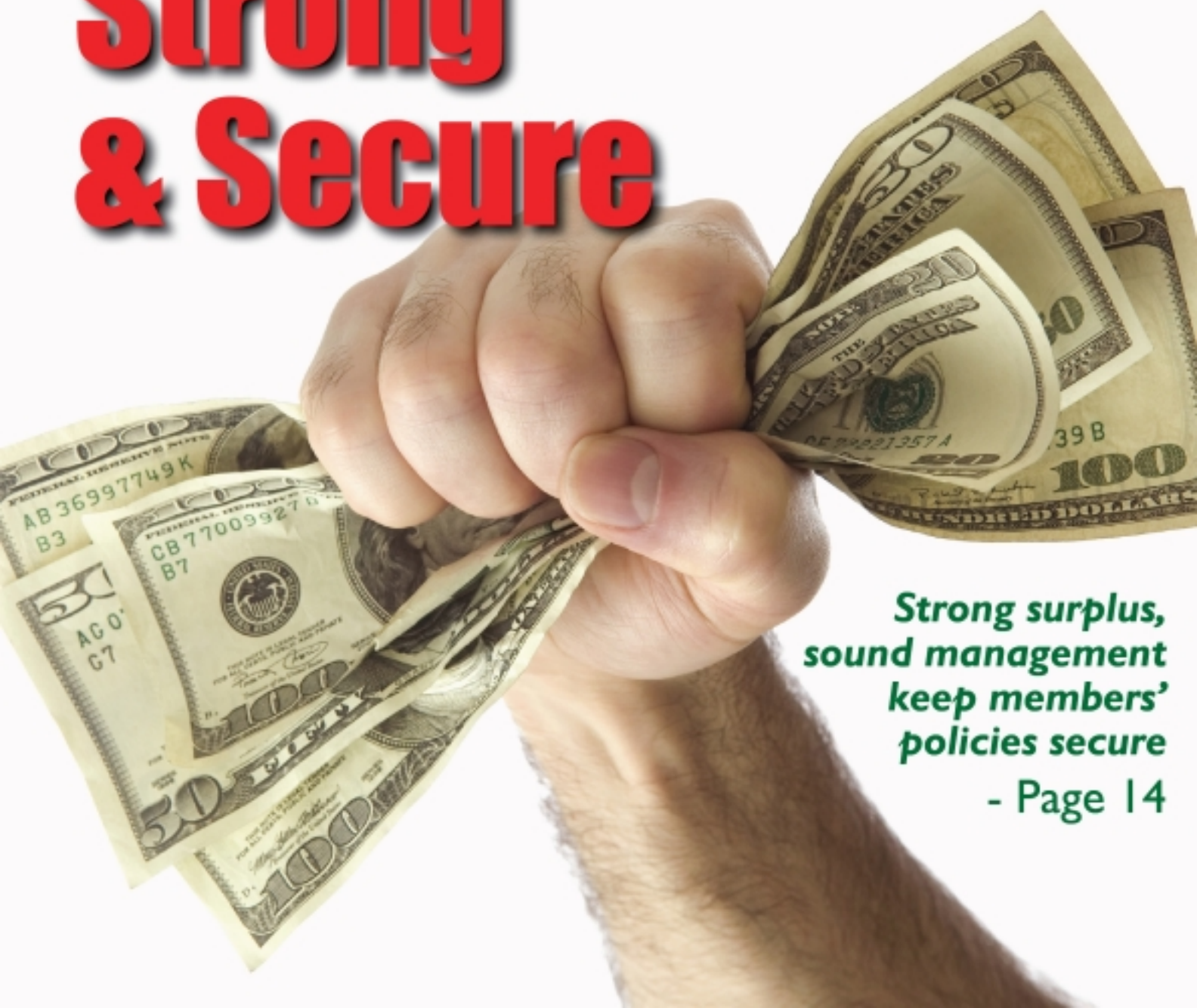


APRIL 2009

William Penn Life

Strong & Secure



**Strong surplus,
sound management
keep members'
policies secure**
- Page 14

**9TH ANNUAL
WILLIAM PENN ASSOCIATION**

Picnic

A Great Fraternal-Fest



Saturday, Sept. 12 • Noon-6:00 pm
Penn Scenic View • Rockwood, PA

All-You-Can-Eat

Székely Káposzta (Transylvania Cabbage) - Gulyás - Kolbász
Hot Dogs - Sauerkraut - Bacon Fry - Coffee - Soda - And More

For Sale

Palacsinta - Pastries - Funnel Cake

Live Hungarian Music & Dancing
Chinese Auction & Children's Games

Admission

Adults - \$10 (For Groups of 12 or More - \$8 per adult)
Students - \$4 • Kids Under 12 - Free
(Sorry, No Pets Allowed)

For more information, call 1-800-848-7366, ext.136

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William Penn Life



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Share your Join Hands Day success with us

AS OUR MEMBERS and branches make final preparations for their community service projects to be conducted as part of Join Hands Day on Saturday, May 2, we remind you to assign one of your volunteers to take pictures of your event and to send them to us for publication in our June issue. All photos can be either mailed to John E. Lovasz at the Home Office or sent as JPEG files via email to jlovasz@williampennassociation.org.

Help make our Chinese auctions successful by donating a prize

PREPARATIONS ARE NOW underway to hold Chinese auctions at the 26th Annual Golf Tournament to be held in Midway, Pa., on July 17 and 18 and at the 9th Annual WPA Picnic-A Great Fraternal Fest at Penn Scenic View on Sept. 12.

Past auctions have greatly benefited the WPFA Scholarship Foundation. For this year's auctions to be just as successful, we need your help. You can help by not only purchasing tickets for the auction but also by donating prizes.

If you would like to donate a prize for the golf tournament auction, please bring it with you to the

tournament, or send it to the Home Office no later than July 15.

Prizes for the picnic auction can be brought the day of the picnic or sent to the Home Office by Sept. 9. If you have any questions, please call Ronda at 1-800-848-7366 Ext. 112. Or, you can email your information to rgrotefend@williampennassociation.org.

Please let us know if you will bring the prize the day of the auction, or if you wish to send it to the Home Office in advance.

We thank you for your kind donation and continued support of our Chinese auctions and of our Scholarship Foundation.

Learn Hungarian

Hungarian Heritage Experience set for Aug. 2-8 at Penn Scenic View

From Aug. 2 to 8, 2009, the WPA will conduct an intensive Hungarian workshop at its beautiful facilities at Penn Scenic View. Instruction in the Hungarian language will be offered at either a beginners or intermediate level, depending on the needs of the students. The cost for the week--including lodging, all meals, books and materials--is \$275 for WPA members and \$325 for non-members. Reservations will be limited to 25 students and will be accepted on a first-come/first-served basis. To reserve your place at the Hungarian Heritage Experience, complete the form below and send it, along with full payment, to the address shown.

Hungarian Heritage Experience Reservation Form

August 2-8, 2009 • Penn Scenic View, Rockwood, PA

Name: _____

Address: _____

Phone: _____ Email: _____

WPA Certificate Number: _____

Fee = \$275 per WPA member / \$325 per non-member

Make check payable to "William Penn Association"

Mail this form and check to:

Hungarian Heritage Experience, William Penn Association
709 Brighton Road, Pittsburgh, PA 15233

**Please check the type of
classes in which you would
like to participate:**

- ☐ Hungarian Language
- ☐ Hungarian Crafts
- ☐ Hungarian Cooking
- ☐ Hungarian History
- ☐ Hungarian Music
- ☐ Hungarian Folk Dancing

The Miracle and a Lesson of Easter

by Rt. Rev. Koloman Karl Ludwig

"And Jesus said: Father, forgive them, for they know not what they do." (Luke 23:34)

"He is not here, but is risen." (Luke 24:6)

As Christians, at Easter we celebrate and remember the most important holiday--the most important event--in history. This event has been characterized as "a radical disjuncture in history," meaning that the very course of history was altered in an unforeseeable way and would never again be the same.

Easter is important because without the Resurrection of Jesus the Christ that Sunday morning, we would have no reason to remember him. Going forward, there would have been no reason for the disciples to gather at Pentecost, thus the Holy Spirit would not have transformed and energized the disciples to go into the world, since they would have had nothing to preach. Looking back, the remembrances which comprise the telling of Jesus' birth--Christmas--would never have been important enough to record. Without the resurrection at Easter, the rest of Jesus' life would not have been significant enough to remember or to record. There would be no Christianity. We would not have hope either in this life or for eternity. We would not have a relationship to God our Creator. We would not have a Savoir. We would be alone.

The Easter message offers each of us all of these and much more. Today, we live with the knowledge that Christ makes it possible for each one of us to be in relationship with our Creator. He offers us--meaning YOU--the possibility of eternal life in the future, and He offers you His presence every day in all that you do. He offers you these gifts as He beckons you to follow His example in the way you relate to others.

