasn't officially postponed until two hours after the scheduled starting time. In spite of the weather, the WPA booth hosted by Branches 14 and 28 welcomed many visitors who stopped to chat and receive free WPA information and promotional items. Our foam sticks and red tote bags could be seen throughout the stadium. Our thanks to National Directors Richard Sarosi and Kathy Novak for representing WPA, one of the event's sponsors.

Branch 28 participated in two Join Hands Day projects this year. Several members were at St. Stephen of Hungary Church on May 30, helping to spruce up the church grounds and plant flowers. That same day, Youngstown held its CityScape day during which volunteers clean up



Members of Branch 28 and other volunteers take a break from sprucing up the grounds at St. Stephen of Hungary Church, part of the branch's involvement in this year's Join Hands Day.

and plant flowers in various areas of the city. Branch 28 donated funds to help defray expenses for some of the flowers planted in this event.

It was nice to be able to attend the WPA dinner held in conjunction with the Calvin Synod conference. We met many nice people. It was also a pleasure to meet Balazs Balogh, Ph.D., from Budapest, who is writing a book about Hungarians who have relocated to America. He traveled to the Youngstown area on May 26 to meet with some people who were well versed in the history of the Youngstown Hungarian community.

I will share some fun facts about the New Brunswick Hungarian festival in next month's article.

We're looking forward to having some fun in the sun at the WPA golf tournament. Remember to come early on that Friday to attend the annual meeting of the WPFA Scholarship Foundation and the reception afterwards.

Also, please remember that Sunday, Aug. 9, is Magyar Nap (Hungarian Day), sponsored by the Youngstown American Hungarian Federation. It will be held at the Aut Mori Grotto Hall, 563 N. Belle Vista Ave. The Hungarians will be providing music for the afternoon and there will be plenty of ethnic food and pastries available for purchase.

Our condolences to those who have recently experienced the loss of someone dear to them.

Birthday and anniversary wishes go out to all those celebrating their special day this month.

Get well wishes go to all those not feeling up to par, especially Lillian Sefcik, Irene Devlin, Margie Sams, Caroline Lanzara, Frank Schauer and Roger Nagy.

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



Branch 89 member Stephanie Wittpenn (center), her father Devon Wittpenn and grandmother Michele Wittpenn attend the Pittsburgh Carson Scholars Award Banquet May 24 at Heinz Field, during which Stephanie was among those honored for academic achievement.



Leading the Memorial Day service at the First Hungarian Reformed Church of Homestead (Pa.), were (l-r) the Rev. Imre A. Bertalan, church administrator; guest organist David Lislin; Branch 89 member Vera Recktosch; and bugler and Branch member Fred L. Gabocy.

Branch 40 Martins Ferry, OH Branch 349 Weirton, WV

by Joyce Nicholson

Hello from the WPA branches of Martins Ferry, Ohio, and Weirton, W.Va.!

We held a picnic and bacon roast June 7 in conjunction with the Ohio Valley American Hungarian Cultural Society at Warren Township Park. We enjoyed beautiful blue skies and great weather. Attendance was excellent, and, as usual, the food was superb and the conversation sociable.

I always enjoy when someone is introduced to the *szallona* roast. Usually, they don't know what to expect but always end up having an enjoyable time. It isn't just about roasting bacon; it's more about the journey involved while sitting around the fire, talking, sharing stories, sometimes singing, and just savoring the good company of friends.

The next picnic is scheduled for Sunday, Aug. 30, at 1:00 p.m. in Warren Township Park. It's the day after the WPA Picnic-A Great Fraternal Fest at Scenic View in Rockwood, Pa. I hope to see you at both events.

I'm planning on getting a large van to transport a limited number of folks to the picnic at Scenic View. If you are interested, please call me

for additional information. We need a final head count by Aug. 10.

We congratulate Ryan Bodley on being selected as a chaperone for Rotary Youth Exchange trips. He will be assisting on the United States Western Trip, which will visit California, Nevada, Arizona and several national parks this summer. Chaperones volunteer their vacation time and, in some cases, take time away from work without pay to chaperone a trip. They put in long hours and work very hard to keep the students safe while making sure they still have a great experience. I'm certain Ryan will have a memorable time. He is a student at the Cleveland Institute of Art, studying jewelry and metals. He also was a short-term exchange student in Italy.

Don't forget to fly your flag on July 4th and celebrate the holiday safely.

We extend best wishes to all members celebrating birthdays and anniversaries.

