



William Penn Life

FEBRUARY 2011

Founders Day February 21, 2011

Reflections on
WPA's 125 Years
of Fraternal Service

*George S. Charles, Jr.
Endre Csoman
Tibor Check, Jr.*



1886
2011

125

124

123

SZERKESZTI
DARAGÓ JÓZSEF

TARNÓCY

WILLIAM PENN ASSOCIATION

125th
Anniversary
Gala

September 3rd, 2011
Marriott Pittsburgh North



You are cordially invited to join the members and friends of William Penn Association as we gather to celebrate 125 years of service to our members, their families, our Hungarian Heritage and the greater community. This Gala Celebration will be held on Saturday, September 3rd, 2011, in the Ballroom of the Marriott Pittsburgh North, Cranberry Township, Pennsylvania. For more information on this historic event and how you can be a part of it, please see upcoming issues of William Penn Life.

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ON THE COVER: A reproduction of the front cover of the February 21, 1936, issue of *Verhovayak Lapja*, the monthly publication of the Verhovay Fraternal Insurance Association. Designer: Árpád Tamócy. Editor: Joseph Daragó. This special issue celebrated the 50th anniversary of the Verhovay, and its cover has been updated here to mark the 125th anniversary of William Penn Association.

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Fraternalists' trade association unveils new identity

THE NATION'S PREMIER association of fraternal benefits societies has adopted a new identity to better reflect its purpose, membership and value to communities throughout the nation: American Fraternal Alliance.

The organization, which will be known informally as "the Fraternalists" or "Fraternal Alliance," also unveiled a new logo and tagline as part of its new identity. The association, formed in 1886, previously was called the National Fraternal Congress of America (NFCFA).

William Penn Association is a proud member of the Fraternalists.

The American Fraternal Alliance is a non-profit trade association with 70 members, each of which is a fraternal benefit society. These member societies operate in 50 states, the District of Columbia and Canada.

Fraternalists throughout the U.S. and Canada celebrate their common bonds, work together on thousands of volunteer efforts in communities all across the map, and have brought the concept of mutual aid into its third century. The fraternal system is a time-honored, cost-effective way that a large segment of Americans and Canadians provide financial protection to their families.

Did you know:

• Fraternal benefit societies represent nine million individual mem-

bers who participate in 31,500 local chapters – among America's largest member-volunteer networks.

• These members contributed an estimated \$400 million in direct financial aid to charitable and fraternal programs last year.

• Members represent one of America's largest volunteer networks, with individuals volunteering 91 million hours for community-service projects last year.

• Fraternal benefit societies have \$363 billion of life insurance in force.

• Fraternal benefit societies paid \$3.3 billion in life insurance benefits, \$4.6 billion in annuity benefits, and \$475 million in accident and health benefits in the U.S. last year.

The fraternal system works. A 2010 economic impact study quantified \$1.6 billion in indirect value of "improved social capital" resulting from the activities of fraternal benefit societies.

All members of the Fraternalists, including WPA, are making these types of positive impact on society. □



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ALLIANCE

United in service and financial security



ON THE MOVE?

Have you moved recently, or are you planning to move soon? If so, please complete this form and send it to the WPA Home Office. That way, we can keep our records up-to-date and keep you informed about important information regarding your life insurance and annuity certificates, your fraternal benefits and WPA events and activities. Please mail to: William Penn Association, 709 Brighton Road, Pittsburgh, PA 15233.

Name: _____ Date: _____

OLD Address: _____

City: _____ State: _____ Zip: _____

NEW Address: _____

City: _____ State: _____ Zip: _____

Current Telephone Number: _____

Current Email Address: _____



As we celebrate 125 years

ON FEB. 21, 2011, our Association will celebrate its 125th anniversary. As we celebrate this historical milestone, we must pay special tribute to the dedicated founders of William Penn Association and all of the past and present officers, directors, former auditors, employees, sales representatives and members who devoted so much time of their lives in building our Association that is shared by us all today, with much pride and fond memories.

Your dedication, loyalty and commitment to our goals are based on our many years of progress generated by thousands of dedicated people who are determined to move forward.

One of our Association's objectives for the year is growth and development. Our continued objective is to build fraternal programs at the local and national levels that will attract prospective members to our organization.

We also have an obligation to continue to promote leadership skills so as to ensure a bright future for our Association. We must believe that the cornerstone of our existence is firmly rooted in dignity and responsibility. We must recognize talent, ability and loyalty.

Our Association has been fortunate in that we have many members of all ages involved in many programs and activities.

I have been associated with WPA since birth and have had the privilege of working for the Association. Without a doubt, it has been a great pleasure and continuing learning experience for me to represent you. I hope you know how much I sincerely appreciate your support and trust.

It is inspiring to know that our Association realizes the importance of family and will continue to support the family and family values. On behalf of my wife Dianne and son Steve, as a family and members, we salute William Penn Association.

Our Association is one of the finest fraternal benefit societies in existence. We can grow and continue to prosper with good leaders and programs. I am very proud to be a leader of William Penn Association. My goal is to continue to serve you with enthusiasm, intelligence and care, guided by ideals, dedication and love.



We have an excellent working fraternal team. Our officers, directors and Home Office staff contributes their talents to the ideals of our Association's mission statement: "To provide financial security to our members through quality life insurance and annuity products; and, to support fraternal, ethnic, cultural, charitable, educational, patriotic and religious works."

Our National Directors are prepared to meet the many new challenges which lie ahead. During the past year our National Directors, along with your National Officers, have been planning for growth and development. Our National Directors are now preparing for our 37th General Convention to be held in September.

We are continuously working on developing new programs and products for growth. So remember, the next time one of our sales representatives asks to review your insurance, welcome them into your home. Our sales representatives, along with you, our membership, represent our Association's future.

Our Association is a strong, vibrant, growing reality and our future will continue to be strong. We must keep our Association alive making our future generations and members proud to be a part of William Penn Association.

Our National Directors and National Officers are committed to making the changes necessary for William Penn Association's future growth and long-term success.

Every member has a stake in our Association because it is part of our heritage and lives. It belongs to us all, and we have an obligation to ensure that it is here for the next 125 years. So let us all rededicate our commitment and loyalty to William Penn Association.

I would like to close by expressing my sincere gratitude to all those persons who have contributed to and helped build WPA for more than 125 years to what it is today.

I would also hope that our staff and membership continue the passion and commitment to the traditions they have inherited and pass them to future generations over the next 125 years. □



125 év a jótékonyság mezején

Magyarok Amerikai telepedésének történelmében nehezen dolgozó munkásembereknek fegyverei a csákány, ásó és bányák, gyárak szerszámai voltak. Izmaik megfeszítésével, vérrel és arcuk verejtékével dolgoztak, hogy a "fekete gyemántot" (szén) vagy a föld nyers kincseit értéke tegyék.

Számtalan illetve névtelen hősei voltak a kezdőknek akik a munka áldozatosságával egyleteket, egyházakat alapítottak éjjel nappal esőben, viharban építettek, hogy nekünk könnyebb legyen. Az Amerikai Magyarság megpróbáltatásában, küzdelmében a mult másfél század alatt kevés olyan fontos napvan mint 1886 Február 21-e amikor Pennsylvania állam keményszén vidékének akkori központjában Hazleton városában tizenhárom (13) derék Magyar bányász a most jubiláló Verhovay betegsegélyző (WPA) egyletet megalapította, az alapítók csak egyetlen dolgot éreztek: a parancsoló szükségét, hogy az élet bizonytalanságai ellenében védekezzenek. A beteg bányász részére nem volt kórházi lehetőség, amint meg betegedett kutya módjára bántak velük. A keményszén-bánya vidéken ahol akkortöbb mint 30 ezer Magyar dolgozott, a helyzetüket helyesen látó 28 bányász 1886 Február 20-án este bizalmas gyűlést tartott Pálinkás Mihály lakásán Mount Pleasant bányatelepen. Ez az értekezlet a másnapra összehívott alakuló gyűléssel terjesztendő témákkal foglalkozott és megállapodott abban, hogy az egyletet Verhovay Gyula, akkor országos

népszerű Magyar képviselő nevével keresztelik el. Az alapító tagok száma tehát 28, mert enyi ember volt jelen, viszont csak 13-an irták alá a kérvényt az egylet charterének megszerzésére. Névleg: Arnoczky István, Debrössy József, Eckbaur János, Galátha Mátyás, Hornyák József, Juhász Károly, Kriszt Ferenc, Mikó György, Mészáros István, Pálinkás Mihály, Ráski András, Spisák András és Uhlyár József.