But the fact is, the blessings He offers you are contingent on your determination to be His follower, His disciple in life. This doesn't mean that you can somehow "earn" His blessings. You can not. They are freely given to you because of His sacrifice in your behalf. Christ offers His gifts freely when we put our faith in him (Romans 5:1).

However, He does have some expectations from us. He expects us to have an active *faith*, bringing to life and practicing what we say that we believe. In Luke 6:46 he asks the rhetorical question: "Why do you keep calling me 'Lord, Lord,' but don't do what I tell you?" (The Letter of James 2:17 restates it: "So faith also, if it have not works, is dead in itself.")

This was reemphasized when Jesus taught His dis-

ciples to pray--words which every reader knows, since they are part of the Lord's Prayer which we regularly pray: "And forgive us our debts, as we also forgive our debtors." (Matthew 6:12) We pray these words without really considering what we are asking. We are saying to God, our Supreme Judge: "I want you to deal with me the same way I deal with my family, my friends, my enemies. If I am forgiving and loving to them, I ask you to be forgiving and loving to me; but if I am rude and heartless and unforgiving to others, I want you to be heartless and unforgiving to me!" Jesus himself makes this very plain in the verse immediately following the Lord's Prayer in Matthew 6:15: "But if you will not forgive men, neither will your Father forgive you your offenses." Words we very conveniently seem to forget.

So what was Jesus' last message to us on the Cross? It was forgiveness! Can we do any less? This was, in fact, Jesus' message throughout His life and ministry. "Love your enemies, do good to them." (Luke 6:35); "Be merciful, just as your Father is merciful." (Luke 6:36); "Stop judging, and you will never be judged. Stop condemning, and you will never be condemned. Forgive, and you will be forgiven." (Luke 6:37); "if your brother...sins against you seven times in the day, and turns to you seven times, and says, 'I repent,' you must forgive him." (Luke 17:4); "Blessed are the merciful, for they shall obtain mercy." (Matthew 5:7); "I say to you that every one who is angry with his brother shall be liable to judgment." (Matthew 5:22); "Judge not, that you be not judged." (Matthew 7:1). This central message of Jesus is emphasized in the parables of the Prodigal Son (Luke 15) and the Unforgiving Slave (Matthew 18).

Forgiveness is an essential quality of any person who wants a relationship with Christ. Forgiveness must be practiced and brought to life in our relationship with all those with whom we live. The more difficult it is to forgive someone, the more important it is that we offer forgiveness.

Jesus offered forgiveness to those who were causing Him to suffer and die: can we be less forgiving to those who are much less offensive to us?

Does Easter--the gift of Christ's forgiveness and salvation--have any meaning if we do not make His teachings central to our lives? The answer is no.

Celebrate Easter this year by celebrating the renewal of His presence in your life.

The Rt. Rev. Koloman Karl Ludwig is bishop of the Calvin Synod Conference, United Church of Christ.

WPA schedule of events for 2009

Join Hands Day May 2, 2009

This day of service offers members a chance to make a difference in their communities through helpful projects that connect youths and adults.

William Penn Association Annual Golf Tournament July 17 and 18, 2009

The Quicksilver Golf Club in Midway, Pa., will play host to the WPA's annual golf outing. Accommodations will be at the Pittsburgh Airport Marriott, which will also be the site of the pre-tournament reception Friday.

Hungarian Heritage Experience August 2 to 8, 2009

The Experience will return to Penn Scenic View in Rockwood, Pa. Students will receive 25 hours of instruction, focusing on practical usage of the Hungarian language.

William Penn Association Trip to Hungary August 12 to 26, 2009

The WPA will offer its members and friends another chance to explore the Land of the Magyars. Based on reports from our recent tour, this trip should be an unforgettable experience.

William Penn Association Picnic-A Great Fraternal-Fest September 12, 2009

The ninth edition of the WPA's most popular fraternal event will be held on the lovely grounds of Penn Scenic View. Preparations for this picnic are already under way.

To learn more about these events, call 1-800-848-7366, ext. 136.

Ferenc Rákóczi II

*A true Hungarian patriot
from birth to death in exile*

ON APRIL 8, 274 years ago, one of the greatest heroes of Hungary, Ferenc Rákóczi II, gave back his earthly life to his Creator in Rodesto, Turkey, while in exile.

Prince Ferenc Rákóczi, the son of Ferenc Rákóczi I and Ilona Zrinyi, was born March 27, 1676, in Borsi, Zemplén County. He came from an ancient Transylvanian family and was renowned for his leadership and love of country.

He lost his father while an infant and was raised and educated under the guardianship of his mother in an ultra-patriotic environment. In 1682, his mother married Imre Thököly.

At the age of 11, Rákóczi witnessed the heroic defense by his mother of his ancestral castle of Munkacs against Count Antonio Caraffa. On its surrender, the young boy was sent to Vienna to isolate him from the Magyar nation, that he might be brought up as an Austrian magnate.

Cardinal Kollonics, the sworn enemy of the Magyar independence movement, became his governor and sent him to the Jesuit college in Bohemia.

On June 15, 1703, Rákóczi openly took up arms against the emperor of Austria who was also the king of Hungary. Rákóczi led his *kuruc* (crusaders) in an eight-year-long struggle to free Hungary from Austrian oppression.

Prince Rákóczi won the battle but lost the war. He became the "ruling prince" of Hungary, but



due to monetary difficulties and unfavorable international developments, and mostly due to the fact that his army commanders surrendered to the Austrians, Prince Rákóczi fled to Poland, then to France, and finally to Turkey, where he died. Later, his remains were returned to Hungary and buried in Kassa, which is now part of Slovakia.

The founders of the Rákóczi Aid Association in Bridgeport, Conn., loved and respected the memory of the great hero so much that they named their fraternal association after the fighting Prince Rákóczi. **WPL**

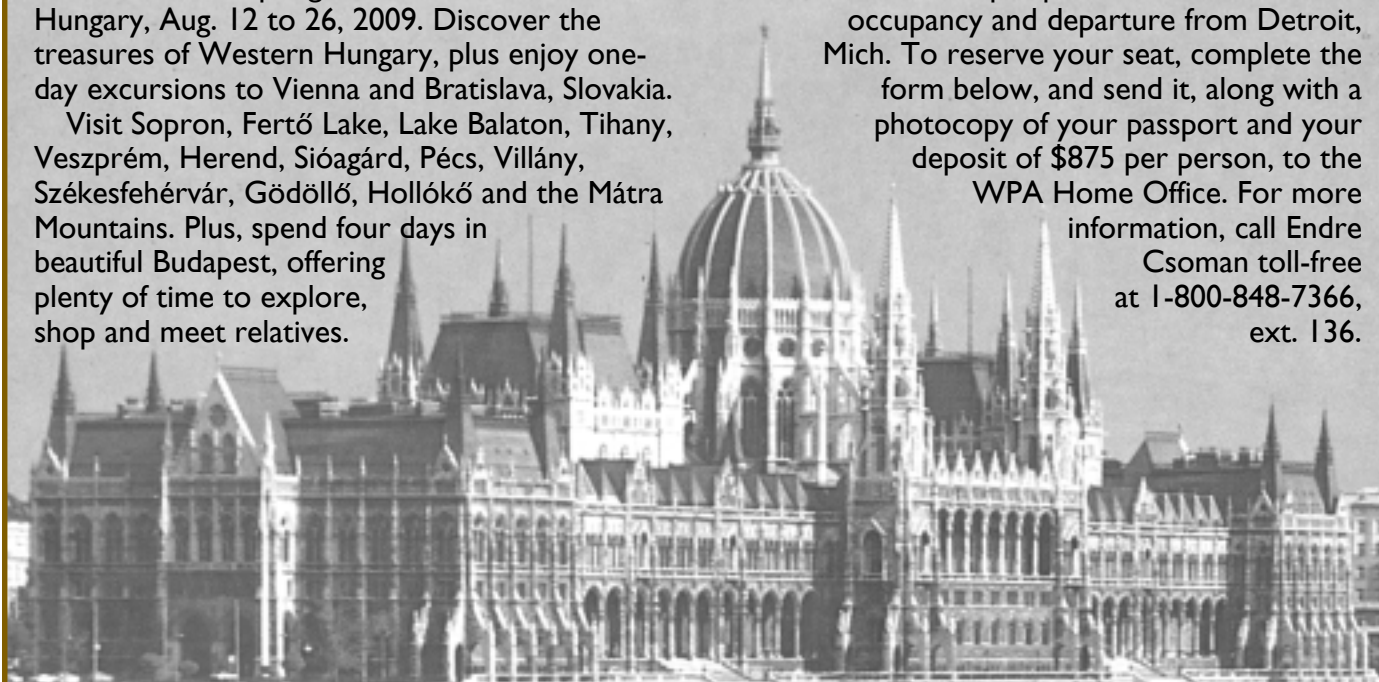
Branching Out
with Endre Csoman

Travel to Hungary with the WPA

The WPA is accepting reservations for its tour to Hungary, Aug. 12 to 26, 2009. Discover the treasures of Western Hungary, plus enjoy one-day excursions to Vienna and Bratislava, Slovakia.