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

Branch 89 Homestead, PA

by Lisa S. Toth-Maskariniec

Our Fourth Annual Golf Outing is scheduled for Sunday, Aug. 9, at Butler's Country Club in Elizabeth, Pa. We, again, will be joining forces with the Steel Valley Rotary Club.

The price for the outing is \$80 per person. For non-golfers, the price for the banquet only will be \$30.

We will have a tremendous Chinese auction and various raffles. One of the top prizes of the Chinese auction is an "Everything Yuengling Golf Package," complete with a Yuengling golf bag. All proceeds will be shared by the Steel Valley Rotary and our branch. Branch 89's proceeds will go to the Hungarian Reformed Church of Homestead for the upkeep of the church.

We still have kolbász for sale. Please contact Mark Maskariniec or Lisa Toth-Maskariniec at 412-872-5022. Price is \$5.50 per pound and can be purchased in either rings or patties. Shipping is available, but once it gets into the 90s, shipping becomes more difficult.

We will be hosting two separate outings at the ballpark on Wednesday, Aug. 19, and Wednesday, Sept. 30. Both will feature a wine tasting and beer sampling prior to the game. Price will be \$70 and will include game ticket, complimentary wine tasting or beer sampling and \$10 towards concession purchases. Seating is limited so please call Branch Coordinator Lisa Toth-Maskariniec at 412-872-5022 as soon as possible to reserve your seats.

We're also planning a "Night at the Movies." We look forward to meeting a lot of our members at some of these events.

We at Branch 89 congratulate one of our own members, Stephanie

Wittpenn, daughter of Branch member Devon Wittpenn of Munhall and Kim Maszle Wittpenn of Pittsburgh, on being honored as a 2015 Pittsburgh Carson Scholar at the Pittsburgh Carson Scholars Award Banquet at Heinz Field on Sunday, May 24. Stephanie, an eighth grade student at Pittsburgh-Mifflin School, was one of only 109 students to be so honored.

The Carson Scholars Program rewards scholarships to students in grades 4 to 11 for their high academic achievement and humanitarian activities. Only one student from each of the participating schools in the Pittsburgh and surrounding areas, West Virginia and Maryland was selected. They were nominated by their teachers and were requested to write an essay. Dr. Ben Carson, a candidate for President, was the keynote speaker.

Stephanie is also the granddaughter of Cheryl and Steve Maszle and Michele and the late Earle Wittpenn. Congratulations, Steph. We know a lot of hard work went into your essay. We are so very proud of you.



Also, congratulations to another branch member, Nicholas Skillpa (pictured left), on graduating from West Mifflin Senior High School this June. Nick is the son of Jennifer Skillpa and the grandson

of branch members Vera and John Recktoosh. Well done! Good luck at Point Park University.

Branch 89 continues to collect codes from Coke products. These codes help us buy merchandise and prizes for our outings. We have collected and redeemed more than 8,000 points. Thanks to all who have helped us. Send your codes to me at maskarinac1836@comcast.net or to 1836 Timothy Drive, West Mifflin, PA 15122.

We are also collecting Kellogg's Family Rewards Points. Look for boxes of Kellogg's, Keebler, Sunshine and Morningstar Farms products with the Family Rewards insignia. Just cut out the code, mail it to us and we'll do the rest.



Helping to plant flowers and mulch flower beds at the Hungarian Reformed Church in Columbus as part of Branch 129's Join Hands Day project were (front, l-r): Debbie Lewis and Margaret Leonardo and (back, l-r) Jimmy Lewis and Rick Lewis.

To the contributor of the massive amount of Coke bottle caps, we haven't forgotten you. We have a little something to show our appreciation.

We thank those who participated in the Memorial Day service at our church. Fred Gabocy, Vera Recktoosh, the Rev. Imre A. Bertalan and guest organist David Mislin were responsible for the moving service. Commemorative wreaths were donated by branch members Michele Wittpenn and her son Devon Wittpenn in memory of their husband and father, Earle, and all those brave men and women who made the ultimate sacrifice for our country.

We salute all veterans and their spouses and say thank you for all you did and continue to do to make our country safe. Take a minute this 4th of July to say thank you to a member of our armed forces. We truly are very fortunate to live in this great nation.

Please contact me if you'd like to see our branch host other activities. 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

We hope everyone is having a great summer. Families are taking vacations, so please be safe in all your travels. Also, watch for children on bikes or darting into the street. Look twice for motorcycles as sometimes they can be hard to see.