A szervezet igazi hivatásának kezdettől fogva eleget tett, sőt Már 1887-ben haláleseti járulékot jutattak 30.00 dolláros összegben. Habár a fejlődés nem volt gyors, de az egylet taglétszáma mégis növekedett, és a fiókok száma évről évre szaporodott. Az első fiók amely Pennsylvania területén kívül alakult Maynard, Ohio-ban volt.

Az 1914-ben tartandó konvenció megszavazta, hogy a központot Pittsburgh-ba helyezék-át, ami csak 1926-ban történt meg Luzerne megye bíróságának döntése alapján. Az évek folyamán az Amerikai Magyar biztosító egyletek nagyok-kicsinyek majd csak kivétel nélkül megszűntek. Hála a mindenható Istennek a Verhovay utódja a William Penn Association még most is virágzik. Központi hivatala mint a szerű pontossággal szolgálja tagjait, egyházakat, intézményeket, szülőházát és minden jót.

A 125 éves jubéium alkalmából szeretett intézményünknek tisztelem és jókivánságaim fejezem ki.

- Csoman Endre



Photo (c) Yachyk/Dreamstime.com

Tentative itinerary released for 2011 WPA Tour to Hungary and Slovakia

We cordially invite all members and friends of WPA to join us for our 2011 tour to Hungary and Slovakia, scheduled from Sept. 20 to Oct. 4.

This year, the tour package includes the following:

- Four nights in the La Prima Fashion Hotel in Budapest.
- Three nights in the Grand Hotel Galyatető.
- Four nights in the Andrassy Spa and Wine Hotel, Tarcsl.
- Two nights in the Aquarell Hotel, Cegléd.
- Travel to Kalocsa and visit the Paprika Museum, House of the Folk Art and paprika fields.
- Attend the Etyek Wine Festival.
- Travel to the Mátra Mountains

and tour Parád, Recsk, Mátrafüred, Gyöngyös and Kékestető.

- Tour Tokaj and Sárospatak and experience a boat trip on the River Bodrog.

- Visit Slovakia with time spent in Kassa, Eperjes, Bártfa and other sites.

- The last two days will be spent in Debrecen, Szolnok and Cegléd.

Lodging will be in four-star hotels. We will taste outstanding Hungarian food and wine and listen to the best gypsy music and experience the Hungarian culture, history and traditions.

For more information, contact Endre Csoman by calling toll-free 1-800-848-7366, ext. 136, or by sending an email to ecsoman@williampen-nassociation.org.

A brief history of William Penn Association

Part One: From Hazleton to Pittsburgh

by Endre Csoman

The Association was formally organized as the *Verhovay Segély Egylet* (Verhovay Aid Association) on Feb. 21, 1886, in Hazleton, Pa. The aim was to provide financial help or assistance to those Hungarian coal miners who became sick or disabled. The Association's founding members included 28 Hungarian miners from the three Pennsylvania anthracite communities of Mt. Pleasant (14), Frenchtown (11) and Hazleton (3). They collected among themselves the sum of \$17.25, which they used to obtain the Association's charter. Only 13 of the 28 signed the application to the

Commonwealth of Pennsylvania. Consequently, they are the ones who came to be known as the "Founders." They were: Michael Pálinkás, Stephen Arnoczky, Joseph Debrössy, John Eckbauer, Matthew Galátha, Joseph Hornyák, Charles Juhász, Frank Kriszt, George Mikó, Stephen Mészáros, Andrew Ráski, Andrew Spisák and Joseph Uhlyár.

The charter was granted in December 1886. Originally, the Association was founded to pay sick benefits only; however, at the annual meeting of 1887, a \$30 death benefit was also provided. The name of the society was changed in 1907 to Verhovay Sick Benefit and Death Benefit Society.

The leadership of the society until 1909 remained in the hands of the Founders. At the 1909 annual meeting held in Pittsburgh, Pa., new leadership was elected from various branches, namely, Johnstown, Pa., Homestead, Pa., Lorain, Ohio, and New York, N.Y.

This change in leadership also raised the question of the Home Office transfer from Hazleton to Pittsburgh, which came about on April 22, 1926. By that time, more than 300 branches were in existence in Pennsylvania, Ohio, West Virginia, Michigan, New York, Connecticut, Kentucky, Nebraska and 12 other states. The membership increased from 28 to more than 20,000, and assets rose from \$17.25 to \$1,636,054.

The Verhovay would undoubtedly have gone bankrupt after World War I (1918) had it not concluded a reinsurance agreement with Metropolitan Life Insurance Company. The reason for this was that the returning soldiers from the European front brought with them the Spanish flu, which killed nearly 500 members.

A big change occurred again at the 1923 Convention in Pittsburgh. It was established that premiums were to be based on age and the actuarial mortality tables, a change which drove many disenchanted older members out of the Association. This temporary decline in membership, however, actually strengthened the Verhovay's financial stability as it eliminated those who failed to pay their fair share of the premiums.

To be continued next month.



Mark your calendars for these fraternal events in 2011:

Join Hands Day

May 7 (Saturday)

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

28th Annual WPA Golf Tournament and Scholarship Days

July 15-16 (Friday-Saturday)

The tournament will be played at Quicksilver Golf Club in Midway, Pa. Accommodations will be at the Pittsburgh Airport Marriott, which will also be the site of the pre-tournament reception on Friday evening.

Hungarian Heritage Experience

July 31 - Aug. 6 (Sunday-Saturday)

The experience will again be held at Scenic View in Rockwood, Pa. Instruction in the Hungarian language will be offered at either a beginner or intermediate level. The cost for the week, including lodging, all meals, instruction and class materials, is \$275 for WPA members and \$325 for non-members.

WPA Youth Camp

Aug. 9-11 (Tuesday-Wednesday-Thursday)

Our first Youth Camp will be held at Scenic View. We will offer sports, dancing, Hungarian history, outings and more to girls and boys ages 12 to 18. Registration is \$25 for WPA members and \$50 for non-members. The cost includes lodging, meals and activities.

125th Anniversary Gala

Sept. 3 (Saturday)

The Gala will be held at the Marriott Pittsburgh North in Cranberry Township, Pa. The dinner-dance will feature an outstanding Hungarian gypsy orchestra from Budapest. We promise you that this will be one of the grandest weekends of your life, so plan on being there.

11th Annual WPA Picnic-A Great Fraternal Fest

Sept. 17 (Saturday)

Our Great Fraternal Fest will again be held at beautiful Scenic View. This year we will be entertained by the worldwide famous Rajko Ensemble from Budapest.

WPA Tour 2011

Sept. 20 - Oct. 4

Again we are planning an unforgettable trip to the Land of the Magyars. Departures will be from Detroit, Cleveland and Pittsburgh.

For more information on these events, call the Home Office at 1-800-848-7366, ext. 136.



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Life Insurance Tips & Information for Young Families

HAVING CHILDREN is often the catalyst for buying life insurance, as young parents recognize the awesome, life-long responsibility they have assumed.

When purchasing life insurance, consider covering both spouses—even if one stays at home and is not employed. In the event of the stay-at-home parent’s death, the surviving spouse will need to shoulder all the responsibilities of the household.

In determining the amount of life insurance to purchase, make sure to take into account your full childcare costs, especially for children under 5 years old and for kids with special needs. Take the time to estimate these costs carefully, and factor them into your decision-making process.

Weigh the costs and benefits of purchasing whole life versus term life insurance as part of your financial planning strategy. Whole life insurance policies build cash value and also pay a death benefit. But they are more expensive. If you can’t afford whole life insurance right now, but think you may want it in the future, you may want to consider term life insurance with a conversion option that will let you change to a whole life policy for a fee when you are ready.

Or, you may want to purchase term life insurance, which offers death benefit protection for a specified time period. For example, term life insurance may be appropriate to provide coverage during your child-rearing years or while paying off a mortgage. Term life premiums increase as you age. Term life is typically less expensive in your younger years than permanent life insurance, which covers you for your entire life and typically has level premiums. You may also want to consider purchasing a combination of term life insurance and whole life insurance.

Remember to update your policy to include your children as beneficiaries, especially in the event of a divorce. You might want to consider naming a trustee for your children in the unfortunate event that both parents die before the children turn 18.

Some people purchase life insurance for healthy newborn babies because their insurability is high and the premium costs are low. If health issues develop later in life, individuals may not be eligible for life insurance coverage.



Photo (c) Alis Gheorge Leonte/Dreamstime.com

Here are some tips to prudently control life insurance costs:

- * Many life insurance plans offer discounts for improved health (quitting smoking, lowering cholesterol, etc), so make sure to inquire about these potential benefits.

- * Remember the impact of key factors that can affect your life insurance premiums. These include:

- Pre-existing and/or chronic health problems, such as diabetes, heart disease or cancer;
- Poor health habits, such as smoking and excessive drinking;
- Your driving record, in terms of accidents, Driving While Intoxicated citations, tickets and claims; and
- Engaging in dangerous hobbies, such as sky-diving, skiing or rock climbing.