Visit Sopron, Fertő Lake, Lake Balaton, Tihany, Veszprém, Herend, Sióagárd, Pécs, Villány, Székesfehérvár, Gödöllő, Hollókő and the Mátra Mountains. Plus, spend four days in beautiful Budapest, offering plenty of time to explore, shop and meet relatives.

Cost is \$2,875 per person, based on double occupancy and departure from Detroit, Mich. To reserve your seat, complete the form below, and send it, along with a photocopy of your passport and your deposit of \$875 per person, to the WPA Home Office. For more information, call Endre Csoman toll-free at 1-800-848-7366, ext. 136.



WPA Hungary Tour 2009 Reservation Form

Name (as it appears on your passport): _____

Address: _____

City: _____

State: _____

Zip: _____

Date of Birth: _____

Email: _____

Telephone No.: _____

Fax No.: _____

Passport No.: _____

Exp. Date: _____

(Include a photocopy of your passport)

Name of person to contact in case of emergency: _____

Phone No.: _____

I will share a room with: _____

I want a single room for an additional \$435: YES - NO (circle one)

Seat Preference: WINDOW - CENTER - AISLE - NO PREFERENCE (circle one)

Complete this form and send it, along with photocopy of your passport and your deposit of \$875 per person to:

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

***** MAKE YOUR DEPOSIT PAYABLE TO "WILLIAM PENN ASSOCIATION" *****

For Home Office use only: Date Deposit of \$875 received: _____

Extra time to file

*Can't file your income tax return on time?
Here's how to get an extension from the IRS*

Sometimes, despite our best efforts, we simply cannot complete tasks on time. If this is the case with your 2008 federal income tax return, don't panic. You may be able to get an extension of time to file your return.

According to the IRS, if you cannot file your 2008 return by the due date, you may be able to get an automatic six-month extension of time to file. For example, if your return is due on April 15, 2009, you will have until October 15, 2009, to file.

But, remember: even if you receive an extension to file your return, you still must pay the tax you owe on time. If you do not pay the tax due by the regular due date (generally, April 15), you will owe interest. You may also be charged penalties.

How to get the automatic extension

You can get the automatic extension by using IRS e-file (electronic filing) or filing a paper form.

Using e-file. There are two ways you can use e-file to get an extension of time to file.

One, complete Form 4868, "Application for Automatic Extension of Time To File U.S. Individual Income Tax Return," to use as a worksheet. If you think you may owe tax when you file your return, use Part II of the form to estimate your balance due. If you e-file Form 4868 to the IRS, do **not** also send a paper Form 4868.

You can use a tax software package with your personal computer or a tax professional to file Form 4868 electronically. You will need to provide certain information from your tax return for 2007. If you wish, you can make a payment by electronic funds withdrawal.

You can also get an extension by

paying part or all of your estimate of tax due by using a credit card. You can do this by phone or over the Internet. You do not file Form 4868.

Filing a paper Form 4868. You can get an extension of time to file by filing a paper Form 4868. Mail it to the address shown in the form instructions.

If you want to make a payment with the form, make your check or money order payable to the "United States Treasury." Write your Social Security number, daytime phone number, and "2008 Form 4868" on your check or money order.

When to file. You must request the automatic extension by the due date for your return. You can file your return any time before the six-month extension period ends.

When you file your return, enter any payment you made related to the extension of time to file on Form 1040, line 67. If you file Form 1040EZ or Form 1040A, include that payment in your total payments on Form 1040EZ, line 10, or Form 1040A, line 43. Also enter "Form 4868" and the amount paid in the space to the left of line 10 or line 43.

Individuals Outside the United States

You are allowed an automatic two-month extension (until June 15, 2009) to file your 2008 return and pay any federal income tax due if you are

a U.S. citizen or resident, and on the due date of your return if:

- you are living outside the United States and Puerto Rico, and your main place of business or post of duty is outside the United States and Puerto Rico, or
- you are in military or naval service on duty outside the United States and Puerto Rico.

Once again, however, if you pay the tax due after the regular due date (generally, April 15), interest will be charged from that date until the date the tax is paid.

If you served in a combat zone or qualified hazardous duty area, you may be eligible for a longer extension of time to file.

If you file a joint return, only one spouse has to qualify for this automatic extension. If you and your spouse file separate returns, this automatic extension applies only to the spouse who qualifies.

How to get the extension. To use this automatic extension, you must attach a statement to your return explaining what situation qualified you for the extension.

Extensions beyond two months. If you cannot file your return within the automatic two-month extension period, you may be able to get an additional four-month extension, for a total of six months. File Form 4868 and check the box on line 8.

This additional four-month extension of time to file is not a further extension of time to pay. You can use a credit card to pay your estimate of tax due.

No further extension. An extension of more than six months will generally not be granted. However, if you are outside the United States and meet certain tests, you may be granted a longer extension. **WPL**

Money Links

For more information about getting an extension for filing your federal income tax return, log onto the IRS website at:

➔ www.irs.gov

Puzzle Contest

Number 46

Notable Poets

Did you know April is National Poetry Month? In honor of this annual observance, we've hidden the names of some of history's greatest wordsmiths in the puzzle below. Find them all and you could win \$50 in our **Puzzle Contest #46**.

Puzzle Contest #43 WINNERS

The winners of our Puzzle Contest #43 were drawn February 25, 2009, at the Home Office. Congratulations to:

Vicki L. Bowens, Br. 14 Cleveland, OH
Otto V. Horvath, Br. 132 South Bend, IN
John B. Nagy, Br. 174 Scranton, PA
Goldie Simon Szabo, Br. 14 Cleveland, OH

Each won \$50 for their correct entry.
WAY TO GO!!

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 and WPA Certificate Number, to: **WPA PUZZLE #46**, 709 Brighton Road, Pittsburgh, PA 15233.
4. Entries must be received at the Home Office by **May 29, 2009**.
5. Four (4) winners will be drawn from all correct entries on June 1, 2009, at the Home Office. Each winner will receive \$50.
6. GOOD LUCK!!

Notable Poets Word List

Aneglou	Ginsberg
Auden	Homer
Byron	Longfellow
Chaucer	Nash
Cummings	Ovid
Dante	Sandburg
Dickinson	Shakespeare
Dryden	Tennyson
Eliot	Whitman
Emerson	Wordsworth
Frost	Yeats

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

Name: _____

Address: _____

Phone: _____

Email: _____

WPA Life Certificate No.: _____



The Hungarian Kitchen™

with Főszakács Béla

Kalacs

The Hungarian way to celebrate Easter

FÁRADJON BE A MAGYAR KONYHÁBA.

It was six years ago this month that The Hungarian Kitchen was started when Chef Vilmos decided to step down and go into retirement. I talked the good chef into semi-retirement, and he and I have been working together ever since. Thank you all who sent cards and emails wishing The HK success in the future. I promise we won't let you down and continue to have fun with food in a Magyar way.

Hopefully, the good weather is around the corner which means the end of winter. I don't mind the snow

but day after day of bitter cold can wear a person down.

Although I have an extreme love for food, I can only spend so much time in the kitchen before I have to go find more recipes. That is where Chef Vilmos does his best work, in the library where he finds the recipes I need to complete my columns of The HK. This month we worked on both recipes so you and your family can enjoy a wonderful Easter morning. Chef Vilmos and I wish you a Happy Easter!

We invite you to look through the rest of this magazine to learn more about the activities the WPA is planning. There are many new ideas the Fraternal Committee is exploring to provide more for the members of the WPA. It takes a team effort to make things happen in the right way so everyone has something to gain.

Once again I will extend my offer of bringing any ideas you may have to the Fraternal Committee. All you

need to do is contact me by letter or by email. You can also reach me at www.hungariankitchen.com with your thoughts. Keep supporting your branch and taking part in activities of the WPA.

The Hungarian Room Committee of the University of Pittsburgh will have a celebration to honor 70 years of its existence. For details please see the announcement in the "Magyar Matters" section.

Monthly trivia question: *Who introduced the Easter Egg and Easter Bunny to our religious holiday in America?*

Now, let's go into the kitchen to look at the two recipes for the month.

KALACS is a Magyar favorite and

CHEF'S TIP #31

Any liquid warmed to 100 degrees will blend very well with fresh or dry yeast making a better base to help your dough rise faster and more evenly.

Practical Pointer

When a recipe calls for using dry yeast, use the same brand all the time for consistent results. A packet of dry yeast measures out to 2½ teaspoons.

