



William Penn Life

JULY 2012



Joining Hands to Touch Lives



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William Penn Life

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Chinese Auction

Preparations are now underway to hold a Chinese Auction at the 29th Annual William Penn Association Golf Tournament and Scholarship Days to be held at Chestnut Ridge Golf Resort in Blairsville, Pa.

If you would like to donate a basket, please bring it with you to the tournament or send it to the Home Office. Please contact Ronda at 1-800-848-7366, ext. 112, or at rgrotefend@williampennassociation.org, to let us know what you are bringing.

Please place a sign on the basket with the name of the basket, the donor's name and the approximate value of the basket.

All proceeds from the Chinese Auction go directly to the William Penn Fraternal Association Scholarship Foundation.

Thank you in advance for your support and we look forward to seeing you



WPA's Hungarian Heritage Experience, to be held Aug. 5 to 11 at scenic View in Rockwood, Pa., is sold out. Endre Csoman, National Vice President-Fraternal said all 27 slots for students have been filled. He noted, however, that any member still wishing to attend can submit a reservation and it will be placed on a waiting list. Should someone with a reserved spot decide not to come, those on the waiting list will be contacted in the order in which their reservations were received. To be placed on the waiting list, contact Mr. Csoman at 1-800-848-7366, ext. 136 or write to him at ecso-man@williampennassociation.org.

We thank all those who will be joining us for the Experience in August. We look forward to welcoming all of you for a week of Hungarian traditions, customs and fun.

Letters

Tibor's take on Easter Mass doesn't match reader's

Dear Tibor,

I was surprised and a bit angered by your article in the May 2012 issue of William Penn Life about Easter liturgy. The experience you described runs so contrary to my own.

In my own parish church, which I attend regularly, an atmosphere of silence, respect and attention is maintained before the liturgy, certainly throughout the liturgy and even after the liturgy concludes. Those in attendance recognize the church as God's special dwelling among us and show universal respect for the church. Our ushers work to maintain this respectful attitude among the congregation. The priest celebrant and ministers also are in the back of church well before the liturgy is to begin and help maintain this atmosphere.

As for technology making inroads into the church, most parishes, my own included, remind people, in the bulletin and with an announcement before each liturgy, that all cell

phones and other electronic devices are to be turned off and packed away during the liturgy, out of respect for God and their fellow worshippers.

When it comes to dress, while I see that even our dress in church has been negatively affected by our "dress down" and "anything goes" culture, I observe my priests regularly reminding us, publicly and privately, of what constitutes proper dress for the liturgy. And, on Easter, most of the people I observed were dressed in their very best for this important day.

Reflecting on your experience described in your article, I hit upon two points which I ask you to ponder.

First of all, you really were not in church. You were only in the vestibule.

Why? Because you arrived on Húsvét, the most important date in the liturgical calendar and a feast on which you say you "realize that many infrequent worshippers make

it a point to attend at least this one day in a year," just 10 minutes prior to the beginning of Mass. So, you end up outside of the church proper with many of those "infrequent visitors."

Finally, ponder this point, suggested by your remarks about the Sign of Peace.

When the Cleveland Browns do make it to the Super Bowl, I doubt that you and your father will plan to arrive at your seats just 10 minutes before kick off is scheduled. Your interest and knowledge of football will get you to your seats with lots of time to spare before kick off. And I am sure they will be good seats, because you realize that what you see is determined to a great extent from your vantage point.

It's the same with church attendance.

Sincerely,

George G. Vargo
Powell, OH

More dollars for scholars

State fraternal alliances seeking applicants for grants



PITTSBURGH -- Young WPA members who are residents of either California, New England, New Jersey or New York may be eligible for scholarship grants being awarded by several state fraternal alliances

California

The California Fraternal Alliance (CFA) will be awarding a minimum of two \$500 grants through its Ron Gill Scholarship program.

The program is open to California residents who are full-time students entering their sophomore, junior or senior year at an accredited college, university or vocational/technical school. Applicants must also be a member, or child of a member, of a fraternal benefit society which holds membership in the CFA.

In addition to the application, each applicant must submit an essay of 500 words or less explaining why they are deserving of the award.

The CFA scholarship award is for one year only and winners will not be eligible for a second award. All winners will be notified by Oct. 1, 2012, and the awards will be made payable to both the student and their school.

All application materials must be submitted by Sept. 1, 2012.

New Jersey-New York

The New Jersey-New York Fraternal Alliance (NJNY FA) is offering its Youth Volunteer Award. The award is given to deserving young students from a member fraternal society, based on the student's volunteer achievements within their society as well as in the community at large.

Each NJNY FA award winner will receive \$500, and an additional \$500 will be donated to the charity of their

choice. The number of awards will be based on the proceeds from the NJNY FA Convention book.

To qualify, the applicant must be a resident of New Jersey or New York, be a member of a fraternal society within the NJNY FA and be between the ages of 16 and 22 at the time of application.

All applications must be post-marked by Sept. 1, 2012. The winner(s) will be announced at the 79th Annual NJNY FA Convention to be held in Atlantic City, N.J., on Oct. 4 and 5.

New England

The New England Fraternal Alliance (NEFA) will be awarding three \$500 scholarships to students entering their sophomore, junior or senior year in college or entering graduate school. One of the awards is named in memory of Pearl Plants, a loyal and tireless worker for the NEFA.

Applicants for the NEFA awards must be full-time students, a resident of New England and a member (or child of a member) of a fraternal benefit society that holds a membership in the NEFA.

Criteria to be used in judging includes overall merit, cumulative grade average, college activities and honors, community activities, financial need and an essay.

The deadline for submitting applications for the NEFA scholarship is Sept. 15, 2012. Recipients will be notified by Oct. 15.

Complete rules and application forms for these three state fraternal alliance scholarships are available by contacting the WPA Home Office at 1-800-848-7366, ext. 135.

Photo: Education Savings © Karen Roach/Dreamstime.Com



Are your beneficiaries up to date?

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

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

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

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



Life insurance lingo

Understanding our terminology helps ensure you get the right coverage for your needs

LIFE INSURANCE TERMS can be confusing for those who do not work in the industry. I thought this would be a good time to offer a quick refresher on some common terms that may describe the products you've chosen to help secure your family's future.

Fraternal Benefit Society: An organization that provides benefits to members, including insurance, on a not-for-profit basis. William Penn Association is a fraternal benefit society.

Cash Value: The money that can build up in a permanent life insurance certificate. This cash value grows on a tax-deferred basis and can be borrowed or cashed in if needed.

Cash-Value Certificate: A permanent life insurance certificate that offers the potential for cash-value growth and lifelong protection. This contrasts with Term Life Insurance (*see below*), which accumulates no cash value and expires at the end of the term without value. Types of cash-value insurance include Whole Life, Universal Life and Variable Life.

Conversion Privilege: A right contained in some term life insurance certificates that allows you to convert to a cash-value certificate without evidence of insurability.

Premium: Your cost of insurance. Your premium is the amount you pay to keep your insurance in force for the specified term or period.



Rider: An attachment or amendment to an insurance certificate, generally one that expands or adds benefits (such as Waiver of Premium or Accidental Death Benefit provisions).

Term Life Insurance: Term life provides a death benefit only (no cash value) for a specific term, such as one, five, 10 or 20 years, or to a specific age, after which it expires without value. The initial premium is generally lower than cash-value certificates. However, the premium increases at each renewal.

Underwriting: The process of evaluating your application to determine its acceptability as a risk and, if acceptable, the rate you will pay.

Whole Life Insurance: A type of cash-value life insurance featuring lifelong coverage, with flexible death benefit and premium amounts, and competitive cash-value growth potential.

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

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

Barry Goldberg
Livingston, NJ
888-994-4020



On the wall in his office, Barry Goldberg has a framed Agents Agreement faded yellow with age. The contract is between Met Life and Barry's great-grandfather, Louis Goldberg, and the date next to the signature is 1914. Since that time, four generations of the Goldberg family have worked as insurance professionals helping families and small businesses in the New York and Northern New Jersey area. Eventually, Louis opened his own agency in Newark, N.J., and a family business was established.

Today, Barry continues to help clients with their insurance and investment needs as he has for the past 25 years. He is the managing principal of Cornerstone Pro-

ducers Group LLC, a life brokerage firm he began with his father, Bob Goldberg, 16 years ago as well as a multi-year member of the Million Dollar Round Table. Over the years the agency has grown, but the commitment to finding solutions for clients' needs has never changed. He is thrilled to be working with William Penn Association and adding their product line to help clients reach their financial goals.

Barry is active in community service, supporting programs that assist children and adults with special needs. He and his wife, Miriam, will be celebrating their 22nd wedding anniversary next month and both are very proud of their 16-year-old twins, Max and Melissa.