Some of these factors are in your control. Others are a function of your genetics, occupation or location. Either way, it’s important for you to be educated on these issues so that you can make the best insurance decisions to fit your life. □

Eric Rodriguez
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Eric Rodriguez is CEO and founder of Rodriguez Wealth Management, Inc. and Rodriguez Investment Advisory, Inc. He has worked in the field of insurance and financial services since 1999. Since the inception of his practice, Eric has focused on assisting clients and fellow small business owners with achieving their financial goals in retirement. Through his hard work and diligence, Eric has earned the honor of being a member of the Million Dollar Round Table. As a member of MDRT, Eric has met stringent merit, ethics and production standards that only one percent of the world's top

insurance and financial service professionals meet. Eric has received Court of the Table honors for multiple years.

Eric graduated from the University of South Florida with a bachelor's of science degree in finance. He also holds a Series 66 license. Most recently, Eric passed the Certified Financial Planner Certification Examination and is currently a CFP® candidate.

A native of New York, he now resides in Lakeland, Fla., with his wife, Amy, and the dynamic dog-cat duo of Roonie and Calvin. Eric's hobbies include reading, football, Oregon wines and spending time with his family and clients.

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- The Right Person -

Sometimes the stars line up for a great career. This may be that opportunity for someone you know.

- The Right Position -

William Penn Association is looking for the right candidate to lead their sales organization into the future. If you know of someone with proven sales management experience and:

- Demonstrated leadership,
- Highest level of integrity,
- Positive mental attitude,
- Strong verbal and writing skills,
- Excellent interpersonal skills,
- Service-oriented, results-driven self-starter, and
- Team player.

- The Right Time -

All inquiries will be treated in confidence and should be directed to:

George S. Charles, Jr., National President

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



Happy 125th Birthday, WPA!

CONGRATULATIONS to every member of our fine fraternal organization upon reaching it's 125th year of existence! Without a doubt, William Penn Association is the group to belong to if you are of Magyar lineage and heritage.

As a student of history, I ponder not only the past but also the implications of our future evolution as individuals and as a group. I first consider the past and what could have--or should have--happened. In the Christmas classic, *It's a Wonderful Life*, the non-existence of George Bailey (György) shows everyone just how far-reaching a person's influence is on others he didn't even know. My question is how will our past reflect upon the future of American-Magyars and William Penn Association?

As I lay in front of our family's *Magyar Karácsonyi fenyő*, on that cold fortnight before Christmas, I began to analyze WPA and the state of our American-Magyar communities from three perspectives:

- 1. from the inception of William Penn Association to 1991 (my birth year);
- 2. from my birth to now (1991 to 2011); and
- 3. from now to the year 2086, (the 200th anniversary of WPA).

Perspective #1 (1886-1991) - Questions

Did the Founding Fathers of the Verhovay Aid Association ever imagine that such a huge metamorphosis and expansion could have taken place in the past century and a quarter? Their simple intention was to offer a bit of financial protection to their families and ethnic cohorts. Did they ever think their idea of Magyar Fraternalism would expand to just about all of America's 50 states and beyond?

If not for the Darr Mine Disaster of 1907, do you think WPA would have ever expanded to it's huge numbers?

Would one of the other Hungarian-based and now-defunct or merged Magyar insurance/fraternal groups have come to the forefront and become what WPA is now?

The Golden Age of Hungarians in America was from the end of World War I to the mid 1970's. New York City, Pittsburgh, Detroit, Cleveland, Youngstown, New Jersey, Connecticut and, of course, Hollywood--all were dominated politically, economically and culturally by Hungarian-Americans. Just about every town of substance had Hungarian butchers, bakers, doctors, tailors, lawyers and other specialists necessary for ethnic individuality.

William Penn Association was no different in it's prominence in those communities. Scores of William Penn clubs and branches sprung up in those areas like mushrooms after a rain storm. I recently saw an old photograph of my late grandfather and his brother, Uncle



Mike Cseh, with other members of their William Penn-sponsored bowling team. I learned it was commonplace for Verhovay to back just about any sport or activity that was organized and contained members of the WPA.

Today, very few Magyar specialists survive. I wonder: if the aforementioned had continued to thrive, would our music and culture be thriving today as well?

Except for Calgary and Alberta in Canada and Árpádthon in Louisiana, Magyar agricultural communities are nearly non-existent. I know in my area there used to be farms with names such as Molnar, Szalay and Lakatos, but the number of farms under Magyar-American ownership are now few and far between. Most other European nationalities have large numbers of their own people in farming communities here. Why not us? Hungary was and still is mostly an agrarian country. Why did those immigrants choose to work in the cities at industrial jobs? My great-uncle, Joe Kessler, left the Detroit area with his entire family to pursue his lifelong dream of owning a dairy farm. They settled in the area of Antigo, Wisc. He passed away in the 1990's, but most of the family stayed and continue to farm. My dad recalls Uncle Jóska saying, "There's not a Hungarian within 75 miles of here!" Why did so few of our people choose not to farm?

Perspective #2 (1991-2011) - Observations

I attended St. Margaret of Hungary Church (until it was forced to close), ate at several Magyar-themed res-

Consider & Discuss

Last month (January 2010 issue), I gave to you, the readers of *William Penn Life*, a self-inventory survey on being a "good Hungarian." Did you enjoy the questionnaire? How did you do? Did you give the evaluation to any other loved ones that are Hungarian? How good of a Hungarian are you?

taurants and attended countless picnics and affairs sponsored by Magyar organizations, such as the Youngstown American-Hungarian Club, the Northeast Ohio Hungarian Cultural Center based in Hiram, Ohio, and, of course William Penn Association. As a youngster, I remember visiting the Cultural center, playing on the cool swingset and getting locked up in the "jail" during their *Szüreti Bál*.

But, through the years, as my brother played the cimbalom at the annual commemoration of the 1848 Revolution or as my family attended the Easter basket blessing at St. Stephen of Hungary in Youngstown, I saw an alarming trend. The number of attendees was decreasing each year.

As my siblings and I got a bit older, we would volunteer our services to these various organizations and churches. We usually did the hard laborious tasks in the kitchen or helped with cleaning up. In just a few years, we saw several *hurka*-making activities come to an end. The St. Stephen's Holy Name Society stopped making their Magyar specialty a few years ago, and for the first time, the Youngstown Hungarian Club will not be making their mid-winter blend of pork and rice this year. (We hope *hurka főnök* Frank Tobias is on the road to recovery so that production can resume next year!)

My concern with Perspective #2 is that in my two decades of life, I have seen many good, hard-working members of these Hungarian groups become too frail to continue the arduous tasks of putting on events or the making these labor intensive foods. As a community, we do not have the shark's tooth ability to replace a worker with a younger, more physically able one. Most American-Hungarians born in the last third of the century couldn't care less about the customs, rituals and traditions brought over to America from Hungary.

This past Dec. 18, my brother Endre II brought his 1894 Schunda cimbalom to the fabulous Hungarian Heritage Society Museum housed in the Galleria at Erieview, in the heart of downtown Cleveland. The Society's volunteers, under the direction of Andrea Meszaros, held a seminar for school age children. The theme centered on Hungarian Christmas traditions. About 25 youngsters were in attendance. All were enthusiastic in wanting to learn Hungarian Style. There were several hands-on projects taking place simultaneously. My brother was but a small part of this event. He played a short Christ-

mas concert and then taught several children how to play "Pásztorok, Pásztorok" on the cimbalom. The entire event culminated with a demonstration of how young men in the villages of Hungary go door-to-door singing to the children the story Jesus and Christmas. The actors were dressed like shepherds and, of course, Mikulás. The entire event was beautiful and made me proud to be a Magyar. Attendees for this occasion came from as far away as 60 miles.

With the price of gas, can we continue to travel long distances to get a taste of our heritage?

Perspective #3 (2011-2086): The Future

Earlier in this commentary, I mentioned Árpádthon. It's story is about an isolated community of Hungarian immigrants that started out by logging. Once the trees were cleared, the company left. Fortunately, these enterprising individuals were able to purchase the land cheaply and found that strawberries grew exceptionally well there. In the community's prime, more than 1,000 Magyars lived and worked there. Hungarian churches, clubs, schools and businesses abounded there. Over the next 90 years or so, the population of Magyar-Americans slowly dropped to slightly more than 100.

Is this a prime example of what will become of William Penn Association and the Hungarian strongholds here in America?

Árpádthon did not benefit from the influxes of Hungarian immigrants in 1948 and 1956. Most other Hungarian communities in America did get new blood so to speak. I have mentioned in previous "Takes" Jim Balog, Frank Soos, Mr. and Mrs. Kalman Molnar and others. All arrived in America during the late 1940's and 1950's, and all became integral parts of our respective Magyar-American communities.