The NEW WPA Cookbook

\$20 (includes shipping & handling)

For a copy, make your check payable to "WPFA Scholarship Foundation" and mail to: WPA Cookbook, William Penn Association, 709 Brighton Road, Pittsburgh, PA 15233

All proceeds benefit the William Penn Fraternal Association Scholarship Foundation, Inc.



Culinary Corner

Whenever you want to add great flavor to a quick bread or kalacs, use raisins, a dried fruit or a combination of fruits and raisins. Dried fruits contain extra protein making for a confection that is a little healthier for you.

is prepared by other cultures under a different name. The Germans enjoy "Stollen"; it's "Babka" in Poland and "Challah" for those of the Jewish faith. In any case, it's made from dough that is somewhat like bread with a few enhancements. The dough itself is caused to rise by using yeast as the leavening agent. It's sweeter than bread due to additional sugar,

flavoring agents and raisins or fruit that are added. The color is not white but golden which is created by adding egg yolks for additional moisture as well. It's a simple product to make and easily enjoyed by all.

The history of this holiday bread goes back to early Magyar times. When the holidays came around, it was a time for the peasants/commoners to do something special to celebrate. Since bread was a staple in their daily diet, it only made sense they would enjoy it on the holiday as well. To splurge on food meant using a little more ingredients than usual or adding a little extra of something. A handful of raisins with some chopped walnuts and a little more sugar made their daily bread special for the holidays. The extra eggs not consumed but used in the recipe made a special breakfast treat.

We take for granted the simple ingredients peasants had available to them. Remember, no ingredients

went to waste and everything that could be saved *was* saved so it could provide for another meal. When you make the recipes for this month note the simplicity of ingredients and how they combine for perfect sweet bread we call Kalacs.

Trivia answer: The Pennsylvania Dutch brought the customs with them from Germany. Eggs were a symbol of fertility and prosperity. The rabbit in many cultures is an animal of good fortune which brought the eggs in the springtime when the rebirth of the seasons begins.

Have a great month!

*Jó étvágyat
Főszakács Béla*

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

Hungarian Easter Kalacs

- ½ ounce dry yeast
- ½ cup granulated sugar
- 1 cup heavy cream, room temperature
- 4 cups all-purpose flour, sifted
- 7 egg yolks
- 1 tablespoon vanilla extract
- 1 teaspoon cream sherry
- ½ tablespoon grated lemon peel
- ½ tablespoon grated orange peel
- 1 stick unsalted butter, melted
- ¼ cup golden raisins
- ¼ cup dried chopped cherries
- ¼ teaspoon sweet paprika

In a small bowl combine the yeast with two tablespoons of sugar and the cream, stirring well. Let stand for five minutes then add one cup of flour to make sponge for the Kalacs. Let stand until double in size. In a large mixing bowl beat the yolks with remaining sugar very well, then add the sponge, extract, sherry and grated peels. Knead the dough for 10 minutes, then add the butter a little at a time kneading until a

RECIPES

smooth dough forms. Add the raisins and cherries, then knead some more until they are evenly dispersed. Divide the dough and place in two greased and floured tube pans and cover with a clean towel. When the cakes have doubled in size, bake in a preheated 350 degree oven for 45 minutes. Cool the cakes and ice or serve warm to your guests.

Hungarian Apple Coffeecake

- 1 stick unsalted butter
- 2 Granny Smith apples peeled and grated
- 2 whole eggs
- 1 cup granulated sugar
- 2 tablespoons whole milk
- 1 teaspoon vanilla extract

- ½ teaspoon ground cinnamon
- ¼ teaspoon ground nutmeg
- ¼ teaspoon sweet paprika
- ¼ teaspoon salt
- 2 teaspoons baking powder
- ½ teaspoon baking soda
- 2 cups all purpose flour
- 1 cup chopped walnuts

Preheat the oven to 350 degrees. In a skillet melt the butter and cook the apples until they are coated with the butter, then remove from heat. In a mixing bowl blend together the eggs, sugar, milk, extract and dry ingredients and mix well. Add the flour a little at a time and beat until well mixed and all the flour is used up. Fold in the apples with the butter along with the walnuts. Pour the batter into a tube pan that has been greased and floured. Bake for 50 minutes or until a cake tester comes out clean when testing in the center of the cake. Remove cake from the pan and serve warm for breakfast.



**William Penn Fraternal Association
Scholarship Foundation**

Tree of Knowledge

Our Newest Leaves

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

**We Honor WPA Members Past, Present, Future
Br. 28, Youngstown, OH (Bronze Level)**

**In Loving Memory of Ernest J. Mozer, Sr.
Maria Mozer & Family (Bronze Level)**

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 3 lines with 20 characters per line (including blank spaces):

Line 1: _____

Line 2: _____

Line 3: _____

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

President Obama's message on the March 15th commemoration

WASHINGTON - President Barack Obama addressed the following message to the Hungarian-American community on the commemoration of the 1848/49 Revolution and War of Independence. The President's message was read by Hungarian Ambassador Ferenc Somogyi at a reception held at the Hungarian Embassy March 16:

"I am pleased to join all those celebrating the anniversary of the 1848 Hungarian Revolution, a milestone in Hungarian history and a seminal moment in the struggle for freedom.

"Today, we honor the courageous Hungarians who set their country on the path to freedom. The legacy of the Revolution continues to inspire as Hungarians advocate for freedom's cause.

"As we recall this historic occa-

sion, I celebrate the friendship that Hungary and the United States have forged. With common values and goals, Hungarians and Americans have collaborated on a wide range of issues of mutual interest. On the 10th anniversary of Hungary's accession to NATO, we mark the invaluable contributions of the Hungarian people to this formidable alliance and to resolving ongoing conflicts across the world.

"This friendship is only strengthened by the proud community of Hungarian-Americans. From the publications of Joseph Pulitzer to the advocacy of the late Congressman Tom Lantos, generations of Hungarian-Americans have strengthened the character and culture of the United States.

"Congratulations, and best wishes.

"Barack Obama"

Magyar Club of Dayton to host Spring Dance

DAYTON - The Magyar Club of Dayton will be hosting its annual Spring Dance on Saturday, April 25, 2009, from 6:30 to 10:30 P.M. at Kossuth Hall, 4475 Old Troy Pike, Dayton, Ohio.

Music will be provided by the Joe Jeromos Orchestra.

Admission is \$8 for adults and \$4 for children under 10.

Hungarian food will be available for purchase, including fried chicken, cabbage rolls, sausage, paprika potatoes, coleslaw and Hungarian pastries.

The dance is a BYOB affair, but soft drinks and ice will be sold.

For reservations and more information please call Annie Kertesz at 937-275-6654 or Anne Marie Schmidt at 937-667-1211.



The Hungarian Room Committee of the University of Pittsburgh

Cordially invites you to join in the celebration of the

70th anniversary of the dedication of the Hungarian Classroom

Saturday, June 13, 2009, at the University Club of the University of Pittsburgh.

Cash Bar - 5:00 p.m. / Dinner - 6:00 p.m. / Program - 7:00 p.m.

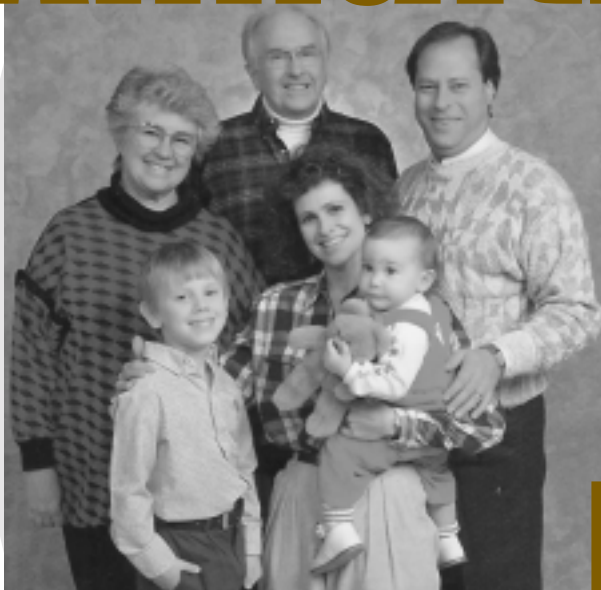
Followed by live music and dancing

Tickets - \$40/ person

For reservations, call John L. Lovasz at 412-231-2979, ext. 145

or Endre Csoman at 412-231-2979, ext. 136.

WPA Annuities



Why Invest In Our Non-Qualified, Tax-Deferred Annuities?

- **NO** fees of any kind.
- **NO** administrative charges.
- **NO** front loads.
- Fixed annuity ensures **guaranteed** minimum growth.
- Tax-deferred status allows your money to **grow faster** since you don't pay taxes on interest earned until you begin withdrawals.
- You can make additional deposits throughout the life of the contract.
- The WPA's excellent solvency ratio of assets over liabilities means **your money is safe**.