Two days a week, in the afternoon, a young woman comes into Barry's office to answer phones and assist on the computer. The bright pink highlights in her blond hair make her hard to miss. She's Barry's daughter, doing her part to continue the family tradition. Perhaps the fifth generation of the Goldberg insurance legacy has begun. Great-grandpa Louis would be proud. □

New Jersey Senior Citizens - Third Party Notice

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

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

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

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

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

Third Party Designation

Certificate/Contract/Policy Number: _____ Date: _____

Third Party Notice, Designee (Print Name): _____

Address: _____

I accept designation as a third party. Signature: _____

Signature, Insured/Owner: _____



There and back again

SINCE I LAST WROTE, a great deal has happened in my professional life. Many people would find it quite boring, but that is okay. I had several experiences in my travels the past few months that impacted me as a young American-Hungarian. I am going to recap the past few months and include all that I have seen and done.

The first of my adventures took me to our nation's capital, Washington, D.C. Though my father cannot understand it, I really enjoy visiting that place and, one day, I would like to live there. There is something alluring about the bustle of the capital of not just the U.S. but of the free world. A stroll along Massachusetts Avenue yields a very real tapestry of peoples and cultures. Embassy Row is my favorite place to visit, even more than the typical tourist sites. There is such an unmistakable energy in the air, perhaps it is merely the natural result of being the epicenter of world politics and economies.

My travels took me to Washington for the 27th Annual International Model NATO, where my colleagues and I from Cleveland State University were competing against delegations from 27 other schools for a few prestigious awards. Our objective: to represent the nation of Romania as best as possible, debating, from Romania's perspective, a wide range of policy and security issues. To be brief, we were very successful. I won an award, as did five of my colleagues. There were a few moments of lighthearted fun however, and I want to share them with you.

Every university representing a country at the International Model NATO must visit and attend a briefing by a diplomat at the embassy of the nation they are representing. Thus, my colleagues attended such a briefing at the Romanian Embassy. I was unable to attend this briefing as my arrival in Washington was delayed by my legal studies. At the briefing, when discussing Romania's regional relations with its neighbors, one of my colleagues mentioned Hungary. All of a sudden, the diplomat paused and said: "Hungary...well...the Hungarians have been very, very, naughty recently." He was referring to the controversial new Hungarian constitution, which was just over a month old at the time. "Are there any Hungarians in the room?" he asked. After being informed that the token Magyar was flying in later that day, he then proceeded into a colorful discussion of how



While in Chicago for the NATO Summit this May, Tibor (back, third from right), along with other Young Delegates, had the opportunity to meet NATO Secretary General Anders Fogh Rasmussen (front, fourth from right) and other national and world leaders.

Romania's Balkan policy is influenced by the fact that, if Romania legally recognizes an ethnic enclave elsewhere, the Szekelys are going to want recognition, too.

To make matters worse, one of my colleagues and friends was enjoying the fun a little too much. His name is Matej, and he was born in Bratislava, Slovakia. He and I traded many fun jabs during the trip. He would talk about places in Slovakia, and I would "correct" him with the "proper" Hungarian name. For example:

Matej: "When I was in Kosice this past summer..."

Tibor: "Don't you mean Kassa?"

Matej: "Anyway, so my friend from Komarno met me there..."

Tibor: "Don't you mean Komárom?"

Matej: "Shut up, Tibor."

If he ever challenged me, I would tell him to look at the map in my apartment. It is a map of the "true" Hungary, a map of 1885. There is no such thing as Slovakia on that map.

In May, I traveled to Chicago to attend the NATO Summit where I was chosen to serve as a Young Delegate. That trip was probably one of the most exciting experiences of my life. I was able to meet the Supreme Allied Commander-Europe (a post once held by Pres. Eisenhower), the Secretary General of NATO, Madeline Albright, Rahm Emanuel and many other dignitaries and

Point to Ponder....

This is for the young people in the audience. A common trend within NATO is to question the level of outreach by the alliance to the young people living in its 28 member nations. My question to you is, do you know what NATO is? If you do not, do you really care enough to know? Your answers to these questions are the source of much consternation among presidents, prime ministers and generals.

politicians. I was also working with young professionals representing Hungary at a NATO simulation.

During my trip to Chicago, I met two Hungarians. The first was the Honorary Consul to Hungary for Chicago, Kaarina Koskenalusta. She was a wonderful woman and was very kind. She was very glad to see young American-Hungarians still engaging in the culture and the heritage of Hungary.

My other Hungarian acquaintance was Dr. Peter Rada from Corvinus University. Dr. Rada and I had a long conversation over lunch about a variety of topics, but one remains in my memory most vividly. Perhaps motivated by academic curiosity, he asked: "So, does Hungary ever make it in the news over here?" I told him, regrettably, that if one was to turn on the six o'clock news, Hungary would never be mentioned, at all. I told him that local newspapers (Cleveland's *Plain Dealer* or the *Pittsburgh Post-Gazette*) may run a small snippet pertaining to Hungary pulled from one of the major news syndicates, but other than that, one would need to turn to specific media outlets for any sort of analysis. Dissapointing, I know, because such a reality means one thing: Americans and American-Hungarians are probably grossly uninformed about issues facing our ancestral homeland. I can only hope that my conversations with Dr. Rada undermined his previous conceptions of American youth.

This month, I am crossing the Atlantic for the first time in my life. I will be attending the NATO Youth Summit in Brussels, Belgium. My university is one of only two educational institutions from the U.S. chosen to go. While I will definitely feel as though I am a fish out of water, I relish the opportunity to meet new people, some of whom I hope will be Hungarian. Surprisingly, flights from Brussels to Budapest are very inexpensive. Perhaps time and money will permit me to visit Budapest while I am in Europe. One can hope, right?

Éljen a Magyar! Tibor II

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

Let's hear your take

Let me know how you enjoy my thoughts and views on growing up Hungarian Style. If you have any questions or comments about me or my column, please email me at: silverking1937@yahoo.com, or drop me a letter in care of the William Penn Association, 709 Brighton Road, Pittsburgh, PA 15233.

Did you know they're Hungarian?

A few weeks ago, my *édes anyám* and I were organizing and culling my collection of boyhood books and toys.

I noticed a group of *Little Golden Books* that were rubber banded together. As I opened each one of them, I began to take an exciting trip down memory lane. They were my favorites. I bet for many of you they were a wonderful part of your childhood as well.

Do recall such wonderfully illustrated tales as *Tootle the Train*, *Scuffy the Tugboat* and *The Little Red Caboose*? Each edition told a delightful story, even if one did not know how to read. The inanimate characters in each book were portrayed with human-like characteristics.

As I gazed at the books and thought about my childhood, I noticed the illustrator was a man named Tibor Gergely. After some internet research, I found out that he was born in Budapest in 1900. His father died when he was only nine years old. His mother had to work long hours in a factory to support the family.

He always loved to draw and was quite mischievous. He once was expelled from school for drawing an amusing caricature of Emperor Franz Joseph on the chalkboard. Other than a short semester of art instruction, Gergely was self taught.

He married the well-known Hungarian poet Anna Lesznai. Although she was 15 years his senior, she was his early financial backer.

In 1921, he moved to Vienna, where he established himself as a fine illustrator of German and Hungarian publications and books. In the early 1930's, Tibor moved back to Hungary and spent several years with Anna in the town of Kortvelyes. There he began to work in oil painting. His acclaimed artwork earned him a membership into a loosely organized amalgam of artists, poets and musicians who called themselves "The Sunday Circle." (Balazs, Lukacs and Bartok were members of this group as well.)

When Hitler began to assimilate Poland, Czechoslovakia and Austria, Gergely realized that it was only a matter of time before Hungary would become part of Nazi domination and thus would end intellectual freedom for the eclectic community. So in 1939, Tibor came to New York and immediately began to illustrate for the Simon and Schuster publishing house. When the idea for *Little Golden Books* was conceived, Gergely, became the marquee illustrator and remained there for decades. He also was the chief artist for such periodicals as *The Free World*.

Gergely continued to add his artwork to countless books and magazines. He died in New York City on January 13, 1978.

Needless to say, I kept my *Little Golden Books* that were illustrated by Tibor Gergely. □



Your summer pantry

Part 2

FÁRADJON BE A MAGYAR KONYHÁBA!

This is the coldest start to summer I remember in a long time. On the positive side, it does keep the bugs away during dusk into the early evening. Do not forget this month is the WPA Golf Tournament July 20 and 21 at Chestnut Ridge in Blairsville, Pa. Housekeeping is light this month. Into the kitchen, we go....