Without a new influx of young Hungarians, I see a continued decline in our Hungarian communities.

Éljen a Magyar!
Tibor II

Tibor Check Jr. is a member of Branch 28 Youngstown, Ohio, and a student at Cleveland State University. He serves as host of the "Souvenirs of Hungary" weekly radio show broadcast on WKTL-90.7 FM in Struthers, Ohio.

Let's hear your take

Let me know how you enjoy my thoughts and views on growing up Hungarian Style. If you have any questions or comments about me or my column, please email me at: SilverKing1937@yahoo.com, or drop me a letter in care of the William Penn Association, 709 Brighton Road, Pittsburgh, PA 15233.



Szeretted a Csokoládét?

FÁRADJON BE A MAGYAR KONYHÁBA!

With Valentine's Day just around the corner, it is only fitting we have chocolate recipes to enjoy this month. Before that, a little housekeeping is in order.

Do not forget we are compiling a new WPA cookbook and need your recipes. The first book--"A Taste of Hungarian Heaven"--had 570 recipes all submitted by members. Chef Vilmos and I believe we can reach the same total on the new book. The last project took 14 months to complete, and that was four years ago. If you submitted recipes last time, please submit different ones this time. If you have never submitted any, here is your chance to help support the scholarship fund. Come one, come all with recipes for another successful cookbook.

Do not forget your branch meetings and upcoming elections for delegates to our General Convention in September. As the WPA moves ahead, we all need to get involved and make our Association stronger.

The 125th Anniversary Gala is in the works, and, as your humble chef, I have the task of putting together the menu. More details will appear in a future column when everything is final. This year will be very busy for all WPA members.

Last and most importantly, here is your trivia for the month: *In 1906, the town of Derry Church, Pa. (east of Harrisburg) did something very special, what was it?* The sweet answer awaits you enclosed in a silver foil wrapper at the end of the recipes.

CHOCOLATE is a very popular item with a 3,000-year history. Introduced to Europe in the late 16th, early 17th centuries, chocolate was used primarily as a flavoring agent and in beverages. By the 1900's chocolate developed into what we enjoy today. The art of producing fine chocolate confections has been a work in progress. The chocolate confections and pastries we enjoy today are developed and refined for every taste and mood imaginable. Here are some basic facts about chocolate. Let us call this "Chocolate Primer 101."

Chocolate pods come from a tree that resembles a short evergreen. While these trees can grow all around the world 20 degrees latitude above and below the equator, the predominant area of cacao comes from the Ivory Coast and West Africa. There are five basic chocolate flavors:

- *Unsweetened* is pure refined with no flavoring agents or sweeteners added;
- *Bittersweet* is a couverture that contains a minimum 32 percent cocoa butter and no sweeteners;
- *Semi-sweet* contains 30 to 40 percent cocoa butter and sugar;
- *Sweet* contains 15 to 35 percent cocoa butter and more sugar than semisweet.; and
- *Milk style* contains chocolate liquor, 12 percent milk solids and sugar.

Chocolate is available in different forms: powder, ground, baking bars or coins, couverture, eating candy, and compound coating.

The term *couverture* describes a professional-quality coating that is extremely glossy and contains a minimum of 32 percent cocoa butter. This enables forming a thinner shell on whatever product it coats.

Some more quick facts:

- The first chocolate house in Europe opened in 1765 serving chocolate beverages, but not cocoa as we know it.
- The Spanish were the first to add sugar and vanilla to chocolate drinks making for a tastier beverage, hot or cold.
- Starting in 1765, John Hanan and Dr. James Baker imported chocolate beans from the West Indies to make a refined product at a factory in Dorchester, Mass. BAKER'S® chocolate is still sold and used today by bake-shops, restaurants and home cooks.
- Milton Hershey was the first to use real milk, not milk solids, in his chocolate.

If you consume chocolate that does not contain any dairy products, you're helping your body stay healthy. Chocolate contains many essential vitamins and minerals, such as iron, calcium and phosphorus. Vitamins include A, B1, C, D and E. Antioxidants are present which help fight the aging process and stimulate antibodies that may prevent disease such as cancer. Chocolate helps to raise the good cholesterol levels in the body. It is also a mild stimulant like caffeine or theobromine. Lastly, chocolate is a mood enhancer that inspires production of phenylethylamine in the body that elevates emotions of joy and love.

A wise man surveyed 10 people and found that nine out of the 10 loved chocolate. His main conclusion--the 10th person lied. How could you not love chocolate in some form?

On that thought, please enjoy the recipes and experiment with the different forms of chocolate, and then formulate your own opinions.

Have a great month.

*Jó étvágyat
Főszakács Béla*

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



Chocolate Pound Cake

1 stick unsalted butter
 ½ cup sugar
 2 eggs
 1½ teaspoons vanilla extract
 4 ounces cake flour
 ½ teaspoon baking powder
 ½ teaspoon baking soda
 ⅛ cup cocoa powder
 ½ cup sour cream
 ¼ teaspoon salt

Sift together the cake flour and baking powder, then set aside. Cream the butter and sugar until light and fluffy. Slowly add the eggs and vanilla extract. Add the dry ingredients alternately with the sour cream on low speed, starting and ending with the dry ingredients. Deposit into buttered pans at one pound each. Bake at 325°F in a convection oven for about 35 minutes or until a cake tester inserted in the center comes out clean.

Chocolate Chiffon Cake

¾ cup boiling water
 ⅓ cup semi-sweet chocolate, chopped
 ¾ cup egg yolks
 ¾ cup canola oil
 1 teaspoon vanilla extract
 ⅓ cup cake flour, sifted
 ½ teaspoon baking powder
 ½ teaspoon baking soda
 ¾ cup sugar
 ½ cup egg whites

Pour boiling water over the chopped chocolate and allow to stand for one minute, then form an emulsion using a whisk. Combine and sift together the flour, baking powder, baking soda and ½ cup sugar. In a separate bowl, whisk the liquid ingredients into the

RECIPES

chocolate emulsion, then add the dry ingredients slowly to make a smooth batter. Separately, whip together the egg whites and remaining ¼ cup sugar into medium peaks. Fold the meringue into the batter in three stages until there are no streaks. Deposit into two ungreased pans and bake at 350°F for 30 to 35 minutes. Invert when cooling and remove the cakes when cool.

Classic Chocolate Buttercream

2 pounds, 11 ounces butter
 2 pounds powdered sugar
 ¾ cup egg whites
 1 teaspoon vanilla extract
 1 pound semi-sweet chocolate

Add the vanilla to the egg whites and incorporate well. Add the powdered sugar a cup at a time and mix slowly until wet. Turn mixer to medium speed and mix until light. Melt the chocolate in the microwave OR over a water bath to 120°F. Temper one-fourth of the icing into the chocolate and whisk to combine. Mix the chocolate icing mixture back into the remaining icing and mix until smooth. Cut the butter into ½-inch cubes and add to above mixture a few at a time while the mixer is running at medium speed. After all the butter has been added, the icing should be smooth and lump free. The icing should be cooler than room temp and very spreadable.

Chocolate Indulgence Cookies

12 ounces semi-sweet chocolate
 ½ stick butter
 1 cup eggs
 1 cup sugar
 1 teaspoon vanilla extract
 2 cups cake flour, sifted
 1 teaspoon baking powder
 ½ teaspoon salt

Sift the cake flour, baking powder and salt and set aside. Melt together the chocolate and butter. Whip the sugar, eggs and vanilla to the ribbon stage. When the chocolate reaches 90°F add it to the whipped eggs. Add the dry ingredients using the paddle attachment of the mixer or by hand with a spatula. Using an ice cream scoop, portion onto parchment-lined sheet pans then leave at room temperature for 30 minutes. Bake at 325°F in a pre-heated oven for 12 to 15 minutes. (Insert a cake tester into a cookie. Remove from the oven when the cake tester shows some crumb structure and a slightly under baked center.)

TRIVIA ANSWER: Changed its name to Hershey. The town fathers decided to rename the town "Hershey" in honor of Milton Hershey who founded his chocolate empire in Pennsylvania. Also known as, "Chocolatetown USA" and "The Sweetest Place on Earth," this census-designated place entertains millions of people each year who visit the area and the chocolate factory.

Have questions, comments or suggestions for Chef Béla? Please contact him at:

William Vasvary
 190 Fern Avenue
 Rye, NH 03870

Or, write to: The Hungarian Kitchen, c/o William Penn Association, 709 Brighton Road, Pittsburgh, PA 15233

Watch online for the **NEW Hungarian Kitchen Website!**

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Hungary, Slovakia to begin talks over dual-citizenship laws

BRATISLAVA, Slovakia -- Hungary and Slovakia are to begin talks this month in an attempt to ease tensions stirred by dual-citizenship laws.