We would like to welcome our newest branch members: Eliza, Emily, Reagan, Lance and Zachary Jones, and Hap Vo.

Our branch participated in one project for Join Hands Days. Flowers were planted and flower beds were mulched at the Hungarian Reformed Church in Columbus. We had several of our members participate in this project. This activity is a great way to give back to the community.

Independence Day, commemorating the adoption of the Declaration of Independence in 1776, will be celebrated this year on Saturday, July 4. Many of us will be attending fireworks, parades, picnics, baseball games and family reunions. This day is a great way to be able to spend

time with family and friends.

Good luck to all participating in the Annual Golf Tournament to be held on July 17 and 18 at Quicksilver Golf Club in Midway, Pa.

A Taste of Hungary Festival will be held at the Hungarian Reformed Church, located at 365 Woodrow Ave. in Columbus, on July 18 from noon to 6:00 p.m. Enjoy Hungarian foods, musicians from Cleveland and the Dayton Dancers, who will perform at 3:00 p.m. There will also be Hungarian items for sale. This is a great time, so plan to attend.

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

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

We extend our sympathy to all who have recently lost a loved one. Keep them in your thoughts and prayers.

For all your life insurance and annuity needs, or 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

On June 2, we held our second branch meeting of the year. Branch President John E. Burus went over the rules of the upcoming delegate election meeting for the 38th General Convention. The election was to



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.

be held June 23, and the results will be published in the next issue of *William Penn Life*.

Branch Treasurer John P. Burus presented a report on the branch's finances.

Members also discussed the branch picnic, which is to be held Sunday, Aug. 9, at 1:00 p.m. at Potawatomi Park Pavilion 1. Please mark your calendar and be part of this great branch event.

Our next regular meeting will be held on Tuesday, Sept. 1. We hope to see you then.

Happy 4th of July to all. Make it a safe one.

We extend our condolences to the family of Clement Botka. May he rest in peace.

Branch 226 McKeesport, PA

by Judit Ganchuk

Happy birthday wishes to all members celebrating their special day in July! Also, happy anniversary to all those celebrating this month, especially my parents, Rev. Dr. and Mrs. Borsay. Happy 30th anniversary!

Keep our military, here and abroad, in your thoughts and prayers.

Two of our members have been busy this school year. Shelby Harris earned a spot in the junior high National Honor Society along with numerous academic awards. Meanwhile, R.J. Harris was elected vice president of his school's National Honor Society chapter, was selected to the 2015 WPIAL Quad A All-Section First Team in baseball and earned numerous academic awards.

We will publish the results from our Delegate District election for the General Convention in next month's branch news.

The date for our July branch meeting will be announced soon. All members are welcomed to join us. Please call 412-751-1898 for more information and directions.

Do you have good news you'd like us to shout from the rooftops? Call the phone number above to get your news published!

Hope you all have a safe and happy 4th of July. Enjoy all that summer has to offer!

Branch 249 Dayton, OH

by Mark Schmidt

Not much was going on in June except weddings and graduations. Both events mark an end of one phase of people's lives and the high expectations of a bright future to come. June also marks another end, the end of spring and the start of summer. And we have a new Triple Crown winner!

I have a blast (excuse the pun) on the 4th of July. The fireworks, the parades, the food! I don't know who came up with the idea of celebrating Independence Day this way, but it's a great idea and a wonderful way to show how our freedoms in this country allow each family and community to express themselves. God Bless America.

The WPA Annual Golf Tournament & Scholarship Days will be held July 17 and 18 at the beautiful Quicksilver Golf Club. I hope we will be up to par (sorry) and I won't hazard (sorry again) a guess on our score as we scramble (make it stop) around the course. I hope our scores won't be as bad as the puns. But I know we will have a great time meeting old friends and making new friends. The barbeque is always delicious, and I know lots of money will be donated to the scholarship foundation. Just remember that all the money for the scholarship fund goes directly to the youth of WPA for higher education. I hope to see you there.

Plans are still underway for the Branch 249 Chicken Paprikas Dinner to be held on either Aug. 16 or 23. See the next *William Penn Life* for details.

Congratulations to the birthday boys and girls and to those who are celebrating anniversaries this month. We hope you have many more.

We send get well wishes to those sick or laid up in the hospital, and a special get well wish to branch member Don Dugan. You are in our thoughts and prayers, and we hope you get well soon.

We also extend our thoughts and prayers to those who have recently lost a loved one or friend. May God

grant you and them peace.