Before we continue building the summer pantry--so you may enjoy more meals outside with less hassle--let us look at the type of heat source available. You can barbecue with charcoal or gas.

Folks have been grilling with charcoal since the 1950's, when barbecue became popular. The charcoal burns, creating red-hot embers that cook your food. You can enhance the flavor with some simple additions. After the coals are glowing, add some flavored wood chips that are soaked in water. Wood chips add flavor first by creating a flavored smoke that envelops the food you are grilling. When the chips lose their moisture content, they burn up, creating additional taste. Visit any hardware or building supply store (like Lowe's or Home Depot) to get wood chips. Some popular flavors are mesquite, cherry wood, apple wood and pecan. The aroma will also take away the smell of the charcoal, adding a friendlier fragrance to your backyard, patio or deck.

The next thing to do is clean the grate or grid on which you will place the food while it cooks. It should be clean and free of any crusty materials. Wipe it off using a steel scrubby or grill brush, eliminating food particles from your last event. After placing the grate back on the charcoal or gas grill and before starting fire, rub a light coating of cooking oil so the food will not stick when you begin grilling. You may also use pan spray to accomplish the same task.

Chef Vilmos and I have come up with many helpful tips to improve your outdoor cooking.

- Try different rubs, adding extra flavor to the meats you are grilling. Remember, add flavor wherever you can to improve the quality of your food. There are different salts you can use--such as garlic salt, celery salt and sea salt--which give exceptional style to your grilled meats or vegetables.

- In the same vein, use marinades to boost flavor. Different liquids--such as Worcestershire or white Worcestershire sauces, white balsamic vinegar, apple cider and lemonade--make great marinades for chicken, beef and pork. Marinate your meats overnight before grilling, and you will experience better tasting food.

- Instead of using a whole steak, chicken or pork loin, why not use smaller pieces that will cook faster? Use chicken drumsticks or wings, or chunks of beef or pork, that you marinated and topped with your favorite sauce or glaze. Make shish kabobs or satays (meat on a bamboo skewer) so your guests can sample all you have prepared for them.



- Add fresh salads that will compliment the meat you are grilling for your guests. Try using baby spinach, arugula or mesclun mix as an alternative to iceberg lettuce.

- For dessert, make a fresh fruit salad or serve strawberry shortcakes with freshly whipped cream to finish your meal.

No matter what you prepare, your guests will appreciate all your efforts and the food you serve.

Have a great month.

*Jó étvágyat
Főszakács Béla*

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

Photo © Georgy Markov/Dreamstime.Com

Hungarian Potato Salad

10 medium white potatoes
3 hard-boiled eggs, chopped
½ cup minced celery
½ cup minced red pepper
½ cup minced white onions
¾ cup white vinegar
1 to 2 cups sour cream
1 tablespoon kosher salt
1 teaspoon black pepper
1 teaspoon granulated garlic
1 tablespoon Hungarian Paprika
2 tablespoons chopped fresh parsley

Cut potatoes into medium cubes and cook until they are fork tender but not mushy. Place the potatoes on a sheet pan and sprinkle the onions over the potatoes. Sprinkle the ¾ cup of white vinegar over the potatoes and let them cool. In a large mixing bowl, combine half the sour cream with the salt, pepper and garlic, mixing well. Stir in the chopped eggs, celery and red peppers. If the mixture needs more sour cream, add it and stir well. If the mixture is too thick, add a little more white vinegar. Pour this mixture over the potatoes in a large serving bowl. Taste and adjust seasoning then chill until ready to serve your guests. Garnish with parsley before serving.

Cucumber Salad

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

RECIPES

In a mixing bowl, slice cucumbers thin and sprinkle with 2 tablespoons salt. Let stand for 45 minutes. In another bowl combine all the ingredients and adjust the seasoning. After 45 minutes, drain any excess liquid from the cucumbers and pour dressing over the slices. Chill until ready to serve your guests.

Cabbage Salad

1 small head green cabbage
1 small white onion, finely diced
1 red pepper, finely diced
1 tablespoon kosher salt
½ cup cider vinegar
½ cup salad oil
2 tablespoons brown sugar
Salt & pepper to taste

Shred the cabbage and toss in a mixing bowl with one tablespoon salt. Let stand for one hour. Salt will draw out water from the cabbage. Drain liquid from the cabbage. In another mixing bowl, combine the vinegar, oil and brown sugar to make the dressing. Toss dressing over the shredded cabbage and mix well. Stir in the diced onion and red pepper. Adjust the seasoning to your taste then refrigerate until ready to serve your guests.

Fruit Salad

7 cups mixture of freshly sliced fruit:
watermelon balls
sliced bananas

peach and/or pear chunks
blueberries
strawberries
raspberries
pitted cherries
seedless grapes
orange segments
pink grapefruit sections

¼ cup confectioners' sugar
Boston Bibb lettuce leaves
7 teaspoons rum, cognac or Riesling

Dip bananas, peach and pear slices into lemon juice to prevent darkening. In a large mixing bowl, combine the bananas, peaches and pears with all your other fruits. Toss gently then sprinkle with confectioners' sugar. Chill the fruit for one hour. Shape the lettuce leaves into round cups and spoon the fruit into each cup. Top with your choice of liquor and serve cold to your guests.

Hungarian Barbecue Glaze

2 cups white balsamic vinegar
1 tablespoon Hungarian sweet paprika
½ teaspoon salt
¼ teaspoon white pepper

In a small saucepan, simmer the balsamic vinegar until it reduces by half. Stir in the paprika, salt and pepper. Let cool then brush on chicken or pork after cooking and before serving.

Orange Honey Glaze

½ cup honey
½ cup orange juice
1 cup light brown sugar

In a saucepan, combine all ingredients and heat until well blended. Cool then brush on chicken or pork after the meat is cooked. Serve hot to your guests.

Enjoy a taste of Hungary today!

The Official WPA Cookbook

\$20 (includes shipping & handling)

For your copy, make your check payable to "WPEA 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.





HUNGARY



WILLIAM PENN
ASSOCIATION

Join us for the 12th Annual

WPA PICNIC

A Great Fraternal-Fest

Sept. 8, 2012 • Noon - 6:00 PM
Scenic View • Rockwood, PA

ALL-YOU-CAN-EAT

Chicken Paprikás • Mushroom Paprikás • Dumplings
Gulyás • Kolbász • Hot Dogs • Bacon Fry
Coffee • Soda • And More

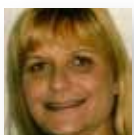
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Adults \$12 (\$10 per adult for groups of 12 or more)
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For information, call
1-800-848-7366, ext. 136



Beyond sunscreen

More than your skin needs special care during the summer

HAPPY JULY! Summer is here! Time for vacations and family fun. But summertime fun in the sun comes with its own set of precautions. Last summer, we talked about the types of sun screens to protect your skin, but more than your skin needs protection.

Protecting Your Eyes. Are your sunglasses doing their job to protect your eyes? "Sunglasses that don't block 99 to 100 percent of UV light are worse than no sunglasses at all," says the chief of ophthalmology at New York Presbyterian Hospital. The darker the lenses, the more your pupils dilate, allowing even more light in. To find a protective pair, check the UV sticker. If it says only "UV protection" with no number, that pair may offer as little as 50 percent protection. Make sure your brand states 99 to 100 percent UV protection.

Go BIG! Larger lenses block more light and protect the eyelid and surrounding skin. If you can find a wrap-around style you like to block glare from the sides, that's even better. The color of the lenses is no indicator of the level of protection. Price is also not a good indicator of UV protection. I found a pair at the mall I liked; they were \$200 but only had 70 percent UV protection. Later that same day, I found a pair at the flea market for \$5 that had 100 percent protection.

Protecting Your Hair. Your hair needs protection from the sun's rays, too. Ultraviolet rays don't just damage your skin; they dry out your hair, fade your color and take away the overall shine. Here are some tips to keep your hair looking great.

- Always wet your hair with tap water before diving in the pool or charging into the surf. Wet hair will soak up less chlorine or salt than dry hair.

- Mist on long-lasting sunscreen for hair. Several are available at your neighborhood drug store.

- And don't forget about your scalp. Apply at least an SPF 30 on your "part" every time you reapply sunscreen.

Avoiding Dehydration. The summer sun and heat can also lead to dehydration. Staying hydrated will help you maintain your energy through all your summer adventures. If you don't drink enough, you could experience headache, fatigue, cramps and--in the most extreme situations--life-threatening shock. If you plan to be active for more than two hours in the sun and heat, hydration becomes even more critical. For example, you can lose up to two quarts of fluid per hour hiking in the heat. So how much water should you bring on your hike? Take the number of hours you and your friends plan on being active, divide that by two and multiply by the number of people in your group. (e.g., 2 hours of hiking ÷ 2 × 4 people hiking = 4 liters of water, or 1 liter per person.)