Slovak Prime Minister Ivetta Radicova made the announcement in late January after meeting Hungarian Prime Minister Viktor Orbán.

The history of ethnic tension between the neighboring countries came to the forefront again last May when Hungary enacted a law offering citizenship to ethnic Hungarians in neighboring countries, including Slovakia.

In retaliation, Slovakia passed a law which would strip people of their Slovak nationality if they take the citizenship of another country. But Radicova's cabinet has proposed scrapping that law, a move welcomed by Slovakia's ethnic Hungarian minority that makes up 10 percent of the population.

Speaking alongside Orbán, Radicova said she wanted a bilateral agreement on the issue of dual-citizenship, which Orbán said was a possibility.

"One standard route is the signature and preparation of a standard, international agreement on dual-citizenship based on international criteria," Radicova said.

"This is a solution to the situation." She said the Slovak side would propose this at talks to begin on Feb. 17, but declined to give details. Orbán defended the dual-citizenship policy and said that a bilateral agreement, while tried once, was still possible.

"The air on both sides is much better," he said, through a Slovak translator. "But in the meantime, it has become clear the dual-citizenship policy is not the devil. The worries that were attached to dual-citizenship were unfounded."

Slovakia's previous government regarded Hungary's citizenship law as a security threat. It also retaliated with a language law making the Slovak language mandatory for all areas of public life.

Radicova's ruling coalition, which includes an ethnic Hungarian party, scaled that back in December. □

New book offers thorough study of Hungary's most famous wine

SAN FRANCISCO -- How did a wine from a remote corner of Europe gain unparalleled fame worldwide? This is the central question answered on virtually every page of *Tokaji Wine: Fame, Fate, Tradition*, a new book that promises to be a touchstone for all future writing on Tokaji.

Author Miles Lambert-Gócs has spent more than 30 years researching the history of the "wine of kings and king of wines," scouring Hungarian source materials from various eras, and has now drawn it all together in a comprehensive and highly original treatment on the subject.

"I was motivated," Lambert-Gócs said, "by the realization that Tokaji would not be able to make an authentic recovery and reclaim its renown after Communism if we did not have a firmer and broader grasp of its past

than was available to date. Nothing less than a new approach to that past was needed."

Divided into four parts, *Tokaji Wine* offers a treasure trove of information in easily digested, encyclopedic-style A-Z entries. The four parts cover the people, places, wine-growing areas and grape varieties and wine production methods associated with Tokaji. Everything from Hungary's founding in the 10th century through the post-Communist period is covered. Each part is followed by an essay that ties the A-Z entries together. A fifth essay provides an overview of Tokaji during the Communist era.

Sprinkled with fascinating notes and humor, the book is a perfect present for a wine enthusiast, a friend or relative of Hungarian descent or anyone considering a trip to Hungary. □

In Brief

□ The McKeesport (PA) Hungarian Social Club will host a Valentine's Day Dinner Dance on Saturday, Feb. 19. Dinner will be served at 7:00 p.m. followed by music and dancing. The menu will include venison, pörkölt, dumplings and kolbász. Everyone is welcome.

□ Hungary is prepared to change some aspects of its disputed media law if asked by the European Union, officials said at the end of January. In a letter addressed to EU Digital Affairs Commissioner Neelie Kroes, Hungarian Justice Minister Tibor Navracsics also indicated that Hungary is ready for direct talks with the EU to discuss any modifications. "The Hungarian government is committed to guarantee that the national regulation of media...is in full compliance with Union law requirements," Navracsics wrote. His letter explained Hungary's position on three issues raised Jan. 21 by Kroes: the obligation of balanced coverage for audiovisual media, fines on media based in other EU countries and registration requirements for all media.

□ Hungary's ascent to the presidency of the European Union will have more than political and symbolic value. "Hungary's EU presidency offers an excellent opportunity for the country's conference tourism [industry] and a chance to capitalise on that for future market gains," said Gergely Horvath, director of Magyar Turizmus. Some 40,000 to 50,000 guests are expected to visit the country in the six-month period of Hungary's presidency, spending about 3.4 billion forints (about \$17.3 million). EU-related events are expected to yield another 1.2 billion forints (about \$6.1 million) in tax revenues for the budget, according to projections by the Foreign Ministry.

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| 71 - 75 | \$2,000.00 |
| 76 - 90* | \$2,000.00* |

*Those ages 76-90 may apply for Single Premium Whole Life Insurance only.

There is a limit of one new insurance policy per person under this special plan. Any individual who applied for life insurance and has been declined or refused a table rating by the WPA or any other insurance carrier since January 1, 2008, is not eligible for this Guaranteed Issue Program.

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Return to:

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



Kathy Gazdik and Teresa Toth (above left) and Paul Brandt (center) help prepare WPA Holiday Baskets, while Rev. Hitchcock of Urban Mission Ministries in Jefferson County, Ohio, (right) accepts winter supplies donated by members of Branches 10, 40, 248, 349 and 8164.

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

by Joyce Nicholson

Hello from the WPA branches from Barton, Martins Ferry, Weirton, Steubenville and Monaville!

The end of 2010 was very hectic but great fun. The food baskets distributed before Christmas brought much thanks and some heartfelt tears from the recipients. Our branch friends collected more than 50 pairs of mittens, socks and scarves for those in need served by Reverend Hitchcock of the Urban Mission in Jefferson County, Ohio.

It certainly has been a very cold winter this year. We look forward to this year full of activities and fun-filled outings and can't wait for good weather to arrive.

Happy birthday to branch members with birthdays this month, and best wishes to members with anniversaries. Our prayers go out to those who may have lost loved ones recently. Please keep in your prayers the members of our armed forces

who are far away from their families.

For information about branch activities, call me at 740-264-6238.

Branch 14 Cleveland, OH

by Dawn D. Ward

Branch 14 is in winter recess until Wednesday, March 2, at which time we'll meet to plan the 2011 branch agenda.

Congratulations to first-time WPA scholarship recipients Alexander Aloi, Kevin Corrigan-Mook, Justin Glass, Taylor Jeromos and Victoria Polgar. High school seniors interested in receiving a WPA scholarship must request, in writing, an application from the Home Office. Refer to the eligibility rules found on Page 12 of this issue for additional information.

The WPA scholarship program is one of the many fraternal benefits offered to our members. Many of the young students who receive grants recall the wonderful branch Christmas parties they attended as children. It is always gratifying to publish the accomplishments of WPA's scholarship recipients. Please contact the Ward Agency with information regarding these fine young people. They are the future of William Penn Association.

Branch 14 welcomes the following new members: Gary Fougrousse, Diane Fougrousse, Aaron Vangilder, Kaleb Vangilder, Denise Feller,

Dominic Moccia, Mary Jane Oliver, Robert Slanina, Zane Chernick and Renee MacGregor.

Recently elected to serve as officers for Branch 14 this year were: Caroline Lanzara, president; Joanne Sedensky, vice president; Richard Sarosi, secretary-treasurer; and Virginia Volter and Paul Varga, auditors.

The next branch meeting will be held March 2 at 7:30 p.m. at the Bethlen Hall of the First Hungarian Reformed Church, 14530 Alexander Road, Walton Hills. All adult branch members are welcome to attend for an evening of fellowship and refreshments.

Branch 18 Lincoln Park, MI

by Barbara A. House

Happy Valentine's Day. I hope you spend it with everyone you love.

I want to thank my wonderful daughter and son-in-law for all their hard work and love. When we arrived here in Florida, our home was decorated inside and out for the Christmas holiday. We even had a super dinner waiting for us. Now, that's what I call love. Thank you again. We love you.

Branch 18 held its election of officers for 2011 at our December meeting. Helen Molnar is vice president; Rose P. Antal is secretary; Carol Truesdell is treasurer; Michael Oberg chairs the auditing committee, which consists of Thomas F. House



Young members attending the Branch 14 annual family Christmas party this past December wait patiently in line to meet Sparkles the Clown, have their faces painted and receive special gifts. (Photos by Paul Varga)

and Douglas Truesdell; and I am president. We promise to again plan many events for you, our members. The June trip is already filled. We are going to Traverse City, but I will start a stand-by list. Someone always cancels.

On June 18, we have a lovely 50-year member banquet planned in conjunction with the 125th anniversary of WPA. Please call me if you have questions or would like to attend. You know you have some very hard-working officers, so volunteers are always welcome.

Get well wishes go to Julius (Deac) Sabo, Ann and Steve Nagy, Olga and Al Wansa and Marge Swek. We hope you're all better very soon.