*You work hard
for your money.
Shouldn't your
money work hard
for you?*

WPA Flexible Premium Deferred Annuities provide you with guaranteed future income, based on the premiums you pay. Ideal for retirement, your WPA Annuity contract is a great long-term plan for your future and for your family members.

Deferred annuities shield your interest earnings from current income tax. Until you take a cash withdrawal, your interest credits continue to grow tax-deferred.

Featuring attractive rates, your WPA Flexible Premium Deferred Annuity earns interest on your premiums. So, your money is working for you!

Qualified Plans for Your Long-Term Goals

If you have other long-term goals, such as paying for your child's education or purchasing a home, the WPA has Traditional and Roth IRAs that can help you reach your goal. Call your local WPA representative or our Home Office at 1-800-848-7366 for more information on these qualified plans.

Choose Your Plan

WPA Flexible Premium Deferred Annuities

(Non-Qualified)

*Tax-deferred interest accumulations
Current interest rate guaranteed for first 6 months
Minimum guaranteed interest rate – 3.0%*

PENN “PREFERRED” (9 Year Withdrawal Charge)

- Designed for those saving for **long-term** goals.
 - Earns our **highest** interest rate.
- Make withdrawals of up to 10% of your anniversary balance during first 9 years with no WPA penalties.
- Make withdrawals **after** 9 years with no WPA penalties.

PENN “HIGH FIVE” (5 Year Withdrawal Charge)

- Designed for those saving for **near-term** goals.
 - Earns interest at our second-highest rate.
- Make withdrawals of up to 10% of your anniversary balance during first 5 years with no WPA penalties.
- Make withdrawals **after** 5 years with no WPA penalties.

PENN “NO SURRENDER” (Zero Withdrawal Charge)

- Designed for those needing a reliable source of income now.
- Earns interest at competitive rates with no WPA penalties for early withdrawal.

PLEASE NOTE: All annuities may be subject to IRS penalties for early withdrawal.



Key Advantages of WPA Annuities

✓ **Safety** - Your annuity funds are fully protected, as required by law. **WPA** maintains cash reserves which exceed those required by law. **WPA** takes pride in its **solvency**, which can be verified by financial statements filed annually with state insurance departments.

✓ **Competitive Rates** - Current WPA interest rates are guaranteed never to drop below 3.0%. Interest earnings accumulate tax-deferred until withdrawal or surrender, with interest compounded on each anniversary date. WPA may change the rate for interest credits in excess of 3.0%.

✓ **Management-Free** - There are no sales or administrative fees; 100% of your premiums begin earning interest immediately upon deposit.

✓ **Lifetime Income** - Cash payments can be made in a lump sum or through other settlement options.

✓ **Probate Avoided** - Should the annuitant die prior to the contract maturity date, the total cash value is paid directly to the beneficiary. **Problems with the expenses and delays of probate are avoided!**

✓ **Flexibility!** - Premium payments may be discontinued or resumed at any time.

A note on Solvency... ...and why it's important to you.

Solvency is the ratio of a company's assets over its liabilities. It indicates a company's financial soundness and ability to meet all of its obligations as they become due. The higher a company's solvency ratio, the more confidence you can have in that company that it can pay all the money due you and your beneficiaries.

WILLIAM PENN ASSOCIATION'S solvency.....\$113.09.*

**Assets for each \$100 of liabilities as of Dec. 31, 2008.*

Want to know more?
Call us TODAY at:
1-800-848-7366

ANNUAL ACTUARY'S REPORT

Strong and secure

Strong surplus, sound management keep members' policies secure

by Robert E. Bruce, FCA, MAAA

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

The year 2008 continued the Association's long history of 41 years of successful and profitable operations. William Penn Association continues the policy of returning to the members the highest possible benefits consistent with safety. The major lines of business, life and annuity were again profitable. This is a fine record. The members should feel very proud of WPA and its financial strength to guarantee their benefits.

The cataclysmic upheavals in the financial markets made the year 2008 one of the most difficult in the history of the Fraternal Industry. Yet, the strong surplus position of WPA meant that no member lost any value in any annuity or life policy. Further, the rates credited for dividends on life policies and excess interest credits on annuity policies are not affected by the downturn in the capital markets. Future dividend and interest credits will continue to be determined according to the same sound management principles as have governed in the past.

In contrast, many policies in other carriers sustained heavy losses, sometimes as much as 40 percent, because of variable, indexed, market value adjustments or other provisions of risk, not found in WPA policies.

Assets at \$186,748,000 continue to be valued very conservatively, are of very high quality and fully comply with the strict standards of the National Association of Insurance Commissioners. All members can continue to have confidence that the assets standing behind their policies are sound and will provide the required funds when needed.

The solvency ratio at December 31, 2008 continues to be very strong at 113.09 percent. This means that the Association held \$113.09 of admissible assets behind each \$100 of liabilities as a safeguard and guarantee to all members that the benefits promised in the certificates will be paid when due. Although the solvency

ratio is slightly lower than the 2007 ratio, due to the capital markets, etc., the Association enjoys a stronger safety margin than most of the very large companies. This strong safety margin will continue for the benefit of all members, even into the next generation.

The Association enjoyed a very favorable year from investments. The net rate of return on mean assets was 6.09 percent, which supports the generous rates paid to members. During 2008, the Association earned net investment income of \$10,918,000 after deducting all investment expenses. Investment income exceeded requirements by \$4,336,000 in 2008. Excess interest continued to be the most important profit source to the Association.

In addition to the excellent investment returns, it is worth noting that the Association maintains \$1,302,000 in Security Valuation Reserves to guard against adverse fluctuation in investments. The members' assets are well protected by this strong safety fund.

The Association has set aside \$160,543,000 of life, annuity and A&H reserves, deposits and claims for future payments to members. Management continues its prudent and conservative practice of setting aside sufficient funds with which to meet all known and contingent liabilities. William Penn Association is doing an outstanding job of managing the members' funds.

An important index of service to members is the total amount paid to members. During 2008, the Association paid the significant amount of \$15,014,000. A summary of these payments to members for the past two years is as follows:

ITEM	2007	2008
Death Claims	\$1,701,000	\$1,888,000
Matured Endowments	119,000	114,000
Emergency Cash Surrender Benefits	608,000	534,000
A & H Supplementary Payments	24,000	21,000
Annuity and Old Age Benefits	10,756,000	7,789,000
Excess Interest on Funds to Members' Acct.	4,391,000	4,336,000
Dividends	340,000	332,000
Benefits to Members	\$17,939,000	\$15,014,000

WPA is rendering a truly valuable financial service to members.

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

- (1) are computed in accordance with commonly accepted actuarial standards consistently applied and are fairly stated in accordance with sound actuarial principles;
- (2) are based on actuarial assumptions which produce reserves at least as great as those called for in any contract provision as to reserve basis and method, and are in accordance with all other contract provisions;
- (3) meet the requirements of the insurance laws and regulations of the Commonwealth of Pennsylvania and are at least as great as the minimum aggregate amounts required by the state in which this statement is filed;

(4) are computed on the basis of assumptions consistent with those used in computing the corresponding items in the annual statement of the preceding year end with any exceptions as noted below; and

- (5) include provision for all actuarial reserves and related statement items which ought to be established.

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

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

WILLIAM PENN ASSOCIATION 2008 ANNUAL STATEMENT FINANCIAL REPORT

ASSETS

Bonds	\$162,591,032
Stocks	9,151,952
Mortgage Loans	727,422
Real Estate	953,253
Cash and Short-Term Investments	9,691,805
Certificate Loans	921,893
Accrued Investment Income	2,640,074
Electronic Data Processing Equipment & Software	53,951
Premiums Due and Uncollected	16,387
Total Admitted Assets	\$186,747,769

LIABILITIES, SPECIAL RESERVES & SURPLUS CERTIFICATE RESERVES

Life, Annuity and Accident & Health Policy Reserves	\$153,549,000
Liability for Deposit-Type Contracts	6,500,798
Life and Accident & Health Claim Reserves	133,226
Provision for Refunds Payable in Following Calendar Year	360,000
Premiums Paid in Advance	487,907
Officials' Retirement Program	1,758,516
Interest Maintenance Reserve	1,253,246
General Expenses and Taxes Due or Accrued	55,785
Asset Valuation Reserve	49,177
Trust Account	720,888
Other Liabilities	270,476
Total Liabilities	\$165,139,019
Unassigned Surplus	21,608,750
Total	\$186,747,769

INCOME

Premiums & Annuity Considerations	\$13,298,092
Net Investment Income	10,917,744
Amortization of Interest Maintenance Reserve	168,525
Miscellaneous Income	42,635
Total Income	\$24,426,996

OUTGO

Life Benefits Paid, Including Dividends	\$ 2,890,867
Annuity and Pension Benefits Paid	7,788,524
Interest on Funds to Members' Accounts	4,335,770
Increase in Aggregate Reserve for Life, Annuity and Accident & Health Certificates	4,541,000
Commissions on Premiums & Annuity Considerations	431,449
General Operating and Fraternal Expenses	4,203,457
Insurance Department Licenses, Taxes & Fees	145,732
Total Outgo & Reserve Increase	\$24,336,799
Net Gain from Operations after Refunds to Members	\$90,197

RECONCILIATION

Net Gain from Operations	\$ 90,197
Realized Gains/(Losses) (excluding transfers to the IMR)	(3,794,675)
Net Income/(Loss)	\$ (3,704,478)
Unassigned Funds as of 12/31/06	26,555,026
Change in Unrealized Gains/(Losses)	(2,161,328)
Change in Nonadmitted Assets	13,757
Change in Asset Valuation Reserve	905,773
Unassigned Funds as of 12/31/08	\$21,608,750

Branch News

Branch 14 Cleveland, OH

by Dawn D. Ward

The first Branch 14 meeting of 2009 was held March 4. Several upcoming events were discussed.