For all day outings, consider an electrolyte enhanced sports drink, like Gatorade, to help replace the minerals that keep your brain, heart and other muscles running smoothly. If you prefer to stick with water, bring along munchies, to snack on every hour instead. Any munchie works as long as they have some salt for your electrolyte balance and carbs for fuel. I find there is nothing like good old raisins and peanuts. They are salty, lightweight and high in energy.

Enjoy all that summer has to offer: lazy days at the beach or park, a week in the cool mountains or even a trip to some exotic island. Be smart and stay safe. Make Summer 2012 one you will remember with a smile, not one you want to forget.

Till next month....

Be Healthy! Be Happy! Stay Fit!

Egészségére!

Debbie

Health Links

For more useful information about how to stay healthy and safe during the summer, whether you're staying at home or going somewhere on vacation, log onto:

➔ <http://www.webmd.com/a-to-z-guides/summer-health-directory>
(Offering information and resources on nearly everything under the summer sun)

➔ <http://www.cdc.gov/Features/MovingOutdoors>
(Guidelines for staying healthy outdoors from the Centers for Disease Control and Prevention)

WPA Tour 2012

From Prague to Balaton to Budapest
September 21 - October 5

JOIN US for the experience of a lifetime as WPA and EuroVIP Tours present the WPA Tour 2012. This year's tour not only includes visits to some of Hungary's most famous and beautiful destinations, but also offers our guests the opportunity to explore the historic beauty of one of Europe's great cities--Prague--and other sites in the Czech Republic. All members and friends of WPA are invited to join us for this exciting journey to the Land of the Magyars, but space is limited, and we recommend that you make your reservations as soon as possible. The tour package includes:

14 Days & 13 Nights in Europe • Four-Star Hotel Accommodations

Breakfast Daily & Most Dinners Included • Steam Boat Dinner Cruise

Wine Cellar Tour & Tasting • Equestrian Show with Traditional Dinner & Music

First-Class, Air-Conditioned Tour Bus • English-Speaking Tour Guide

Departures from Pittsburgh & Detroit



(Hungary photos by Joseph Amosky)



Old Prague

(Photo © NickolayKhoroshkov/Dreamstime.com)



TOUR ITINERARY

Day 1 - Arrive Prague; Tour historic Old Town, Wenceslas Square & Mala Strana; Dinner at Restaurant U Fleku
Day 2 - Exploring Prague on foot; Visit Prague Castle, St. Vitus Cathedral & Old Royal Palace; Steamboat dinner cruise
Day 3 - Visit to beautiful town of Telc, a World Heritage site; Arrive in Hungary; Dinner in the Sári Csárda
Day 4 - Travel to Pannonhalma Abbey for guided tour and wine tasting; Overnight in Dunakiliti
Day 5 - Tour of Herend porcelain factory; Proceed to Lake Balaton and a four-night stay at the Hotel Silver Resort
Day 6 - Free use of the resort's wellness facilities; Afternoon sightseeing train tour of Balatonfüred
Day 7 - Travel to the Tihany Peninsula and a guided tour of the monastery; Chartered boat trip on the lake
Day 8 - Travel to Káli Basin; Stop in Szigliget for the Harvest Festival; Visit Eszterházy Wine Cellar for folklore program
Day 9 - Depart Balatonfüred for Budapest; Visit to the ancient town of Székesfehérvár; Arrive Budapest for five-night stay
Day 10 - Free time to explore Budapest; Optional sightseeing tour for those visiting Budapest for the first time
Day 11 - Excursion to Gödöllő with visit to Grassalkovich Palace; Equestrian show with dinner and gypsy music
Day 12 - Bus tour of the Danube Bend; Visits to Esztergom, Visegrád and Szentendre; Wine tasting
Day 13 - Free day in Budapest to explore on your own, shop for souvenirs or relax and reflect
Day 14 - Transfer to Budapest airport for early morning departure and the trip home

Price: \$3,050.00 based on double occupancy. Single accommodations are available for an additional \$480.00. To reserve your place on the WPA Tour 2012, please complete the reservation form below and mail it--along with your deposit of \$1,200.00 and a photocopy of your passport's photo page--to the WPA Home Office .

WPA Trip to Hungary 2012 Reservation Form

Name (as it appears on your passport): _____

Address: _____

City: _____ State: _____ Zip Code: _____

Date of Birth: _____ Passport No.: _____ Expiration Date: _____

Phone No.: () _____ Email: _____

Fax No.: _____

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

Hotel Room Preference: ☐ I will share a room with: _____ ☐ I want a single room for an additional \$480.00

City of Departure: _____ Flight Seat Preference: ☐ Window ☐ Center ☐ Aisle

*** Please include a photocopy of your passport's photo page with this form**

Send this form--along with your deposit of \$1,200.00 per person made payable to "William Penn Association"--to:

WPA Tour 2012, William Penn Association, 709 Brighton Road, Pittsburgh, PA 15233

FOR HOME OFFICE USE ONLY

Date Deposit of \$1,200.00 Received: _____

Joining Hands



JOIN HANDS

EVERY MAY, WPA members enthusiastically embrace the spirit of Join Hands Day and spread the Fraternal Spirit by performing and supporting benevolent and charitable works which benefit their local communities.

In Columbus, Ohio, Branch 129 members participated in two projects. Members Olga Kovacs and Margaret Leonardo (photo 1) help plant flowers at the Hungarian Reformed Church in Columbus, while branch members joined other volunteers in landscaping the YMCA in Urbanville (photo 5).

Members in Southeastern Ohio and Northern West Virginia, belonging to Branches 10, 40, 248, 349 and 8164, conducted several Join Hands Day projects. One involved donating an auction basket to the Children's Bereavement Foundation for their inaugural fund raising walk (photo 2). WPA member Joyce Nicholson (right) presents the basket to Brittany Lamp, president and founder of the Foundation.

In Mayville, Wisc. (photos 3 & 4), young volunteers plant flowers and shrubs on the grounds of St. Mary Catholic Church. The project was made possible by a generous donation from WPA Branch 705 Mayville.



to Touch Lives



7



8



9



10



11



12

DAY 2012

Members of Branch 249 Dayton, Ohio (photo 6), beautified the gardens at St. Stephen Hungarian Catholic Church by pulling weeds, planting flowers and shrubs, mulching and edging. Those participating in the project were (l-r) the Rev. John Kapitan, Brother Tim, Michele Daley-La Flame, Anne Marie Schmidt, Steve La Flame and Mark Schmidt.

In Michigan, members of Branch 18 Lincoln Park (photo 12) volunteered their time and effort to plant 35 flats of flowers at West Mound United Methodist Church in Taylor, Mich., and St. Michael and All Angels Episcopal Church in Lincoln Park. Among the volunteers participating were: Ursula Markovits, Tamas Markovits and Pauline Kulcsar (photo 7); Ashley and Zachary Haas (photo 8); Beata Csaszar and Eleanor Kender (photo 9); and Michael Obert (photo 10).

Branch 14 Cleveland, Ohio (photo 11) once again presented a donation to Hattie Larlham, a nonprofit organization that provides services in Northeast Ohio to 1,500 children and adults with developmental disabilities. The branch donated \$1,020, which will be used to purchase three oxygen finger probes and six oxygen ear probes. Richard E. Sarosi (far left) and members of Branch 14 presented their donation to Helen Herold, event manager of Hattie Larlham, during a visit May 11 to the organization.

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!

One of our several Join Hands Day projects this year was to donate an auction basket to a local charity for their inaugural fund raising walk. Brittany Lamp, founder of the Children's Bereavement Foundation, is dedicated to helping bereaved parents through the loss of their child. Their belief is that every angel has the right to be honored and have his or her life celebrated by the wishes of the family. For more information, visit their website: childrensbereavementfoundation.org. We'll have more pictures and write-ups in future WPA issues on other Join Hands Day projects undertaken by our branches this year.

Sunday, June 3, was the date for the combined WPA and Ohio Valley Hungarian American Cultural Society Spring picnic at Warren Township Park. The weather was bright and beautiful--just right for a bacon roast! The next combined picnic and bacon roast will be Sept. 16, at 1:00 p.m. at Warren Township Park, Yorkville, Ohio.

Also, mark your calendars for the OV Hungarian American Cultural Society Dinner-Dance on Aug. 25. It will be at the Yorkville VFW with a social at 5:30 p.m. followed by the Oglebay dancers, dinner by Miller Catering and music by "The Hungarians." Reservations and money must be in by Aug. 16. Members are \$12 and guests \$15. Send your RSVP to OVHACS, P.O. Box 505, Martins Ferry, OH 43935. You can always call me for more information.