Start saving your money for our upcoming trip to Europe. Endre Csoman has told me that he is already dealing on the price. You will hear from us very soon. I am going to try to go again, but we have a very busy year coming up.

We hope you plan to attend our golf tournament in July. Start making up your teams now.

We have a wonderful 125th Anniversary Gala planned for September just prior to the opening of our General Convention. We have many surprises planned for the evening. I'll tell you just one now: We are bringing a famous orchestra from Hungary. So, get your dancing shoes ready.

We also have plans in the works for the WPA Picnic-A Great Frater-

nal Fest to be held Saturday, Sept. 17. You all know how super that event is. Start thinking about your Chinese auction basket donation.

These are just some of the events planned for this wonderful 125th anniversary year. I hope you plan on attending all of these events.

I have not heard from the Hungarian Churches or clubs yet, so I don't know what they have planned for you this year. I'm sure I will very soon. For your information, this article has to be in Pittsburgh by the 10th of each month for the following month's *William Penn Life*. Get me your news as soon as possible.

We continue to support Basil's Buddies as our branch charity. Remember: they supply food for people who cannot afford to feed their pets. We hope this will keep these animals out of shelters or from being put to sleep. Thank you, George Schwarckopf, Deac Sabo and Grace Balaythy, for your continued support. We will always take monetary donations or food. Thank you all.

Welcome new member Loretta Adorjan, one of our favorite people.

No, I didn't forget....For the second month in a row, Branch 18 had no deceased members. Keep up the good work. I won't allow any deaths for 2011.

I'll tell you all about the Feher Rosza (White Rose) Ball next month.

Thank you to our wonderful sales agents for a super year. Thank you to all of you who allowed me to

serve you. I will always do my best to give you great service, as will our agents.

Have a happy and healthy winter. Keep warm and think spring. Call me anytime. I can be reached at 313-418-5572 or 321-752-0375.

Branch 19 New Brunswick, NJ

by Evelyn Bodnar

Three months ago, the Bayard Street Presbyterian Church initiated a program to reach out to people in the New Brunswick area who are poor. The program offers a brief service of spiritual renewal and edification. After the service, participants are given bags of food, cash, certificates to restaurants and vouchers which entitle them to purchase clothes at the church's flea market.

WPA Branch 19 has participated in this benevolent program by donating food and money and will continue to do so.

On Thanksgiving Day, WPA members and officers helped prepare a meal for more than 70 people. Branch 19 donated funds that helped make the event possible. More than 25 volunteers from various organizations participated.

On Dec. 12, more than 50 adults and children attended the annual Christmas party held at the Bayard Street Presbyterian Church. Santa visited the party, giving children gifts. Lunch was served, and carols

Eligibility Rules for Year 2011 Scholarship Grants

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

- a) The student applying for a scholarship grant must be an individual Life Benefit Member of William Penn Association 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 William Penn Association in good standing. For the 2011 school year, the parent/grandparent must be a Life Benefit Member for at least four (4) years as of January 1, 2011.
- 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 **Wednesday, June 1, 2011**, 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. **An Essay** of 100 words or fewer entitled: **“What Community, Charitable or Volunteer Act Were You Involved with in the Last 12 Months?”**
The Scholarship Application and Essay must be mailed and postmarked by Wednesday, June 1, 2011.
 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 Friday, September 30, 2011.
- f) **Renewal applicants** must submit the following:
 1. **A letter** requesting a renewal grant.
 2. **An Essay** of 100 words or fewer entitled: **“What Community, Charitable or Volunteer Act Were You Involved with in the Last 12 Months?”**
The Renewal Letter and Essay must be mailed and postmarked by Wednesday, June 1, 2011.
 3. A copy of the student’s **latest scholastic record**. All renewal applicants **must maintain no lower than a 2.5 cumulative Grade Point Average 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 Friday, September 30, 2011.
- 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 **Wednesday, June 1, 2011**. 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.



Officers and members of Branch 14 welcomed guests to the branch Christmas party and collected food donations. (Photo by Paul Varga)



Children of the New Brunswick area enjoyed the annual family Christmas party sponsored this past December by Branch 19.

were sung.

On the same day, Branch 19 held its annual business meeting and election of branch officers. Elected were: the Rev. Dr. Joseph G. Bodnar, president; Joseph A. Bodnar, vice president; Evelyn B. Bodnar, secretary-treasurer; and Albert Suldo and Jennifer Orlick, auditors.

Branch 19 extends our best wishes to all our fellow WPA members and their families.

For help with your life insurance and annuity needs, please call Evelyn Bodnar at 732-873-1158.

Branch 59 Windber, PA

by Shirley A. Rakoczy-Przywara
Feb. 14 is Valentine's Day. Don't forget the very special person(s) in your life.

One of our members, Tom Geiger, provided some information recently. Out of the 150 men and one woman (Irene Lucas) who were parishioners of St. Mary's Hungarian Church in Windber and served in World War II, only one, Steve Nihoff, was killed in action during the war. Many of those parishioners were also members of WPA. I have the list, and I feel this information would be of interest to you and should be appropriately recorded in the archives of WPA.

I wish to extend cordial and happy greetings to all those in Branch 59 celebrating birthdays, anniversa-

ries and other special occasions this month of February.

My sweet little granddaughter, who is a WPA member, will celebrate her seventh birthday on Feb. 16, and I want to wish her "*Boldog Szuletesnapot, Samantha!*"

I'd like to include this month some information about Windber's history that you may find interesting. It originally appeared in the January 2011 issue of *The Windber Area Historical Newsletter* and was compiled by researcher Patricia M. Shaffer:

* The original Windber Hospital was built and officially opened on Jan. 15, 1905. The Berwind-White Coal Mining Company contributed \$50,000, and the Wilmore Coal Company donated a lot, 650 by 350 feet on Somerset Avenue, to build a hospital to service its coalminers. The Windber Lumber Company had the contract for the building. In 1913, it was reported that the hospital served 668 patients, including those hurt in 85 mining accidents, as well as 54 female cases. It cited that there were 16 nationalities served.

* Dr. Orlando J. Shank arrived in Windber in 1898 and practiced medicine here until his death in 1945. He is noted as being the first physician in Windber.

* An article appeared in the *American Journal of Surgery* in 1936, written by Dr. W. S. Wheeling and Dr. J. A. Orris. It stated that among the more unusual cases of surgery ever performed was one performed at the Windber Hospital involving

the removal of a 97-pound fibroid tumor. The patient was a 48-year old female. In 1925, she noticed a mass in her lower abdomen which continued to enlarge. At the time she was admitted into the hospital on Aug. 2, 1934, the patient weighed 177½ pounds and was 5 feet, 8½ inches tall. Surgery was scheduled for Aug. 16 under local anesthetic. A pathology report revealed a specimen consisting of a large solid tumor mass weighing 65 pounds and measured 40 by 32.5 by 20 centimeters. It was cellular, and not malignant.

On Sept. 5, 1934, 20 days after the surgery, the patient weighed 89 pounds. Weight of the tumor removed, including fluid by drainage, was 97 pounds. The patient continued to improve and by May 24, 1935, she weighed 148 pounds.



Date on the 10th (c) Antonprado/Dreamstime.com

The case was considered remarkable due to the unusual size of the tumor and the uncomplicated recovery of the patient.

**Branch 90
Allentown, PA**

**Branch 98
Bethlehem, PA**

**Branch 216
Northampton, PA**

by Nancy Kovach

Our annual WPA children's Christmas party was held Saturday, Dec. 4, at the McDonald's Restaurant in Emmaus, Pa.

We welcomed a large group of guests this year, and the weather cooperated. We all enjoyed lunch and fellowship together. After eating, the children headed to the play area. This gave the adults time to visit with each other.

Then Santa arrived with gifts for everyone. The children liked the lighted wands and the candy and fruit.

We want to thank the WPA Board of Directors and the Home Office staff for their assistance in helping to make our party another successful one.

If you need any help with your life insurance or annuity needs, please call Nancy Kovach at 610-326-7429. I am available to assist you whenever you need it.

Wishing everyone a happy and healthy 2011.

**Branch 132
South Bend, IN**

by the Branch 132 Officers

Branch 132 held its annual children's Christmas party on Dec. 12 at Barnaby's Restaurant. On this day, we had a blizzard with lake effect snow off Lake Michigan and Lake Superior. Because of the weather, some of our members and their children could not attend. Those that were able to come had a great time with good food and good company.

On March 6, Branch 132 will celebrate its second year of reorganization. Our thanks go to all who made this possible.

Happy birthday to all those celebrating this month. Belated birthday wishes to Bob Horvath and Alex Horvath.

Our condolences to the family of Lillian Baloun. May she rest in peace.