Call Michele Daley-La Flame at 937-771-0404 or Anne Marie or Mark Schmidt at 937-667-1211 for your life insurance and annuity questions. Now is a good time to increase your coverage or add a loved one to WPA through the Member Appreciation Guaranteed Issue Special program.

See you soon. Fore!

Branch 296 Springdale, PA

by Mary A. Kelly-Lovasz

Summer is in full swing, and we hope that each of you is enjoying the sun but not getting too much of it. For those who have planted gardens, the fruits of your labor should be appearing. Soon you'll be enjoying your corn, beans, tomatoes, zucchini and the rest of that good stuff.

Happy birthday to all of our July babies, including my daughter Leanne. She is having one busy summer between her internship in Pittsburgh and a part-time job. Keep it going, dear. You'll have experienced many character-building lessons by the time it's all said and done.

Also, anniversary greetings to our July brides and grooms. May you enjoy many more years together.

We remember Branch 296 members who are recuperating. We think of you at our meetings and send you encouragement.

For our members who have recently lost a loved one, you, too, are in our thoughts and prayers.

In last month's column, I briefly reported on our May 11 branch Join Hands Day project. This truly has become a favorite project for our branch, one that we look forward to each year. Pittsburgh's Ronald McDonald house is the recipient of the bags that Branch 296 members happily assembled. The bags serve as a "grab and go" snack for families staying at the Ronald McDonald House while their children are recovering at Children's Hospital of Pittsburgh.

Those of you who have ever experienced the stress of having a sick child can understand what a god-send such a gesture can be. Branch 296's bags provide some on-the-go nourishment for family members spending long days at the hospital.



For their Join Hands Day project, members of Branch 296 prepared snack bags for residents of the Ronald McDonald House of Pittsburgh.



Branch 352 member Lilly Barra (third from left) and her teammates on the Xplosion appear more than ready to begin the new softball season. WPA is one of the team's sponsors.

Toni and Marge Kosheba purchased great nutritional items, along with the handy bags. Not only did we pack the bags, we also decorated them with encouraging and delightful pictures. Mary Ann and Helen Slaninka, you certainly are quick draw artists with markers; your creativity on those bags was delightful!

Our members packed them, and they were loaded into Diane and John Torma's vehicle for delivery.

While we joined hands, we also enjoyed the effort. God bless the families who partake of the snack bags and grant good health to their children.

Some notable dates and events:

- Branch Bacon Roast on Sunday, Sept. 20, again at Oakmont's Riverside Park.

- Our Branch Family Christmas party on Sunday, Nov. 29 at the Springdale VFW Hall.

Please mark these dates on your calendar. More details will be provided as the events near.

Branch 296 is in the midst of our summer break. Our next regular meeting is Thursday, Sept. 10, at 6:30 p.m., at the New Kensington King's Family Restaurant.

You may contact me if you have any news to share at 724-274-5318 or by email at makelly367@verizon.net.

Noreen Fritz, FIC, LUTCF, can answer your insurance and annuity questions for WPA's products at 412-821-1837 or by email at noreen-bunny.fritz@verizon.net.

Hope you're enjoying your summer, so far!



Adult volunteer Cathy Nevin shows her appreciation for the work done by the youth volunteers during a Join Hands Day project cosponsored by WPA Branch 705 Mayville, Wisc.

Branch 352 Coraopolis, PA

by Dora S. McKinsey

Happy 4th of July! Hope you all witness amazing fireworks this year. We need to reflect on the real reason for our celebrations, though. Too often, we take our independence for granted, not even thinking about the rights and privileges we enjoy here in America. Let us not forget the sacrifices made in the past, and those still being made today, to keep this great country the "Land of the Free."

The 32nd Annual Golf Tournament & Scholarship Days will be held July 17 and 18 at Quicksilver Golf Course in Midway, Pa., with hotel rooms at the Pittsburgh Airport Marriott.

We always have a great time on Friday night before the tournament. There is a marshmallow golfing contest for the little ones, and a Chinese Auction and mini-Monte Carlo night for the adults. We will also have a putting contest on Friday night for kids of all ages.

If you are a golfer, you should try to attend one of our tournaments and enjoy this fun, fraternal event. Even if you don't golf, we all enjoy

being together and sharing good food and conversation.

Just a reminder that the 15th Annual WPA Picnic-A Great Fraternal Fest is quickly approaching. This year, it's being held on Saturday, Aug. 29, at Scenic View. Come and join us for what promises to be one of the best picnics ever.