Branch 14 will sponsor an outing to an Indians game Friday, July 31, when the Tribe takes on the Detroit Tigers. There will be a Celebration Fireworks Show after the game. Any Branch 14 members who are interested in attending, please call President Caroline Lanzara at 216-581-8979 as soon as possible because tickets are limited.

Branch 14 will again participate in Join Hands Day Saturday, May 2. Last year, \$1,500 worth of toys were donated to Rainbow Babies and Childrens Hospital. This year, toys will be donated to Metropolitan General Hospital's children's unit. Branch 14 is always ready to help those less fortunate. In addition to the branch's donation, the Home Office will contribute \$500 toward the purchase of the toys, which will help brighten the day for many sick children. The generosity of the WPA, along with the efforts of the branch members who purchase and deliver the toys, is much appreciated. This is just another example of the giving fraternal spirit of our fine organization.

The meeting concluded with a birthday celebration for octogenarian member Emma Oris. She was surprised with a beautifully decorated cake, and everyone enjoyed it with ice cream after the meeting. She said she was grateful to enter this new decade of her life by celebrating it with Branch 14 members.

The branch welcomes new members Hailynn Plumb and Danielle Antonucci. Remember to refer prospective new members to the Ward Agency at 440-838-1200 and earn Recommender Bucks!

Branch 14's annual children's Christmas party will be held Satur-



Jamie and David Wolfe exchange vows during their wedding ceremony Feb. 6. David is the grandson of Branch 18 President and Vice Chairman of the Board Barbara A. House.

day, Dec. 12. Mark your calendars.

The next Branch 14 meeting will be held Wednesday, April 1, at 7:30 p.m. at the Bethlen Hall of the First Hungarian Reformed Church, 14530 Alexander Road, Walton Hills. All Branch 14 members are welcome to attend.

Branch 18 Lincoln Park, MI

by Barbara A. House

At this writing I am still in Florida, but in another week, it's back to reality. Branch 18 will resume all their activities on April 15, our first meeting of the new year. Remember, we meet at the American Hungarian Reformed Church on Allen Road at 7:00 p.m.

Our first trip this year will be to the Kewadin in the north country in June. We also need to discuss our Join Hands Day project. This year, we have chosen to beautify St. Michael's Church on Champagne Avenue in Lincoln Park. All particulars will be discussed in April.

Get well wishes go to Maddy and Tony (special children), Gerry Davenport, Roy Toth, Art Antal,

Rocky Borsa, Marguerite McNelis, Ethel Farkas, Elsie and Bob Kantor and Rudy Korpak. You are all such special people. We hope you are all well very soon.

Congratulations to Jason and Kristin on your upcoming blessed event. Hope it's a girl. We love you guys. Happy birthday, Jason.

Congratulations also to Bob and Elsie Kantor on your 55th (wow) wedding anniversary. Hope you have many more.

On May 3, Holy Cross Church will be blessing the corner-

stone of the first Hungarian church in Michigan. The cornerstone was installed in 1906.

Holy Cross will host it's festival June 6 and 7 at the Yack Center. Hope you plan to attend. Better yet, how about volunteering at the festival? It takes many hands to make this festival successful. This event is a major fundraiser for the church.

Happy birthday, Father Barnabas. Happy birthday also to Rose Wickers. Rose takes such good care of us at our meetings.

Please remember our deceased members and their families in your prayers, especially David S. Kocsis, Helen A. Kocsis, Ferencz Nagy and Alberta M. Nugent. May they rest in peace.

Just got a call from Mary Sipos telling me her husband George has died. Our sympathy to Mary and Carol. Many of us bowled with George for many years. He will be missed.

The Hungarian American Cultural Center on Goddard Road in Taylor is serving meals on Fridays from 5:00 to 9:00 p.m. and Sundays from noon to 7:00 p.m. Rose Antal has taken over the dining room. It has become her

Branch News



Art Barillo of Branch 51 presents a donation on behalf of the WPA to the Rev. Laszlo Vas during the Farsang Bál Feb. 21 at St. Stephen's Church in Passaic, N.J.

own little business. Rose is a loyal WPA member. Let's get over there and show her our support. Good luck, Rose. We love you.

Please remember I can always be reached on my cell phone at 313-418-5572.

Snow birds, remember to contact the Home Office to change your addresses back to your Michigan residence. Call the office toll-free at 1-800-848-7366.

Thank you to all who have joined the WPA. Our annuities are the best deal in town. You will find our rates are hard to beat. Special thanks to Wally Burinda. Give me a call.

A happy and blessed Easter to all our wonderful members.

Please call me if you have news to share.

Branch 27 Toledo, OH

by Robert A. Ivancso
Spring is here and we look forward to seeing our members at our future activities and events.

Branch 27 members and guests will have an opportunity to attend a "Night with the Mud Hens" Sunday, May 31, when the Toledo Mud Hens will be hosting the Charlotte Knights. Game time is 6:30 pm. The gates will open early for Team Autograph Day, and kids 12 and under are invited to stick around after the game to run

the bases. The festivities will conclude with a fireworks display. It should be a fun night for the entire family.

All Branch members and their guests are invited to attend but seating is limited. For more information or to make your reservations, contact one of the following branch officers:

- Robert Ivancso at 419-841-5351 or via email at

wpa27bob@bex.net;

- Paula Bodnar at 419-693-5509; or

- Linda York at 419-343-6834 (after 7:00 p.m.).

See you at the Game!

At this time, our branch is updating our listing of member email addresses. If you have an email address, please email Robert Ivancso.

Branch 28 Youngstown, OH

by Kathy Novak

Wishing everyone a blessed and glorious Easter season. Wishing a much long-awaited happy springtime to all as well.

As always, the Youngstown American Hungarian Federation hosted a most entertaining and enjoyable March 15 celebration. The program included Michael Verich, vice chairman of the Ohio State Employment Relations Board, and William Hegedus of the Akron Hungarian Bluc. Music was provided by Bill Kolos, Andrew Check and Joe Locsony. Leslie Polgar recited the traditional poems, and the Youngstown Hungarian Dance group performed.

Recently, the Millcreek Chapter of the American Business Women Association of Youngstown elected their 2009 Women of the Year, and, much to my surprise, I was honored with the award. I will be traveling to the ABWA's national convention at the end of September.

A reminder: the bus to the WPA Picnic-A Great Fraternal Fest on Sept. 12 at Penn Scenic View is filling up. Reserve your seat today by calling Steve at 330-746-7704.

Our apologies to the Bacho family for the misprint of their name in the last issue.

Birthday greetings to all the spring babies.

Our most sincere condolences to all families who have lost a loved one recently.

Remember, for all your life insurance and annuity needs, please call either Kathy at 330-746-7704 or Alan at 330-482-9994.

Branch 51 Passaic, NJ

by Martha Barillo

As a child in Europe, I used to hear the adults talk about the Farsang Bál. The Bál is always held right before Lent. It prepares us for 40 days of penance. It all sounded so magical.

Guess what? About 62 years later, we went to one on Feb. 2 at St. Stephen's Church in Passaic, N.J.

Stephen Varga, chairman of the WPA Board of Directors, was being honored.

The auditorium was turned into a magical ballroom. The decorations were grand; the cocktail hour, filling. I have never had such delicious *tepertos pogacska*. The dinner was very good, and the desserts were yummy!

The band was out of this world. Our old friend Gypsy Joe honored us with some of our favorite numbers.

We met people we have not seen in 10 years, and, guess what? They all got older, and that's because I haven't looked in my mirror lately.

This was also a debutante ball. Young women of a certain age were introduced into society. We had a king and queen give permission to open the ball. The young ladies in white ball gowns and their escorts in tuxedos emerged onto the dance floor, dancing to a minuet. They were the princesses and princes.

The WPA was represented by Branch 51 President Christine Baldyga and her husband Tom,

Branch News

Branch 51 Treasurer Marion Rubin and her husband Dave, and Branch 51 members Art and Martha Barillo and John and Rita Mozer.