Guests enjoy a bacon roast June 3 during a picnic hosted jointly by WPA Branches 10, 40, 248, 349 and 8164 and the Ohio Valley Hungarian American Cultural Society.

We want to wish a happy birthday and happy anniversary to those members with birthdays and anniversaries this month.

If any branch member has news to report, please let me know to include it in our articles. For information about branch activities, please call Joyce Nicholson at 740-264-6238.

Branch 14 **Cleveland, OH**

by Dawn D. Ward

What better way to start this month's report than to welcome our newest members. They are: Derek Cook, Wilson Grafious, Collin Willard, Georgia Trivisonno, Dominic Trivisonno, Grace Trivisonno, Donald Trivisonno and Greta Ebert. Members are the lifeblood of our fine organization, and we encourage all to attend our meetings, plan our local activities and take part in the various national events.

Speaking of national events, any branch golfer interested in participating in this year's 29th Annual Golf Tournament should contact Jeff Ward at the Ward Agency 440-838-1200 for details. The tournament will be a four-man scramble, and the branch is usually represented by a few teams. It is a terrific time with

prizes, an excellent barbecue and great camaraderie. It will be held at the Chestnut Ridge Golf Resort in Blairsville, Pa., on July 20 and 21.

At the end of summer, WPA will be holding its extremely popular picnic on Sept. 8, from noon until 6:00 p.m., at beautiful Scenic View in Rockwood, Pa. The picnic is an all-you-can-eat affair, with live music, dancing, raffles, a Chinese auction and children's games and activities. Contact Violet Sarosi at 440-248-9012 if you would like to take the bus trip to the picnic.

We are always proud to report on the accomplishments of our young adult members and this month we



are pleased to report that Abigail Uveges (pictured left), granddaughter of branch members Gladys and Lou Uveges, recently graduated from high school and will be attending Mt.

Vernon Nazarene University where she will be majoring in social work.

Abigail's interest in social work was cultivated while serving with the City Mission the last two years. The City Mission is a nonprofit organization serving the Cleveland



Recently sworn in as officers of Branch 18 for the year 2012 were (l-r) Helen Molnar, vice president; Carol Truesdell, treasurer; and Barbara A. House, president.

Community for more than 100 years with homeless and women's shelters.

Abigail would like to thank her parents and four siblings for their support, love and encouragement.

Her late grandmother, Rose Arnosky Kaul, was a active member and past president of the branch.

We are certain we will hear more about Abigail, a talented and compassionate young lady, in the future.

Branch meetings are in recess for the summer, but will resume the second Wednesday in September, at 7:30 p.m., at the Bethlen Hall of the First Hungarian Reformed Church, located at 14530 Alexander Road, Walton Hills. All adult branch members are encouraged to participate.

Branch 18 Lincoln Park, MI

by Barbara A. House

Happy Independence Day! Remember our Armed Forces who fought and are continuing to fight to insure us our independence. Thank a Vet.

WPA is in the midst of its busy season. We are working very hard on our upcoming golf tournament. Hope to see you there. Following that, we have our Hungarian Heritage Experience, then our wonderful WPA Picnic-A Great Fraternal Fest. Finally, there will be our trip to Prague and Hungary. I cannot wait. I spoke to our tour guide in Hungary last week. She is the nicest person you have ever met. She also is planning many wonderful surprises for you. I hope you can see your way

clear to joining us.

Back to our wonderful picnic. Our bus is leaving Sept. 7 at 7:00 a.m. from the Hungarian American Cultural Center at 26157 Goddard Road in Taylor. We will return home on Sept. 8 around 11:00 p.m. The cost for the entire two days is \$90 per person. I promise you a picnic to remember. Please call me as soon as possible at 313-418-5572 to make your reservation.

We have booked next year's WPA Bowl-

ing Tournament for May 4, 2013. We had such a great time this year that we decided to do it again. The hotel, bowling lanes and casino were superb. Plan on joining us next May. You will have a great time.

Branch 18 again hosted a wonderful Join Hands Day project. Twenty-eight members came out to work, and work they did. We planted 35 flats of flowers. We began at West Mound United Methodist Church in Taylor and ended at St. Michael and All Angels Episcopal Church in Lincoln Park. Thank you to our wonderful members who always make us proud. Same time, same place next year. Thank you, again.

Endre Csoman, our National Vice President-Fraternal, will be the honoree at the White Rose Ball on Feb. 2, 2013, sponsored by the Hungarian Arts Club. Endre works so hard for us. We thank the Club for recognizing him. Please let me know if you are interested in attending the Ball.

Thank you to all who remember

Basil's Buddies. We take donated dog and cat food to their facility every month. Please bring your donations to our next branch meeting on Sept. 5. Thank you, Deris and Schvarckopfs, for your generous monetary donation. Remember, we meet at the Hungarian American Cultural Center on Goddard Road in Taylor at 7:00 p.m. Plan on joining us. We welcome your input.

Thank you, Emma Poliska, for swearing in our Branch 18 officers.

Hello to Duane Poliska. Nice talking to you.

Remember our deceased members and their families in your prayers, especially: Rey Holguin, an active members who will be truly missed; Glenn Davenport, husband of retired Home Office employee Gerry Davenport; Steve Toth; Elizabeth Compton; Barbara Kulcher; Michael Szopo, who often called just to talk; Juanita Martonosi; and Helen Madarasz. May they rest in peace with our Lord.

Get well wishes to Eileen Gonzales, Debbie Wolfe, Shirley Wrobleksi, Steve and Ann Nagy, Olga and Al Wansa and anyone in need of our best wishes and prayers.

Congratulations and best wishes to Mary Rectenwald and Gerry Davenport on their recent retirements from the Home Office. Thank you so much for all you have done.

Happy July Birthday to Pam George, Barbi Tew, Danielle Iorio, Jeff DeSantes, my wonderful daughter Debbie Wolfe, David Wolfe, Glenn Wolfe and Emma Borsa. May you all have many more.

Please mark you calendars for the Hungarian American Cultural Center's traditional Hungarian pig roast to be held Saturday, Sept. 15. In addition to great food, there will be music and vendors selling Hungarian items. For more information, please call 734-946-6261.

Every individual is a unique gift created to make this world a better place. Your branch welcomes and needs these gifts that only you can give. Action on your part can improve our world. Please come and get involved in your branch. You are all special. Please contact me anytime if I can be of help to you at either 734-782-4667 or 313-418-5572.



A date to remember

Deadline for submissions to our magazine is the 10th day of each month. If you have any questions, please contact John E. Lovasz toll-free at 1-800-848-7366, ext. 135. jlovasz@williampennassociation.org.

Branch 19 **New Brunswick, NJ**

by Evelyn Bodnar

The weekend of April 20 to 22 was very busy here. On April 21 there was the Carousel Ball attended by about 70 WPA members and staff, honoring Pete Charles, our National President. It was a successful fund raiser for the American Hungarian Foundation. I believe they raised more money than ever. With the economy as it is, they need the money.

The next day, many of the WPA Board members attended worship and coffee hour at the Bayard Street Presbyterian Church. We were so honored with their presence. Chair of the Board Barbara House spoke about William Penn.

Later that afternoon we celebrated Elizabeth Bodnar's 90th birthday. She is the mother of the Rev. Joseph Bodnar. Her son Steve came from Wisconsin, and her grandchildren came from Ohio, Colorado, and New Jersey.

Have a happy, healthy summer. If you have any questions about your WPA life insurance or annuity certificates, please call me at 732-893-1158.

Branch 27 **Toledo, OH**

by Robert A. Ivancso

Branch 27 will be hosting an outing to the Toledo Mud Hens game on Sunday, Aug. 12, against the Durham Bulls. The game starts at 6:00 p.m., and there will be fireworks after the game.

For more details and to make your reservations, please call either Bob Ivancso at 419-450-0915 or Paula Bodnar at 419-460-7214.

Branch 28 **Youngstown, OH**

by Kathy Novak

Happy Independence Day!

What a nice day the Tri-State Area Picnic proved to be. Some members arrived a little earlier in the day to



Elizabeth Bodnar (center) celebrates her 90th birthday surrounded by her children, grandchildren and great-grandchildren.

help spruce up some areas around Scenic View properly. Around noon the tools were put away and the picnic began. A wonderful buffet table of food was available, highlighted by the BBQ chicken, hamburgers, and hot dogs grilled to perfection by Jeff DeSantes and John Toth. A nice group endured the smoke around the fire pits to make some delicious bacon breads. Hats off to Endre Csoman, Dora McKinsey and the committee who prepared this event.