Check out the picture of the Central PA Xplosion girl's softball team on the previous page. They look like they mean business! My granddaughter (and Branch 352 member) Lilly is third from the left. Lilly is a pitcher, and grandma is very proud of her. We wish the team all the success in the world as they begin the softball season.

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

Get well wishes to anyone who's feeling under the weather.

Hope all of you enjoy your summer, and don't forget to wear sunscreen if you are going to be outside for any length of time.

If you have any news to share or need any help with your insurance certificates, please contact me by phone at 412-932-3070 or by e-mail at dmckinsey@hotmail.com.

Branch 525 Los Angeles, CA

by Sarika Gotz

Hello from a very dry Southern California. Boy, do we need the rain.

Since the last time I wrote, we have had many occasions to represent Branch 525 at the Southern California American Hungarian Club in Bloomington. They have put me to work, and now I help set the tables and decorate the club for the dinner dances they have on the first Sunday of every month. I enjoy this very much because it is helping me learn more Hungarian.

Here is what has happened at the club so far this year.

We started with a New Year's Eve dinner, which was a huge success. I must say the food Erzsike prepared was fantastic. I didn't have the duck, but the breaded pork was excellent.

In February we held our Valentine's Dance. Red was everyone's favorite color of the day.

March brought the celebration of March 15 and the 167th anniversary of the 1848 Hungarian Revolution. We welcomed Hungarian Consul László Kálmán from Los Angeles, and he made a speech regarding the Hungarian National Day of Independence.

Then in April, we welcomed the Easter Bunny. We had the children look for all the hidden eggs, and the child who found the gold egg received a special prize. Every child received an Easter basket filled with goodies. The ladies made the typical Hungarian Easter dinner with stuffed cabbage, kolbász and a special dessert.

The ladies even got a sprinkle of perfume on them, another Hungarian tradition (in Hungary they use perfume and water).

In May, we celebrated Mother's Day, giving both the oldest and youngest mother a bouquet of flowers. Each Mother received a rose.

On May 16, the club had its Benefit Ball. Everyone there donated to help the club. It takes a lot of hard work and donations to keep the club going. Branch 525 gave a donation to help the club.

We held our Delegate District

election meeting on June 28. Results will be published next month.

Congratulations to my daughter, Suzan Reinhardt, who recently graduated from Kaplan College with a degree as a medical assistant. I am so proud of her!

Summer is here, and we will all be thinking of vacations and good times, but please don't forget to say a prayer for our soldiers. They need our prayers and support. God Bless.

Have a wonderful summer. Remember if you have any news to share, call me at 909-350-1620.

Branch 705 Mayville, WI

by Sue Lippert

Happy spring to all of the members of WPA Branch 705 and their families.

This spring, as we happily greeted the arrival of warmer weather and all the beautiful flowering trees and shrubs, our branch also eagerly welcomed the chance to participate in Join Hands Day in early May.

This year, our branch worked in conjunction with the Mother's Group of St. Mary's Catholic Church.

On May 16, the group members contributed their time and energy to the Starfish Urban Partnership Program of Kenosha, Wisc. The focus of the program is to help Kenosha at-risk youth find access to food, basic clothing and team sport opportunities. It also emphasizes personal enrichment and working skills for inner city youth, stressing hard work, the value of education, citizenship, and respect for law enforcement.

The youth group currently works with 14 grade school and middle school boys, as well as seven grade school girls, and is led by parishioner Cathy Nevin.

The WPA Join Hands Day donation allowed the group to improve their street and community, which is home to the Shalom Center of Kenosha. The Shalom Center houses our local food pantry.

Under the supervision of adult volunteers, the young people planted flowers and bulbs on the boulevard leading to the Shalom Center and repainted two garages that were

defaced by graffiti.

The youth group also picked up garbage in a two-block area, returning four shopping carts to the local Pick N' Save Grocery store. The store valued each cart at \$400.00 and was very appreciative to have them back.

Branch 800 Altoona, PA

by Dave Greiner

July is here and the month starts with our nation celebrating Independence Day on July 4. Branch 800 hopes all members enjoy the day with family and friends with an outdoor activity and conclude the day by attending a fireworks display.

Branch 800 has the longtime honor of awarding a monetary gift each year to the male senior with the highest grade point average in



religion class at Bishop Guilfoyle High School. This year's recipient was Daniel Saldívar.