Art Barillo presented a donation on behalf of the WPA to the Rev. Laszlo Vas. President Baldyga also presented a donation.

Our compliments to Father Vas and the ball committee. A grand time was had by all.

God bless the WPA and may your beacon always shine for Hungarians.

Branch 249 Dayton, OH

by Anne Marie Schmidt

We wish all of our members a very blessed and happy Easter. May the promise of spring bring hope and encouragement to our country during these difficult times.

Congratulations to the American Hungarian Foundation on the 46th Annual Carousel Ball. We wish you continued success and are very appreciative of your dedication to preserving the Hungarian cultural heritage in the United States.

It was great to see such good attendance at the two March 15 celebration dinners at St. Stephen's Catholic Church and the Old Troy Pike Community Church. The food was delicious at both events. We wish to thank all who worked so hard to provide us with the continuation of this wonderful tradition. The Dayton Hungarian community is working well together to preserve our local Hungarian culture.

We extend sincere thanks to our faithful supporters of our recent cabbage roll sale. We are happy to provide this service to our members bi-annually. It is also a great way to spread the WPA name to our non-Hungarian friends and co-workers. The next sale will be in September.

The Magyar Club of Dayton will be hosting their annual spring dance on April 25 from 6:30 to 10:30 p.m. at Kossuth Hall, 4475 Old Troy Pike, Dayton. Music will be provided by the Joe Jeromos Orchestra, and Hungarian food will be available for purchase. The admission cost is the

same as last year, \$8 for adults and \$4 for children under the age of 10. For reservations please call Annie Kertesz at 937-275-6654 or Anne Marie Schmidt at 937-667-1211.

Our branch will again be participating in Join Hands Day on May 2. We will be cleaning the flower beds at St. Stephen's Catholic Church, 1114 Troy St., Dayton, and then proceed to Old Troy Pike Community Church, 4475 Old Troy Pike, to clean the picnic shelter area. Please plan to meet at St. Stephen's at 9:00 a.m. for coffee and donuts, and when finished we will proceed to the picnic shelter where a lunch will be served. This was a very successful event last year, so we hope more members will join us this year.

During these times of uncertainty it is especially crucial to protect your family's future by having your insurance and annuity needs secured. For more information please contact Branch Coordinator Michele Daley-LaFlame at 937-278-5970.

Branch 296 Springdale, PA

by Diane M. Torma

Happy April birthdays to Patty Balla and Ian Dinzeo and a special Happy 90th birthday to John Torma, Sr. Wishing you all much health and happiness in the coming year.

Special anniversary wishes to Helen and Boris Gosciejew and to Randy and Traci Fritz. Hope you have many more happy years together.

Our thoughts and prayers are with Branch President and National Director Ron Balla, who recently underwent surgery and is recuperat-



Branch 352 member Michael Morrison poses with the trophy he earned for taking first place in this year's District 5 Arena Cross in Pennsylvania.

ing. We wish you well, Ron, and hope to see you back soon.

Our next monthly meeting will be on Thursday, April 9, at 7:30 p.m. at King's Family Restaurant. All branch members are welcome and encouraged to attend.

The WPA has many quality life insurance and annuity products to offer. Call Noreen Fritz at 412-821-1837 for your insurance needs. If you have branch news to share, call me at 724-339-2445.

Branch 352 Coraopolis, PA

Congratulations to branch member Michael Morrison for his hard work and dedication to become one of the best.

Michael took first place in this year's District 5 Arena Cross in Pennsylvania. Michael is the grandson of Home Office employees Steve and Debbie Evans.

Mike has been racing since 1997,

Branch News

starting on a PW 50 and working his way up through the ranks. Mike now sits on top of his class, racing his Kawasaki KX 450 and being a member of the Green Team.

He has developed the skills to race both AX (arena cross) and MX (outdoor series). Mike is sponsored by Cernics Kawasaki Bike Shop in Somerset, Pa.

Mike accepted trophy and awards for being the points champion at Latrobe Speedway Arena Cross in front of a crowd in Uniontown, Pa.

Let's all wish Mike the best of luck as he begins the defense of his title when the new season opens April 5.

Branch 800 Altoona, PA

by Vincent Frank

Branch 800 members who will be celebrating 50 years of membership in the WPA will be the guests of honor at our branch's May meeting. We thank you for staying with the branch and the WPA all those years. If you qualify for this honor, the branch will notify you by mail.

After a long, hard winter, we are ready for the baseball season to start. Opening day for the Altoona Curve (the AA affiliate of the Pittsburgh Pirates) will be here on April 16 against Erie. The Curve's season includes 71 home games and 71 away games for a total of 142 games. After having cabin fever, it's now time for fun and enjoyment at the ball park.

The annual Join Hands Day is set for Saturday, May 2. This is a nationwide event that brings young and old together to conduct projects that will improve their communities.

Thousands of Pennsylvania anglers will cast their lines during the first day of trout season. There is a high level of enthusiasm among all those fishermen who are ready and waiting to kick off the fishing season. I wish everyone a happy and successful first day with many more to follow as the season continues. Trout season begins on Saturday, April 18.

Do you have a student in your family who is a life benefit member

of the WPA and is planning on attending a college, university or school of nursing this coming fall? If so, then take time to read the eligibility rules for the William Penn Fraternal Association Scholarship Foundation grants being offered in 2009. Why not have your young scholar apply for this financial help? Deadline for applications is May 31.

For your life insurance and annuity needs, please call Bob Jones in Altoona at 814-942-2661.

Branch 8114 Clarion, PA

by Noreen Fritz, FIC, LUTCF

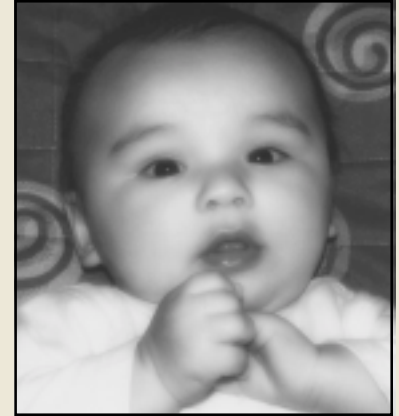
The WPA is proud of its history of fraternalism with various activities and educational opportunities. All our members are special to us.

In addition, the Association offers very affordable life insurance and high-interest paying annuities. Most CD's are earning peanuts, and with the stock market devouring more and more investments, members and their friends are taking control of their finances with a WPA tax-deferred annuity because of the safety and also because no one--and I mean no one--can predict the market.

Branch members celebrating a birthday in April are: Bob Donahue, John Beckwith, Frank Schill, Annette Sunderland, Stanley Bauer, Michael Dale, Albert Fiscus, Kasey Martin, Erin Steiner, Seth Justice, Nick Bagileo, Eugene and Evelyn Seitz, Ann Hartle, Gerry Ochs and Mary Jane Gatesman. All I can say is happy birthday and...where's the cake!

I am available to help you by reviewing any WPA or commercial life insurance policy or annuity you may have, free of charge. You may end up with a lower premium or no premium. If you have branch news to share or questions on IRA Transfers, 401-K direct rollovers, any pension plan or just need a beneficiary change, please keep in mind that there is no sales charge, and I work in any area. I can be reached at 412-821-1837 or P.O. Box 15060, Pittsburgh, PA 15237-0060. Or e-mail me at noreenbunny.fritz@verizon.net.

Welcome to our Fraternal Family



EDWARD Y. CORBA
Branch 15 Chicago, IL



CARTER KEENAN
Branch 189 Alliance, OH



JULIANNA SMERAGLINO
Branch 1 Bridgeport, CT

In Memoriam

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

FEBRUARY 2009

0001 BRIDGEPORT, CT
Angeline V. Csom
Olga Reszoly
0005 PHOENIX, AZ
Bela I. Csonka
0008 JOHNSTOWN, PA
Daisy Nagy
Helen Revesz
0013 TRENTON, NJ
Margaret E. Evans
0014 CLEVELAND, OH
Charlotte Kowalski
John J. Kulina, Jr.
Irene D. Parsons
0015 CHICAGO, IL
Anna Cross
Dorothy Rensing
0018 LINCOLN PARK, MI
David F. Kocsis
Helen A. Kocsis
Ferencz Nagy

Alberta M. Nugent
0024 CHICAGO, IL
Helen L. Fatten
0026 SHARON, PA
James E. Rupp
George Tyillian, Jr.
0028 YOUNGSTOWN, OH
Joseph L. Hallock
Elizabeth Howes
0034 PITTSBURGH, PA
Elizabeth C. Meisinger
John G. Zomok
0044 AKRON, OH
Mary M. Tippie
0071 DUQUESNE, PA
Thomas J. Pellegrine
Margaret R. Slater
0076 PHILADELPHIA, PA
Mary Groller
0088 RURAL VALLEY, PA
Pearl Rito
Lottie Toth
0089 HOMESTEAD, PA
Elizabeth Sedory
0090 ALLENTOWN, PA
Frank J. Kurtz
0098 BETHLEHEM, PA
Frances M. Kucey