**Branch 159
Phoenixville, PA**

by Robert Kovach

Our annual children's Christmas party was held Sunday, Dec. 5, at the McDonald's Restaurant in Phoenixville.

Everyone gathered and we all ordered whatever we wanted for lunch. Fellowship was enjoyed by all.

After lunch, gifts were given to the children and their parents, grandparents and great-grandparents. Everyone enjoyed the festive

atmosphere, and the children loved the lighted wands.

We want to offer special thanks to the WPA and the Board of Directors for helping to make our party a success. A lot of people asked for the Scenic View calendars. They are very nice.

If anyone in the Phoenixville area needs help with life insurance or annuities, please feel free to contact Bob Kovach at 610-325-7429.

A happy and healthy 2011 to all!

**Branch 249
Dayton, OH**

by Mark Schmidt

Happy New Year to all our members. We hope the holidays were wonderful, blessed and safe.

The election for Branch 249 officers was held Sunday, Dec. 19, prior to the family Christmas party. Congratulations to President Michele Daley-LaFlame, Vice-President Steve LaFlame, Secretary-Treasurer Anne Marie Schmidt, Auditors Mary Ann Kabel and Mark Schmidt and President Emeritus Anna Kertesz.

We are all looking to a fun and prosperous new year as William Penn Association celebrates its 125th anniversary. Please contact us with any ideas for fun activities in 2011.

Branch 249 held its family Christmas party at 1:30 p.m. on Sunday, Dec. 19. It was one of the largest we've had yet, with a total of 90 people and 35 children. St. Stephens Church undercroft was the site of a delicious buffet and Christmas cookies, which included what was officially voted by the *Dayton Daily News* as the "Best Holiday Cookie in the Dayton area" in 2010--Hungarian Butter Cookies. But, of course, we already knew that!

As the children sang "Jingle Bells," Santa Claus made his annual appearance. He invited the children to sit on his lap and tell him their wish list and to take a picture. Gift bags filled with candies and toys were distributed to all the children.

We appreciate the financial assistance from the Home Office, and a big thank you to the branch officers and members who made this year's party a success through planning,

Mark your calendars now!

Attention all branch news contributors and those wishing to submit articles and photographs for publication in *William Penn Life*. Beginning in January, the deadline for all submissions to our magazine will be the 10th day of each month. By meeting this deadline, you will help ensure that our magazine gets in our readers' hands in a timely manner. If you have any questions, please contact John E. Lovasz, Managing Editor, toll-free at 1-800-848-7366, ext. 135. Or, email John at jlovasz@williampennassociation.org. Thank you for your cooperation.

Do something heroic



Heroes' Square, Budapest

WPA Tour 2011 September 20 to October 4

Experience the culture, history and traditions of Hungary & Slovakia

Taste outstanding Hungarian food & wine while listening to authentic Gypsy music

Relax in four-star hotels & travel in deluxe motorcoaches

Visit Budapest, Kalocsa, Parád, Recsk, Gyöngyös, Kékestető, Tokaj, Sárospatak, Debrecen, Szolnok, Cegléd and the Slovakian cities of Kassa, Eperjes and Bártfa

Experience the Etyek Wine Festival, the Mátra Mountains, the Paprika Museum and a boat trip on the River Bodrog

*For information & reservations, contact Endre Csoman
Toll-Free: 1-800-848-7366, Ext. 136
Email: ecsoman@williampennassociation.org*



Above: Branch 249 officers for 2011 are (l-r): Steve LaFlame, vice president; Michele Daley-LaFlame, president; Anna Kertesz, president emeritus; Anne Marie Schmidt, secretary-treasurer; and Mark Schmidt, auditor. Not pictured is Auditor Mary Ann Kabel. Left: Children spend time with Santa at the Branch 249 Christmas party.

preparation and clean-up. A great time was had by all.

The next local Hungarian activities are the Magyar Club meeting on Feb. 6 at 1:00 p.m. at the Old Troy Pike Community Church, the Branch 249 cabbage roll sale tentatively set for March 24, and the World A'Fair on May 20 to 22. Please pencil these dates on your calendars.

Happy birthday or anniversary to those celebrating this month. Our prayers go to those who are ill or have lost a loved one recently. Please take a moment to pray for all our service men and women, especially those in harm's way.

For information about WPA life insurance and annuities, contact Branch 249 Coordinator Michele Daley-LaFlame at 937-278-5970 or National Director Anne Marie Schmidt at 937-667-1211.

Here's hoping 2011 will be a peaceful and prosperous year for all.

Branch 296 Springdale, PA

by Patty Balla

Branch 296 held its election of branch officers at its Dec. 4 meeting. All officers from 2010 were reelected to another one-year term for 2011. Congratulations to: Ron Balla, president; Tom Santoriello, vice president; Diane Torma, secretary-treasurer; and Marge Kosheba and Audra Balla, auditors.

Last year, we had the opportunity to attend the White Rose Ball, sponsored by the Hugarian Arts Club of Michigan. It was truly a beautiful event. Branch 18 played host to the out-of-town William Penn members who attended, and their hospitality was awesome. We are looking forward to attending again this February (weather permitting). If you ever have the time to travel to Michigan for this cultural event, I highly recommend you attend.

Speaking of Branch 18, congratulations to Barbara House on being elected as the new chair of the WPA Board of Directors.

As we now settle into the year 2011, may you be blessed so that you may be a blessing to others.

For your life insurance and annuity needs, please call Noreen Fritz, FIC, LUTCF, at 412-821-1837.

Share your news with me if you would like to see your news in our branch article. Please call me at 724-339-4238.

Branch 352 Coraopolis, PA

by Dora S. McKinsey

Happy Valentine's Day! May you and your loved ones be blessed this day and every day.

This month marks the 125th anniversary of William Penn Association. What a milestone! Congratulations to the Association and to all the past

and present members who have made it possible for the Association to continue to provide its members with the best possible life insurance plans and annuity rates and continue to offer all the different fraternal activities over the years.

This issue of *William Penn Life* lists just a few of the upcoming events scheduled for the year 2011. Please try to attend as many of these events as you can for only with your support can the Association continue to provide its members with the best possible fraternal service.

If you or your child is enrolled in an institution of higher learning or will be attending a university, college or school of nursing this fall, please remember to check the scholarship eligibility rules to obtain a WPA scholarship grant. You can find the complete eligibility rules on Page 12 of this issue. Every little bit of money available to help with your education is well worth the effort to apply for.

We would like to welcome all new members of Branch 352. Remember, if you have any news you would like to share or if you have any questions about life insurance or annuities, please call me at 412-319-7116 or send me an email at dmckinsey@hotmail.com.

Happy Birthday to all of our branch members who are celebrating a birthday this month. May you have many more and may all of them be healthy.



Branch 590 President Mike Tomcsak delivers stuffed toys and dolls and financial contributions, donated by branch members, to Catholic Charities during the Christmas season. Catholic Charities provides food and financial help year round to those in need, regardless of their religion or ethnic background.



The children of Branch 800 spend a moment with Santa Claus during the branch's annual Christmas party.

Branch 800 Altoona, PA

by Vincent Frank

Your William Penn Association is celebrating its 125th anniversary, which officially occurs on Founders Day, Feb. 21. We congratulate the Home Office and all members for being a vital part of this financially-strong Association.

Attention all Branch 800 members: the branch meeting schedule has changed. Our branch will hold regular business meetings on the second Monday of the month, beginning at 7:00 p.m. We will continue to meet in the Our Lady of Lourdes Religious Education Center, 873 - 27th St., Altoona. All members are welcome to attend our meetings.

To all, a big Happy Valentine's Day on Feb. 14. Valentine's Day is one of the world's oldest holidays and is celebrated as a wonder of love. Loads of money is spent each year on candy, flowers and cards to celebrate this day.

Our branch Christmas party in December was a big success. The good food was plentiful, and the 23 kids and 58 adults in attendance were treated with gifts delivered by

Santa Claus himself. A big "thank you" to the Home Office for the gifts and monetary assistance for the party.

The holy season of Lent begins on Ash Wednesday, March 9. It is a time set aside for Christians to fast and pray in preparation for the Feast of the Resurrection on Easter.

Your branch has approved that a \$500 donation be made to St. Dismas Parish, located inside the State Correctional Institute at Huntingdon. The Catholic chaplain thanks Branch 800 for the much needed help in meeting the spiritual needs of those incarcerated there.

Call Bob Jones in Altoona at 814-942-2661 if you need help with your life insurance or annuity plans or with changing your beneficiaries.

Branch 8114 Clarion, PA

by Noreen Fritz, FIC, LUTCF (in Pittsburgh)

Happy 125th birthday to WPA. I am very proud to serve as an agent for the very best insurance association imaginable.