This May and June, Frank and Mary Schauer had a house guest, their granddaughter Rachel Schauer. She spent some time relaxing after her job experience as a professional nanny in France for several months and before she travels to Germany for the beginning of her college years.

Speaking of college, we would like to congratulate previous scholarship recipient Gloria Purton Stack on receiving her law degree. She will be taking the bar exam in July. Way to go, Attorney Stack!

Best of luck to Susan Szabo Koulianos with her new job as principal of Harding Elementary School in Youngstown.

Special note of thanks for all the good thoughts sent my way pertaining to my recent injury, especially to Marlene Panigal and Shelly Toth for their special help during my recuperation.

Looking forward to some fun in the sun at the golf outing. Not only do we get to have a good time with friends, but we get to support the WPA scholarship foundation.

Reminder: call Steve at 330-746-7704 or Frank at 330-549-2933 to reserved your seat on the bus traveling to the WPA Picnic-A Great Fraternal Fest on Sept. 8.

Our condolences to all those who have recently experienced a loss within their families.

Happy days of celebrating are wished to all those with birthdays or anniversaries this month, especially Maria Goda (Happy 85th!), Leonard and Lillian Sefcik, Hank and Helen Fabrizio and John and Helen Kaluczky.

Have a safe summer.

Insurance questions or annuity needs? Call Kathy at 330-746-7704 or Alan at 330-482-9994.

Branch 34 **Pittsburgh, PA**

by Marguerite McNelis

Hope everyone is enjoying their summer and getting ready for the golf outing. Hope to see everyone again. We have great fraternal events. If you haven't come to bowling, the Tri-State Area Picnic, golf, the Hungarian Heritage Experience or our wonderful annual fraternal-

fest, you are missing out on some really wonderful experiences. Come join us and see.

Speaking of wonderful experiences, the second Tri-State Area Picnic was held on Saturday, May 19, at Scenic View. A great time was had by all who attended. Branch 34 and some other branches participated in a Join Hands Day project before the picnic. Many hands helped to make the weeding, planting and mulching go smoothly. Thanks to all who came and helped. The weather held out and a nice number of branches were able to participate. The food was good, as usual, thanks to our cooks and everyone who worked so hard to make the day enjoyable.

On a sad note, our heartfelt sympathy goes out to Gerry Davenport and family and Dorothy Kedves and family. Both Glenn and Ernie will be sorely missed. Our deepest sympathy is also extended to Elizabeth Paros on the passing of her daughter, Susi. May they rest in peace.

Happy and healthy birthday wishes to everyone celebrating their birthdays in July, especially Donovan and Andy. Many, many more.

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

Branch 59 Windber, PA

by Shirley A. Rakoczy-Przywara

We at Branch 59 extend our deepest sympathies to Pearl Beretsel and her family (Christine, Stephen, Michael, Nicole, Patrick and their families, who are members of Branch 59) on the loss of her husband and their father, Steve, who passed away on May 21 at the Altoona Regional Hospital from injuries sustained in a car accident in DuBois, Pa., on May 20. Steve was 74 years old. He is my first cousin and good friend, and I will miss him.

By the time you receive this issue, the annual Miners' Memorial Day weekend, June 15 to 17,

as well as Father's Day, will have passed. I hope you had an opportunity to come to our town to enjoy all of the festivities and paid homage to our dad's, grandpa's and great-grandpa's who labored diligently in the coal mines of Windber and surrounding communities.

When you think of Windber, you can't help but think of our 12 coal mines. Our town honors our past at the coal miner statue (*pictured below*) located in the center of Miner's Park



in downtown Windber, along with two walls listing the names of our coal miners. My dad, John Rakoczy, spent almost 50 years in the mines. They number from Mine 30 (the first one that opened in the area and where I lived with my family) through Mine 42 (near Elton, Pa).

Most of the children born here are affectionately called "Windber Coal Kids," and I am proud to be one of them. Just like Loretta Lynn's song says: "I'm proud to be a coal miner's daughter," along with my three sisters and my brother.

I want to extend belated birthday and anniversary wishes to all those who celebrated in the month of June, especially my dear Aunt Ruth Rakoczy, who turned 88 years young on June 12. And best wishes to all those celebrating in July.

Let me know if you have information that I can include in my monthly reports for *William Penn Life*.

Safe and fun summer to everyone!

Branch 89 Homestead, PA

by Lisa S. Toth-Maskariniec

Branch 89 Homestead, Pa., hopes that everyone is enjoying the start of summer and would like to wish everyone a very safe and happy summer.

Branch 89 will be holding what we hope will become an annual event for our branch, a golf outing. This year, the golf outing will benefit the First Hungarian Reformed Church of Homestead. Many of our members belong to this church, which is more than 105 years old.

It needs funding for major repairs, including a much needed parking lot and a roof for the church parsonage.

The date for this golf outing will be Saturday, Sept. 15, 2012, at the Westwood Golf Club

in West Mifflin, Pa. Price for golfers will be \$75, which includes 18 holes of golf, cart and banquet. There will be many skill prizes and raffles for everyone to partake in.

For anyone wishing to attend only the banquet, the price

will be \$25. At the banquet, we will be honoring the Rev. Alexander Jalso, who will be retiring from the church at the end of October.

Branch 89 is looking for hole sponsors for our outing. The price to sponsor a hole is \$50, and all donations will be tax deductible. We will have more information in upcoming issues of *William Penn Life*. For more information and to make a reservation, please call Mark Maskarinec or Lisa Toth-Maskarinec at 412-872-5022.

Branch 89 wishes to announce that due to the resignation of Ruth Toth as branch coordinator, our new branch coordinator is Lisa Toth-Maskarinec. However, for your insurance needs, please call Ruth Toth at 412-461-5812.

We look forward to seeing many of you at the upcoming 29th Annual WPA Golf Tournament July 20 and 21 in Blairsville, Pa., and at the 12th Annual WPA Picnic-A Great Fraternal Fest Sept. 8 at Scenic View.

Branch 129 Columbus, OH

by Debbie Lewis

Hope everyone is having a great summer. Now is the time many families are taking vacations, so please be safe in all your travels.

Our branch again participated in two projects for Join Hands Day. On May 12, flowers were planted and flower beds were mulched at the Hungarian Reformed Church in Columbus. Also, on June 2, we cleaned out flower beds, planted flowers, mulched, removed railroad ties and replaced them with a landscaped garden brick wall at the YMCA in Urbancrest. It all turned out really beautiful. Our branch also provided lunch for approximately 20 volunteers. These activities are a great way to give back to the community.

The Columbus Hungarian Picnic will be held at the Hungarian Reformed Church, 365 Woodrow Ave., Columbus on July 21 from noon to 7:00 p.m. There will be Magyar foods (kolbász, cabbage rolls, kiflis, etc.) plus entertainment provided by musicians from Cleveland and the Dayton Dancers. There will also be

karaoke, face painting and Hungarian items for sale. This will be a great time, so please plan to attend.

On Sunday, Aug. 12, there will be another Soup and Learn Program also at the church. This will be after the 10:00 a.m. service. Soup will be served at 11:15 a.m. with a 90-minute program starting around 11:40 a.m. It will include a presentation on the Kodály Method of teaching choral music. That will be followed by a performance of the Columbus Children's Choir, which performed at the White House in December.

Don't forget, we are in the process of organizing a bus trip to the WPA Picnic-A Great Fraternal Fest on Sept. 8 at Scenic View in Rockwood, Pa. It is really a great time of fun, food and fraternalism. We will be working with the Dayton branch to fill the bus, so if you are interested, please get your reservations in by Aug. 5. The cost for the trip will be \$25 per person. Also, the admission to the Picnic is \$10 for adults, \$5 for students and free for children under 12. If you are interested, please contact Marge Boso at 614-875-5068.

We extend congratulations to all those celebrating birthdays and anniversaries this month. Congratulations to all that have new additions to their families.

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

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

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

Branch 132 South Bend, IN

by the Branch 132 Officers

The William Penn Branch 132 co-ed softball team has a record of 5 wins and 1 loss. Come out and cheer on our team.

Don't forget our annual branch picnic will be held on Sunday, July 29, at Potawatomi Park, Pavilion

#1. Lunch will be served at 1:00 p.m. Call 574-232-9451 and let us know how many will attend. Everyone is asked to bring a vegetable, salad or dessert to share. Everything else will be provided.

Happy birthday to all those celebrating this month, including John Burus, Michelle Horvath and Helen Pecs.

Our next branch meeting would have been the day after Labor Day, but because some members may still be out of town, we will meet instead on Tuesday, Sept. 11, at 6:30 p.m. This change will be only for the September meeting. The December meeting will be held on the first Tuesday of the month.