Daniel (*pictured left*) is from Guadalajara, Jalisco, Mexico. He was here as part of the foreign student

exchange program. He lived here with a host father and another exchange student from Germany. Back home, Daniel went to a Catholic school, being taught the importance of God, academics and sports. He played soccer and was able to earn a scholarship to the Monterrey Institute of Technology and Higher Education (ITESM) in Mexico, where he plans to study electromagnetic engineering.

His father studied in the USA, and Daniel wanted to follow in his father's footsteps, learning our language and culture. Daniel came to Altoona and Bishop Guilfoyle. Here he found friends, family and an environment focused on God.

He played on the school's soccer team and was a member of the 2015 District 6 AA champion volleyball team. He was also a member of the ski club.

Branch 800 wishes Daniel all the best.

The Branch 800 summer picnic will be held Wednesday, Aug. 5, at 6:00 p.m. at Highland Park in Altoona. It's not too early to call Vince Frank at 814-695-0213 to make your reservations. We look forward to seeing all members at this summer outing and being able to enjoy an evening of fraternalism and socializing. Deadline for reservations is July 29. Make your reservations today!

We at Branch 800 hope all golfers have an enjoyable time at the WPA golf tournament July 17 and 18.

Don't forget to mark your calendars for the WPA Picnic-A Great Fraternal Fest on Saturday, Aug. 29, at Scenic View in Rockwood, Pa., and for the 38th General Convention on Oct. 10 to 12 in Washington, Pa.

We would like to see as many members as possible enter the WPA Puzzle Contest with Lizzy Cseh and try to win a cash prize of \$50. See the inside of the back cover for this month's puzzle.

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

The summer is going fast, but there's still time to see our local Altoona Curve and our Pirates in action.

Until next month, stay cool.

Branch 8121 St. Marys, PA

by Mary Lou Schutz

Our branch held a short meeting on June 5, during which we agreed that Branch 8121 would again sponsor a hole at this year's WPA golf tournament.

On Jan. 21, we were greatly saddened by the passing of Branch Vice President Alice Rigard. Alice had served as vice president for many years. She was a dedicated officer and a very good friend. She is greatly missed. A donation in her honor was made to the charity of her choice--the St. Marys Burial Detail, for which we received a thank you note.

Our next branch meeting will be held on Friday, July 10. It had to be rescheduled because of the 4th of July holiday.

Happy 4th of July to all!



Johannes Brahms

As I continue to learn about my Hungarian heritage, I realize how often times luck, divine providence and unexplained circumstance made events or people either successful or not. Composer Johannes Brahms is a prime example of how luck and timing can help someone win fame and eventual fortune.

Brahms is best known for his "21 Magyar Dances" and his song, "Wiegenlied: Guten Abend, Gute Nacht" ("Good Evening, Good Night"), more commonly known as "Brahms' Lullaby." He is also one of the "3 B's of Germany," along with Johann Sebastian Bach and Ludwig van Beethoven.

He was born in Hamburg, Germany, in 1833 to a Lutheran household. His father was a professional musician and encouraged his young son to play the piano. As a teenager, Brahms struggled for recognition and money.

It was not until he met Eduard Reményi, a violin virtuoso and a political refugee of the 1848 Hungarian Revolution, that his fortunes began to improve. Beginning in 1850, the two traveled the hinterland of Germany performing in taverns. Reményi introduced Brahms to several prominent composers of that era, including Liszt, Schumann and Dvorak. Reményi also introduced Brahms to the myriad of folk songs that were played by the gypsy musicians of Hungary. Brahms wrote notes to every song his partner performed, and his love of the fiery csárdás increased. Both young men possessed strong personalities and eventually parted company in 1853.

It was not until 1869 that Brahms released a two-volume set of the first 10 Hungarian Dances, with the final 11 to be published nearly 20 years later. In 1889, Brahms recorded on an Edison wax cylinder "Dance #5." This is the only recording made of the master performing his own work and is available for listening via an Internet search. I suggest utilizing the internet to also learn more about Brahms and his partner Reményi.

The Budapest Festival Orchestra, under the direction of Ivan Fisher, produced a CD featuring all 21 Magyar Dances. The Lendvay Zenekar and cimbalom great Oszkár Ökrös were featured guests on this 1999 digital recording.

The July 2015 wordsearch has 17 clues. Good luck and see you next month. Don't forget the WPA Picnic-A Great Fraternal Fest on Aug. 29!