Valentine's Day is this month, and with love in the air, one of the best things that you can do with

your arms is to give someone a hug.

Sorry I didn't make the deadline for the January issue. December was an extremely busy month.

Happy belated birthday to all branch members who had birthdays in January. Hope it was a memorable, fun and enjoyable day for you.

I heard that the Christmas dinner was delicious. Thank you to the branch officers for their dedication and hard work in making this dinner happen and to all who attended.

Branch members having birthday's in February are: Jacob Rice, Hannah Jones, Joan Donahue, Joseph Hargenrader, Kevin Slike, James Zacherl, Katherine Delaney, Anthony Cherico Jr., Miriam Steiner, Barbara Niederriter, Trent Keatley, Tannya Best, Shawna Huefner, Lawrence Gatesman Jr., Terry McDevitt, James Snyder, William Cotherman, Richard Hurst, Vicki Loll, Charles Ruslavage, Kayla Bauer and little Leo Coradi. Wishing you the best of health and happiness!

If you have news to share or need service with life insurance, tax deferred annuities, IRA's or direct pension rollovers, you can reach me at 412-821-1837, or at P.O. Box 15060, Pittsburgh, PA 15237, or at my email address noreenbunny.fritz@verizon.net.



Honoring Our Founding Fathers

Founded in 1886 by 13 Hungarian immigrant coal miners, the WPA had humble beginnings. Many Magyar-American men could find employment only at dirty and unsafe coal mines. The companies could not have cared less about safety; injury and death were commonplace in the mines. The WPA's Founding Fathers realized that supporting each other with a small monetary insurance was the only way that a widow or severely injured worker could survive.

This month's puzzle will include the last names of the 13 founders, the name of the association they created (Verhovay) and the city where the Verhovay was founded. The words that you must find will be in **bold**. Good Luck and HAPPY 125th, WPA!

Puzzle Contest #65 WINNERS

The winners of our Puzzle Contest #65 were drawn Jan. 4, 2011, at the Home Office. Congratulations to:

- Donna M. Gostey, Br. 28 Youngstown, OH**
- Patrick G. Heckman, Br. 249 Dayton, OH**
- Ruth E. Quinn, Br. 1 Bridgeport, CT**
- Diane Snell, Br. 216 Northampton, PA**

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, email address, and WPA Certificate Number, to:
WPA PUZZLE #68
709 Brighton Road
Pittsburgh, PA 15233
4. Entries must be received at the Home Office by **March 28, 2011**.
5. Four (4) winners will be drawn from all correct entries on or about April 1, 2011, at the Home Office. Each winner will receive \$50.
6. GOOD LUCK!

WPA PUZZLE CONTEST #68 OFFICIAL ENTRY

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

Honoring Our Founding Fathers

(NOTE: Only the names in **bold** appear in puzzle)

- Arnóczy** István
- Debrösy** József
- Eckbauer** János
- Galátha** Mátyás
- Hornyák** József
- Juhász** Károly
- Kriszt** Ferenc
- Mikó** György
- Mészáros** István
- Pálinkás** Mihály
- Ráski** Andás
- Spisák** András
- Uhlyár** József

Verhovay Aid Association
Hazleton, Pennsylvania

Please complete the information below:

Name: _____

Address: _____

City: _____

State: _____ Zip Code: _____

Phone: _____

Email: _____

WPA Certificate No.: _____

In Memoriam

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

DECEMBER 2010

0001 BRIDGEPORT, CT
Ethel Auger
Julia Kendi
Margaret Smegal
Julius John Varga
0008 JOHNSTOWN, PA
Jennie M. Mulato
0015 CHICAGO, IL
Nancy S. Latas
0019 NEW BRUNSWICK, NJ
Bela Farkas, Jr.
0024 CHICAGO, IL
Bela John Aros

0028 YOUNGSTOWN, OH
Louis Fulop
Anna Lightner
Arthur Szoke
0034 PITTSBURGH, PA
Michael R. Kara
0048 NEW YORK, NY
John H. Bassford
0071 DUQUESNE, PA
William J. Arvay
Donna M. Nagy
0076 PHILADELPHIA, PA
Irene Molnar
0088 RURAL VALLEY, PA
Anna Lesneskie
Helen N. Meszaros
0089 HOMESTEAD, PA
Michael Molnar
0098 BETHLEHEM, PA
Janice P. Jani

0132 SOUTH BEND, IN
Stephen Kassa
Margaret Tamburo
0159 PHOENIXVILLE, PA
Helen Lucas
Rev. Jacob Welle
0174 SCRANTON, PA
Dorothy Horvath
Nicholas J. Schuh
0216 NORTHAMPTON, PA
John Kovacs
0296 SPRINGDALE, PA
Kelly L. Felack
Catherine Groza
0349 WEIRTON, WV
Yolanda M. Gillette
0352 CORAOPOLIS, PA
Theresa H. Fornataro
Louise M. Ross

0525 LOS ANGELES, CA
Sheila E. Popely
0590 CAPE CORAL, FL
Ella B. Havekotte
Robert Kaltenbach
Irene H. Kish
Kalman Nagy
0705 MAYVILLE, WI
Eugene J. Holma
Irene B. Maciejewski
0725 SPRINGFIELD, MA
Nadia Wroblewski
8036 SCOTTDALE, PA
Concetta M. Guest
8114 CLARION, PA
Ryan W. Hartle
8164 STEUBENVILLE, OH
Michael A. Roberts

Recent Donations

WPFA Scholarship Foundation

Donations Through
Premium Payments
DECEMBER 2010

Branch - Donor - Amount
1 - Oswald Walker - \$2.00
14 - Stanley L. Adams - \$20.00
18 - Cynthia A. Raymond - \$3.81
18 - Marianne T. Orsargos - \$5.00
19 - Frederick L. Koch - \$20.00
28 - Margaret Baker - \$1.83

28 - Corrie L. Crump - \$5.00
28 - Frank Schauer - \$5.60
28 - Cynthia J. Bakos - \$5.00
44 - Rosemary V. Benson - \$15.00
88 - Jeanne M. Henry - \$2.90
98 - Larry U. Stoudt - \$10.00
129 - Maria C. Deri - \$3.00
129 - Virginia Abahazie - \$3.00
129 - Stephanie L. Koser - \$8.43
129 - Debra A. Lewis - \$20.00
226 - Timothy R. Holtzman - \$1.40
226 - Carol S. Burlikowski - \$5.00
226 - Dennis S. Burlikowski - \$5.00
226 - Robert W. Serena - \$5.00
336 - Zita F. Prowse - \$5.00
336 - James W. Robertson - \$50.00
336 - Jennifer C. Keely - \$10.00

336 - Carly D. Keely - \$5.00
336 - Hannah E. Keely - \$5.00
352 - Julie R. Smilak - \$10.00
352 - Jessica E. Low - \$20.00
352 - Ellen M. Jones - \$2.88
352 - John P. McKinsey Jr. - \$1.32
352 - Dora S. McKinsey - \$1.02
TOTAL for Month = \$257.19

Additional Donations DECEMBER 2010

Donor - Amount
Michele Daley-LaFlame - \$25.00
Norma K. Momtsios - \$25.00
Ohio Valley Hungarian American
Cultural Society - \$50.00
Delbert A. Smilak - \$50.00

Karen S. Vance - \$25.00
Michael Yurko Jr. - \$1.00
Br. 189 Alliance, OH - \$100.00
WPA Cookbook Sales - \$555.00
TOTAL for Month = \$831.00

Donations In Memoriam DECEMBER 2010

**Donor - Amount
(In Memory of)**
Michael F. Tomcsak - \$50.00
(Kalman Nagy)
Br. 18 Lincoln Park, MI - \$125.00
(Deceased Members)
TOTAL for Month = \$175.00

Welcome To Our Fraternal Family



BENJAMIN C. BACULIK
Branch 88 Rural Valley, PA



KAYDYN E. CARDELEIN
Branch 28 Youngstown, OH



JACOB JACKO
Branch 14 Cleveland, OH



AMIER H. JOOMA
Branch 44 Akron, OH



You should see the view from here.

For information and reservations, call us at 1-800-848-7366, ext. 103,
or visit us on the Internet at www.scenicviewpa.com.



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PAGE 4.

Chef Béla's recipes for chocolate lovers
PAGE 11.

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3 Days of Summer Fun!

WPA YOUTH CAMP

FOOD - FUN - SPORTS - DANCING - TRIPS

FOR KIDS & TEENS AGES 12-18

August 9-11, 2011

Scenic View

\$25 for WPA Members - \$50 for non-members
includes lodging, meals & all activities

For more information & reservations, contact
Endre Csoman toll-free at 1-800-848-7366, ext. 136
Email: ecsoman@williampennassociation.org