If you know of a member who is not receiving *William Penn Life*, call the Home Office at 1-800-848-8366. They will be glad to make sure you are on the mailing list.

Branch 249 Dayton, OH

by Michele Daley-LaFlame

Hello to my dear friends of Branch 249. Where do I begin? So much has been happening.

Let's start with April 21 when we had our Mother's Day and Father's Day project with our youth. It was a great day. We had pizza and soda. We made homemade, pink hand lotion for our mothers and put the lotion in decorated bottles. Then we made key chains for our dads. It was amazing to see the creativity from our youth members. Everyone was working so intensely you could hear a pin drop. It was an amazing afternoon on many fronts. The parents loved their gifts. We already have the project planned again for next year. Special thanks go to my crafting partners and WPA members Karen Kuritar and Karen Vance. You guys are the best!

The Magyar Club held its Spring Dance on April 28, which was a great success. The George Batyi Band was wonderful. It was great to hear the sound of the cimbalom, *live*. Many thanks to all of you who participated by helping or attending.

Our Join Hands Day project was conducted on Saturday, May 19. We

volunteered at St. Stephen Hungarian Catholic Church in the rose garden and Blessed Mother's garden, planting flowers and shrubs, pulling weeds, edging and mulching. It was hard work but very gratifying when we saw the end results. The yard looks great. Thanks to all who participated--Brother Tim, Anne, Mark, Steve, Michele and our special coach, the Rev. John Kapitan. And, let's not forget the Friday Prep Crew from the STOP program. Thank-you all.

We have been trying to organize a trip to a Dayton Dragons baseball game and that finally came to fruition on Thursday, June 7. We had a great time. We were extremely lucky to get box seats. But, it wouldn't have mattered if we didn't have them. The Dragons won, and it was a extremely exciting game. I know many of you could not attend so we are planning to attend another game on either Aug. 1 or Aug. 30. Tickets will be \$11. Let us know which day you want to attend, or if you want to attend both days. We can reserve 30 to 300 seats. The more the merrier. Call Mark Schmidt at 937-667-1211 or Michele LaFlame at 937-278-5970.

I would like to say a special goodbye to the Rev. Michael Holloran. He has been the pastor at St. Stephen Catholic Church for the past 11 years. He is moving to another parish in Wilmington, Ohio. His last day is officially July 1, when he will celebrate the 9:00 a.m. Mass at St. Stephen. We wish him the best. Fr. Holloran has been a great supporter of the ethnic cultures in Old North Dayton (Hungarian, Lithuanian, Polish and German). He helped us realize our potential as ethnic Catholics and how we can strengthen our faith and heritage, even though we are in small numbers. Fr. Mike has left us with fortitude and strength. He will be sorely missed. *Isten veled*, Fr. Mike.

We would like to extend our sympathies to the family of Mary Mobley. Mary was a sweet and loving lady who cared deeply for her family. She had told me many times how she respected WPA for its support of the Hungarian culture and the insurance it provides. Eternal rest to Mary Mobley.

For your insurance needs call

Anne or Mark Schmidt at 937-667-1211 or Michele Daley-LaFlame at 937-278-5970

Branch 296 Springdale, PA

by Mary Ann Kelly-Lovasz

Happy summer to all of our members. On behalf of William Penn Association, I want to welcome our newest members to 296: Payton Harrold, Brittney Poole and Arli Mitchell.

Congratulations to Erin Vargo, a recent graduate from Slippery Rock University. Erin majored in political science and minored in business management. Her proud parents are Steven and Kathryn Vargo. She is the granddaughter of Esther Vargo and the late Charles Vargo. Very best wishes to you, Erin!

Belated birthday wishes to Marge Kosheba. Marge looked like she had a wonderful time at our recent Tri-State Area Picnic held at Scenic View. I know she won at bingo, and I believe I spotted her at the bacon roast pit, too. Hope you have terrific year, Marge.

If you have any greetings or items that you would want me to mention, please let me know by calling me at 724-274-5318 or writing to me at makelly367@verizon.net. Of course I'd love to hear from you.

As always, for your life insurance or annuity needs, contact our friendly and knowledgeable branch agent, Noreen Fritz, FIC, LUTCF, at 412-821-1837 or at noreenbunny.fritz@verizon.net.

As mentioned last month, we won't have another regular branch meeting until September. Take good care, and maybe I'll see you at the WPA Golf Tournament.

Branch 352 Coraopolis, PA

by Dora S. McKinsey

Too often we take our independence for granted, not even thinking about the rights and privileges we enjoy here in America. As we celebrate Independence Day on the 4th of July, let us not forget the sacrifices made in the past and those still being

made today to keep this great country the "Land of the Free."

The 29th Annual WPA Golf Tournament and Scholarship Days will be held on July 20 and 21 at the Chestnut Ridge Golf Resort & Conference Center and the Hampton Inn in Blairsville, Pa. If you are a golfer, you should try to attend one of our tournaments and enjoy this fun, fraternal event. Even if you don't golf, we all enjoy being together and sharing good food and conversation.

Just a reminder that the 12th Annual WPA Picnic-A Great Fraternal Fest is quickly approaching. This year, it's being held on Saturday, Sept. 8, as always, at Scenic View. Come and join us for what promises to be one of the best picnics ever.

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

If you have any news to share or need any help with your insurance certificates, please contact me at 412-319-7116 or by e-mail at dmckinsey@hotmail.com.

Branch 705 Mayville, WI

by Timothy J. Lippert

At a recent prayer and worship meeting at St. Mary Catholic Church in Kenosha, Wisc., our branch treasurer, Sue Lippert, discussed possible ideas for Join Hands Day on May 5. Sue explained that WPA would be willing to help with a generous donations for any worthwhile project that would connect adults and youth, and she solicited suggestions as to how St. Marys's could get involved and benefit from this.

Deacon Ron Lejak quickly spoke up, saying his landscaping committee could use help with several plantings on the church grounds. New sidewalks and curbs in front of the church were recently completed, and there were lots of open areas with new benches that were in great need of flowers and shrubs. He was also looking to plant around the school gym and church entrances. With funds low, he was grateful for our branch's donation.

Thanks to the help of several

parishioners and their children, five members of the Knights of Columbus and six landscaping committee members, a lot was accomplished in just a few days time. The group planted hydrangeas, viburnum, lilac bushes, dogwood, lamium, cimicifuga, pachysandra, hostas, daylilies, ornamental grasses, low grow sumac, goat's beard and roses. Plus, all areas were given a layer of mulch.

Not only was this an opportunity for adults and youth to come together to beautify several areas around St. Mary's, but also everyone got a better understanding of what fraternalism is all about.

The church's business manager, Rosa Herman, formally recognized our branch's generosity in the May 13 parish bulletin. Every parishioner at St. Mary's will benefit from these beautiful landscaping improvements for years to come, and the kids had a lot of fun getting their hands dirty.

Our branch is very proud to have been a part of this project and will enjoy the efforts of all those who participated in the plantings every time we go to church.

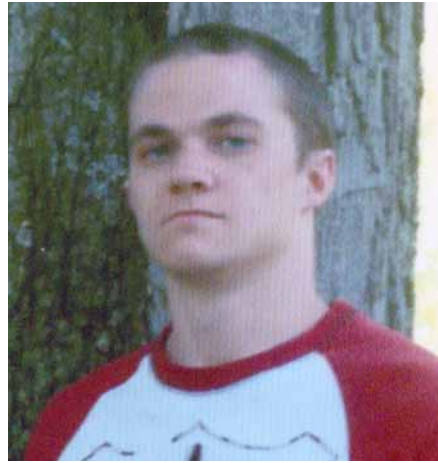
Branch 800 Altoona, PA

by Vincent Frank

Patrick A Kapfhammer, who has been a member of Branch 800 since he was one year old, is the recipient of the branch's 22nd annual monetary award, which is given to the graduating male senior who has earned the highest grades in religion classes at Bishop Guilfoyle High School in Altoona. Patrick is the first branch member to receive this award. He is a member of the Cathedral of the Blessed Sacrament in Altoona where he was an altar server. He completed his elementary education at Altoona Central Catholic. He is the son of James and Susan Kapfhammer of Dysant, PA.

Graduation took place on May 31 during ceremonies held at the Cathedral of the Blessed Sacrament in Altoona with the most Rev. Mark Barchak, bishop of the Altoona/Johnstown Diocese as celebrant.

While at Bishop Guilfoyle, Patrick completed 25 hours of community service each year and played soccer



Branch 800 member Patrick Kapfhammer

and volleyball. He graduated with highest honors and received the McElDowney Scholarship Award.