Eljen a Magyar,
Cseh Lizzy, Branch 28

Puzzle Contest #118 WINNERS

The winners of our Puzzle Contest #118 were drawn June 5, 2015, at the Home Office. Congratulations to:

Joseph E. Hargenrader, Br. 8114 Clarion, PA
Sharon K. Roberts, Br. 28 Youngstown, OH
Rev. Barnabas Roczey, Br. 720 Dedham, MA
Frank Schauer, Br. 28 Youngstown, OH

Each won \$50 for their correct entry.

WPA PUZZLE CONTEST #121 OFFICIAL ENTRY

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

"Johannes Brahms" Word List

Bach	Dvorak	Piano
Beethoven	Edison	Reményi
Brahms	Hamburg	Symphony
Chamber Music	Liszt	Vienna
Chorale	Lullaby	Violin
Csárdás	Lutheran	

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 #121
709 Brighton Road
Pittsburgh, PA 15233

4. Entries must be received at the Home Office by **Aug. 31, 2015**.
5. Four winners will be drawn from all correct entries on or about Sept. 4, 2015, at the Home Office. Each winner will receive \$50.

In Memoriam

NANCY ROSE CHULA
AKRON, OH -- The members of Branch 44 Akron were saddened by the recent death of Branch Vice President Nancy Rose (Naswadi) Chula. Ms. Chula, 60, passed away May 17, 2015, after a long illness.

Nancy was very proud of her Hungarian heritage and was a dedicated officer of Branch 44 for many years.

Born in Akron, Nancy was a graduate of Garfield High School, Kansas City, Kansas Junior Community College and Akron University. She worked as a nurse in five different states while her husband Robert served in the U.S. Army.

She worked for 23 years in the operating room of Akron Children's Hospital. She was a registered nurse for 37 years.

She was preceded in death by her parents George and Rose (Francis) Naswadi.

She is survived by her husband of nearly 39 years, Robert (Bob) Chula Jr.; two sons, Robert Louis Chula and Aaron (Samantha) Chula; three grandsons, Shane, Gabriel and Liam Chula; two brothers, George (Jeanne) Naswadi and Raymond (Jackie) Naswadi; three sisters-in-law, Rebecca Chula, June Chula and Joan Doershuk; and several nieces and nephews.

Services were held May 22 at the Anthony Funeral Home Kucko-Anthony-Kertesz Chapel, Akron, Ohio, followed by a memorial dinner at the Hungarian-American Club of Akron.

A benefit memorial fund has been established at the US Bank in the name of Nancy Chula to help the family meet medical and funeral expenses.

May she rest in peace.

We ask you to pray for the eternal rest of Ms. Chula and all our re-

cently departed members listed here:

MAY 2015

- | | | | |
|------|---|------|--|
| 0001 | BRIDGEPORT, CT
Mary J. Kadar
Blanche M. Zabrocky | 0076 | PHILADELPHIA, PA
Johnny T. Mosby |
| 0005 | PHOENIX, AZ
Geneva M. Biro
Paul J. Biro | 0159 | PHOENIXVILLE, PA
Joseph A. Eitl
Joseph Nagy, Sr. |
| 0008 | JOHNSTOWN, PA
Agnes Ellingsworth
Ann M. Tresnick | 0174 | SCRANTON, PA
Edward J. Shuhler |
| 0014 | CLEVELAND, OH
Raymond Fencel
Frank Nagy
Dolores Sigmund | 0189 | ALLIANCE, OH
Mary T. Robinson |
| 0018 | LINCOLN PARK, MI
Karon Cross
Rose Smigiel
Anna T. Steiner
Helen M. Vadasz | 0216 | NORTHAMPTON, PA
Katherine Milisits |
| 0019 | NEW BRUNSWICK, NJ
Theodore A. Roesch | 0226 | McKEESPORT, PA
Rina I. DeFillippo |
| 0040 | MARTINS FERRY, WV
George T. Mehalik | 0296 | SPRINGDALE, PA
Elizabeth L. Gasiorowski
Julia Papp Sankovich |
| 0044 | AKRON, OH
Doris Vereb | 0336 | HARRISBURG, PA
Lawrence A. Paoloni |
| 0048 | NEW YORK, NY
Beatrice Kartis
Helen Manz | 0349 | WEIRTON, WV
Joseph J. Rico |
| 0071 | DUQUESNE, PA
Dorothy M. Caruso
James P. Jurgeovich | 0352 | CORAOPOLIS, PA
Theodore Lorence
Rita M. Rawlings
Arlene Stenglein |
| | | 0383 | BUFFALO, NY
Anna Lapiana |
| | | 0723 | WORCESTER, MA
Madeline K. Connolly
Joseph P. Grieco, Sr.
Melquiades D. Romero |
| | | 0725 | SPRINGFIELD, MA
Herbert A. Mackey |