Joseph Weber
0132 SOUTH BEND, IN
Irene Egry
Marie A. Mezei
Richard S. Siderits
John R. Turk
0159 PHOENIXVILLE, PA
Angie Bodick
Michael Bodick
Mary V. Ravis
0189 ALLIANCE, OH
Karen L. Hoover-Dallas
Kenneth Nile
0216 NORTHAMPTON, PA
Mary C. Csencsits
Frank Garger
John Miletics
0226 MCKEESPORT, PA
Elizabeth Solsky
0278 OMAHA, NE
Ella M. Rubesh
0296 SPRINGDALE, PA
Emma Kodobocz
Laverne F. Marks
Sophia E. Nalesnik
Irene Novak
0310 LYNCH, KY
Ethel Toth

0336 HARRISBURG, PA
Esther C. Shive
0349 WEIRTON, WV
Glen Alvin Shockey
0352 CORAOPOLIS, PA
Elizabeth J. Stubna
Norman J. Wernert
0525 LOS ANGELES, CA
Joseph Botka, Jr.
Stephen Nemeth
0590 CAPE CORAL, FL
Sonja D. Lohrmann
Margaret Ropog
0705 MAYVILLE, WI
Berneice M. Kutz
0725 SPRINGFIELD, MA
Ida N. Hurlbut
Dorothea M. Mosher
Carol A. Pisano
0800 ALTOONA, PA
Cecilia M. Grassmyer
Thomas A. Karl
8014 PITTSBURGH, PA
William P. Hirsh
Bernard H. Mutschler
8036 SCOTTDAL, PA
Agnes Bogoz

Recent Donations

WPFA Scholarship Foundation

FEBRUARY 2009

Branch - Donor - Amount

1 - Cassandra Bakos - \$1.40
8 - Clarence H. Showalter - \$5.00
13 - Frank Bodnar - \$20.00
13 - Joseph A. Mrazik - \$15.00
13 - Frank Papp - \$5.00
14 - Betty F. Fortner - \$2.91
14 - Mark E. Dreifke - \$10.00
14 - Anita J. Dreifke - \$10.00
18 - William W. Baranyai - \$8.58
19 - Patricia G. Conti - \$5.00
26 - Lex Prindle Sr. - \$5.00
28 - Maria E. Schauer - \$5.57
28 - Anna Paczelt - \$35.00
28 - Bettyann Griffiths - \$2.07
40 - Irene Ivan - \$20.00
44 - Mary Ann Kasper - \$5.00
44 - Barbara Francis - \$10.00
59 - Margaret I. Martin - \$2.00
89 - Audrey M. Swartele - \$25.00
89 - Tracy B. Findlay - \$3.06
129 - Jean A. Boso - \$10.00
189 - Angie L. Nutial - \$5.00
189 - Mollee M. Nutial - \$5.00
226 - Timothy R. Holtzman - \$1.40
226 - Carol S. Burlikowski - \$5.00
226 - Dennis A. Burlikowski - \$5.00
226 - Robert W. Serena - \$5.00
226 - Mary J. Trapuzzano - \$10.00
296 - Margaret E. Kosheba - \$0.42

296 - William J. Zaken - \$2.26
296 - Allana M. Stapleton - \$6.55
336 - Charles S. Johns - \$5.21
336 - Naomi S. Livingston - \$5.10
336 - Tess Z. Keely - \$10.00
352 - John P. McKinsey Jr. - \$1.32
352 - Dora S. McKinsey - \$1.02
705 - Dorothy B. Gurrath - \$2.00
720 - Loretta M. Mahoney - \$1.00
723 - Raymond E. Godbout - \$2.54
8014 - Gary P. Polis Jr. - \$5.00
8075 - Christopher Phillips - \$5.00
8286 - Anna M. Kurtz - \$20.00
8286 - Mildred Deshields - \$10.00
TOTAL for Month = \$319.41

FEBRUARY 2009

Donor - Amount

Kim S. Budnick - \$10.00
Hungarian Reformed Church
of McKeesport, PA
Young Adult Circle - \$200.00
Cookbook Sales - \$150.00

TOTAL for Month = \$360.00

IN MEMORY OF

FEBRUARY 2009

Donor - Amount

(In Memory of)

Todd & Angela Crofford and
Ben & Karen Kailer - \$50.00
(Elizabeth Szabo)
Br. 18 Lincoln Park, MI - \$125.00
(Marvin O. Rich, Marian Rose
Torolski, William Kovalsik,
Louis F. Almasy)

TOTAL for Month = \$175.00

William Penn Fraternal Association Scholarship Foundation, Inc.

Financial Statement as of Dec. 31, 2008

Balance as of December 31, 2007 **\$715,698.21**

INCOME

Donations	\$ 81,208.39
Bond Interest	24,808.00
Interest - Checking Account and Money Markets	4,098.14
Miscellaneous	1,867.50
Total Income	111,982.03

DISBURSEMENTS

Scholarship Grants	
110 Renewals @ \$500.00	\$55,000.00
74 New @ \$500.00	37,000.00
Essay Awards	2,000.00
Bank Charges/Misc.	355.00
Total Disbursements	- 94,355.00

Balance as of December 31, 2008 **\$733,325.24**

ASSETS

Bonds	\$ 59,599.00
Certificates of Deposit	449,657.00
Annuities	182,002.04
Money Market Accounts	29,703.53
Checking Account	11,063.67
Miscellaneous	1,300.00

Total Assets as of December 31, 2008 **\$733,325.24**

William Penn Fraternal Association Scholarship Foundation, Inc.

Eligibility Rules for Year 2009 Scholarship Grants

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

a) The **student** applying for a scholarship grant must be an individual Life Benefit Member of the William Penn Association for four (4) years. A Life Benefit Member is an individual who is insured for life or endowment benefits.

b) On both renewal and new applications, **the applicant must be the child or grandchild of a life benefit member of the William Penn Association in good standing.** For the 2009 school year, the parent/grandparent must be a Life Benefit Member for at least four (4) years as of January 1, 2009.

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

d) Grants are awarded for a two- or four-year period. The student must notify the President of the Scholarship Foundation, by letter, postmarked no later than **May 31, 2009**, that the student desires to receive a scholarship grant. It is recommended that the letter be sent via Certified Mail to ascertain proof of mailing date. **E-Mail notification will NOT be accepted as proof of notification.**

e) **First-time applicants must submit the following:**

1. **WPA Scholarship Application** on forms furnished by the Scholarship Foundation. Forms may be obtained by writing to: President, William Penn Fraternal Association Scholarship Foundation, Inc., 709 Brighton Road, Pittsburgh, PA 15233.

2. **A Slogan** (Marketing Catch Phrase) for the WPA, such as the well-known slogans "Have It Your Way" (Burger King), "Think Outside the Bun" (Taco Bell), and "Do the Dew" (Mountain Dew).

The Scholarship Application and Slogan must be mailed and postmarked by May 31, 2009.

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

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

5. Proof of enrollment for the coming school year in September.

Items 3, 4 and 5 must be submitted by September 30, 2009.

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

1. **A letter** requesting a renewal grant.

2. **A Slogan** (Marketing Catch Phrase) for the WPA, such as the well-known slogans "Have It Your Way" (Burger King), "Think Outside the Bun" (Taco Bell), and "Do the Dew" (Mountain Dew).

The Renewal Letter and Slogan must be mailed and postmarked by May 31, 2009.

3. A copy of the student's **latest scholastic record.** All renewal applicants **must maintain no lower than a 2.5 GPA on a 4.0 scale to qualify.**

4. Proof of enrollment for the new term in September.

Items 3 and 4 must be submitted by September 30, 2009.

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

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

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

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

k) All applications and renewal letters must be postmarked no later than **May 31, 2009.** Any applications or renewal letters postmarked after that date will not be considered.

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

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income tax return...**PAGE 6.**

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PRSRT STD
US POSTAGE
PAID
PERMIT #12
INDIANA, PA



Referral Fees \$10 to \$12

William Penn Association Recommender Program

Adult members age 16 and older can earn cash rewards when they refer new members to the WPA. The WPA will pay adult members **\$12.00** for each applicant they recommend who is issued a WPA **permanent** life insurance plan. The WPA will also pay adult members **\$10.00** for each applicant they recommend who is issued a WPA **term** life insurance plan. To claim **your** reward, send us the names and addresses of everyone you know who would enjoy the many fraternal benefits that come with membership in the WPA.

**Family of sales agents living at the same address as the agent do not qualify for a Recommender Award.*

Please Print

WPA RECOMMENDER

Your Name: _____ Branch No.: _____

Address: _____

Phone: _____ WPA Representative/Agent: _____

Name of Prospective Applicant: _____

Address: _____

Phone: _____

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