Recent Donations

WPFA Scholarship Foundation

Donations Through Premium Payments MAY 2015

Branch - Donor - Amount

- 1 - Dolores C. Bolduc - \$5.00
- 1 - Oswald Walker - \$3.80
- 8 - Clarence H. Showalter - \$5.00
- 8 - Jason A. Behory - \$21.60
- 15 - Anna M. Borosky - \$10.00
- 18 - Robert J. Swek - \$0.05
- 26 - Marie S. Logue - \$1.00
- 28 - Sandor Tollas Jr. - \$4.63
- 28 - Mary Vargo - \$7.22
- 34 - Mary M. Miksic - \$5.00
- 59 - Margaret I. Martin - \$2.00
- 89 - Tracy B. Findlay - \$3.06
- 129 - Stephanie L. Koser - \$8.43
- 159 - Suzanne C. Kenyon - \$2.00
- 159 - William Scherfel IV - \$1.71
- 189 - Brooke A. Schneider - \$10.00
- 189 - Brandi A. Schneider - \$28.00
- 216 - Rita A. Fodor - \$2.02

Our awards lead to far greater rewards

Since 1972 William Penn Association has awarded nearly \$2.5 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.

- 226 - Doris Stipkovits - \$5.27
- 226 - Timothy R. Holtzman - \$1.40
- 226 - Rev. Daniel J. Borsay - \$25.00
- 226 - Carol S. Burlikowski - \$5.00
- 226 - Robert W. Serena - \$5.00
- 226 - Rachel A. Kish - \$25.00
- 336 - Ernest B. Molnar - \$3.00
- 352 - Gabriel S. Tokos - \$1.00
- 352 - Stephen J. Hornyak - \$5.00
- 352 - Lauren N. Smith - \$25.00
- 352 - Dora S. McKinsey - \$1.02

- 352 - Justin L. McKinsey - \$1.34
- 352 - Julie R. Smilak - \$25.00
- 352 - John W. Bush Jr. - \$10.00
- 525 - Tibor T. Marton - \$5.42
- 590 - August J. Licari - \$50.00
- 720 - Jake D. Bjork - \$5.00
- 800 - Victor E. Ballash - \$5.00
- 8036 - Leah Yantko - \$7.00
- 8036 - Zachary J. Kaider - \$4.00

TOTAL for Month = \$334.97

Additional Donations

MAY 2015

Donor - Amount

- Louis J. Taylor - \$50.00
- WPA Cookbook Sales - \$75.00

TOTAL for Month = \$125.00

Donations In Memoriam MAY 2015

Donor - Amount

(In Memory of)

- Br. 18 Lincoln Park, MI - \$125.00
(Deceased Members Judith A. Molnar Clark, Marcella Serbinski, Julia Mauro, Irene Young & Bob Kantor)

TOTAL for Month = \$125.00

Donations Received During WPA Annual Bowling Tournament

Received as of June 10, 2015

Donor - Amount

(In Memory of, if applicable)

- Christy L. Bartosh - \$20.00
- Darla Efaw - \$20.00

TOTAL for Month = \$40.00



William Penn Fraternal Association Scholarship Foundation

Tree of Knowledge

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

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:

Are you & your family at risk?...**PAGE 4**

Chef Béla revisits some of your favorite summertime recipes...**PAGE 8.**

Our scholarship recipients share their college experiences...**PAGE 12.**

PRSRT STD
US Postage
PAID
PERMIT #12
INDIANA, PA

Privacy - Personal Financial and Medical Information

June 30, 2015

Dear Member:

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

- “Public information” means information that we believe is lawfully available to the general public from: federal, state or local government records; widely distributed media; or, disclosures to the general public that are required to be made by federal, state or local law.

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

- “Consumer reporting agency” means an entity which regularly provides reports (consumer reports) including information regarding an individual’s general reputation, character, personal characteristics or mode of living and financial status. The information may be obtained through interviews with the individual or third parties such as the individual’s business associates, family members, friends, neighbors, acquaintances or financial sources.

We obtain information about you from the following sources:

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

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

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

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