Patrick will be attending classes in the fall at Robert Morris University, where he will be majoring in business with plans to become an accountant.

Congratulations, Patrick, and God bless all those graduating this year.

Keep in mind that the Branch 800 summer picnic will be held on Wednesday, Aug. 1, at 6:00 p.m., rain or shine, at Highland Park in Altoona. Reservations deadline is July 24. Call me at 814-695-0213.

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 (in Pittsburgh)

Branch 8114 welcomes two new members: "little baby" Mya Coradi and her father Patrick Coradi. Congratulations to Patrick and his wife Amanda, grandparents John and Amy Beckwith and great grandfather Carl Beckwith.

At the last month's branch meeting, members discussed the annual steak fry. If it's decided we'll have a steak fry this year, then members will be notified of the date and time.

Deepest sympathy to Evelyn Seitz and family on the loss of Harold Seitz. People in Clarion will remember Harold as the friendly mail man and avid fisherman.

It is with great pleasure that we

congratulate National President George S. Charles Jr. on receiving the Abraham Lincoln award, presented by the American Hungarian Foundation, and to Endre Csoman, National V.P.-Fraternal, on receiving the Officer's Cross Order of Merit of the Republic of Hungary. Mr. Charles and Mr. Csoman are truly two amazing men, and we've all benefited from their expertise.

We are truly blessed to be born in America and to enjoy freedom. As we know, freedom is never free. This 4th of July, let us never forget the men and women who served and died for our freedom.

Independence Day honors the birth of the United States, so with that I will say I love America and happy birthday to all our members also born in July. Since we have so many members celebrating birthdays, I am not going to list the names. Instead, I will end with some "words of wisdom" from Phyllis Diller: "I'm at an age when my back goes out more than I do." Happy Birthday to all!

I live in Pittsburgh, but as most of our members already know, I work in most areas. The branch news would not be complete without informing our members of the great WPA annuity interest rates and our low fraternal insurance rates and specials. If you have any insurance certificates that you would like to have reviewed free of charge, or if you have questions on retirement plans, IRA's or any of our products, you will always have my undivided attention. I can be reached at 412-821-1837 or P.O. Box 15060 Pittsburgh, PA 15237-0060.

Branch 8121 St. Marys, PA

by Mary Lou Schutz

At our latest branch meeting June 6, we received a thank you from the Home Office for our frame sponsorship during the annual bowling tournament.

Since our next meeting would have fallen on the 4th of July, we moved the date of our meeting to July 11.

We wish everyone a safe and wonderful summer.



Puzzle Contest #85 with Lizzy Cseh

To Budapest, Balaton, Prague and More!

There is still time to book your autumn dream vacation with William Penn Association. This year, those lucky enough to travel with the WPA group will not only spend time in Budapest and Balatonfüred but will also venture to Prague and the fabulous sites in and around the Czech Republic. WPA National Vice President-Fraternal Endre Csoman personally invites you to spend two weeks with a great contingent of William Penn members as they experience and celebrate life Magyar and Czech Style.

The tour will have departures from Detroit and Pittsburgh on Sept. 21 and return on Oct. 5. First class hotels and accommodations are featured on this excursion. Great food and music will be a daily experience. Imagine visiting the St. Vitus Cathedral, the Charles Bridge or the Old Town Square in Prague. Walk along the Danube River, stroll across the Chain Bridge and tour the beautiful Grassalkovich palace in Budapest. Walk the cobblestone streets of Székesfehérvár and Szentendre. Tour the world famous Herend factory. Relax on the shores of Lake Balaton and explore the many shops in and around Tihany. A short bus excursion will take the vacationers to such memorable spots as Dunakiliti, Kali and Visegrad.

There are many other exciting things to do on this dream vacation. If you wish to relax and slow down at a leisureed pace, that can be accomplished as well.

For a mere \$3,050.00, based on double occupancy, the trip of your lifetime can be realized. For more information, call Mr. Csoman at 1-800-848-7366, ext. 136.

This month our Wordsearch will feature 17 tour highlight clues. Good Luck!

Lizzy Check (Erzsi Cseh)

Puzzle Contest #82 WINNERS

The winners of our Puzzle Contest #82 were drawn June 11, 2012, at the Home Office. Congratulations to:

Irene M. Boros, Br. 14 Cleveland, OH
Martha E. Brownrigg, Br. 23 Pocahontas, VA
Bernadette Mikolics, Br. 71 Duquesne, PA
Elizabeth Wetzler, Br. 174 Scranton, PA

Each won \$50 for their correct entry.

WPA PUZZLE CONTEST #85 OFFICIAL ENTRY

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

To Budapest...and More Word List

Balaton	Eszterházy	Székesfehérvár
Budapest	Grassalkovich	Szentendre
Danube	Herend	Telč
Detroit	Kali	Tihany
Dunakiliti	Pittsburgh	Visegrád
Esztergom	Prague	

Name: _____

Address: _____

City: _____

State: _____ Zip Code: _____

Phone: _____

Email: _____

WPA Certificate No.: _____

RULES

1. ALL WPA Life Benefit Members are eligible to enter.
2. Complete the word search puzzle correctly.
3. Mail your completed puzzle, along with your name, address, phone number, email address, and WPA Certificate Number, to:

WPA PUZZLE #85
709 Brighton Road
Pittsburgh, PA 15233
4. Entries must be received at the Home Office by **Aug. 31, 2012.**
5. Four winners will be drawn from all correct entries on or about Sept. 3, 2012, at the Home Office. Each winner will receive \$50.

In Memoriam

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

MARCH 2012

- 0001 BRIDGEPORT, CT
Raymond A. Dellacamera
Richard G. Kondor
Germaine M. Paul
Henry R. Roman
- 0008 JOHNSTOWN, PA
Ernest W. Kedves
Helen Krett
Katherine Swick
- 0009 HAZLETON, PA
Ruth T. Trella
- 0010 BARTON, OH
John Major, Jr.
- 0013 TRENTON, NJ
Joanne B. Bullock

- 0014 CLEVELAND, OH
Julianna Allt
David A. Ban
Edward M. Dashko
Agnes Tvergyak
Cornelia Zabarauskas
- 0018 LINCOLN PARK, MI
Elizabeth M. Compton
Reydesel P. Holguin
Barbara Kulcher
Helen Madarsz
Juanita Martonosi
Michael Szopo
Steve Toth
- 0019 NEW BRUNSWICK, NJ
Rose Lancsak
Loretta J. Murphy
- 0026 SHARON, PA
Louise Waller
- 0028 YOUNGSTOWN, OH
Catherine L. Paul
- 0034 PITTSBURGH, PA
Rosemary Cepko

- Harry S. Guenther
Tivadar Truscka
- 0044 AKRON, OH
Elizabeth Kovach
- 0048 NEW YORK, NY
Endre Gerics
- 0059 WINDBER, PA
Anthony J. Debiase
Martin C. Mandel
- 0071 DUQUESNE, PA
Alexandra Schaming
- 0089 HOMESTEAD, PA
Margaret Lincoski
- 0098 BETHLEHEM, PA
Frank Kroboth III
- 0132 SOUTH BEND, IN
Marie R. Wiseman
- 0159 PHOENIXVILLE, PA
Margaret A. Cancelliere
- 0174 SCRANTON, PA
Joseph E. Horvath
Donald M. Nemeth

- 0189 ALLIANCE, OH
Joseph Manhart
- 0296 SPRINGDALE, PA
Anna Turko
- 0336 HARRISBURG, PA
Joseph J. Scherrer
- 0352 CORAOPOLIS, PA
Vincent Bidzilya
- 0705 MAYVILLE, WI
Gyorgyi Maria Sipos
Via I. White
- 0720 DEDHAM, MA
Beatrice M. Giangregorio
Joseph P. Kavanagh
- 0723 WORCESTER, MA
Richard E. Gorman
- 0725 SPRINGFIELD, MA
George T. Rainville
- 8020 McKEES ROCKS, PA
Florence M. Bruff
Margaret E. Fehl

Recent Donations

WPFA Scholarship Foundation

Donations Through
Premium Payments
MAY 2012

- Branch - Donor - Amount**
- 8 - Clarence H. Showalter - \$5.00
8 - Glenda L. Behory - \$10.00
8 - Jason A. Behory - \$20.00
14 - Almut S. Zvosec - \$25.00
15 - Anna M. Borosky - \$10.00
18 - Istvan Schlegel - \$10.00
28 - Sandor Tollas Jr. - \$4.63
28 - Mary Vargo - \$7.22
28 - Wesley A. Spencer - \$2.00
28 - Rebecca A. Spencer - \$2.00
28 - Patrick W. Purton - \$3.96
28 - Cynthia J. Bakos - \$2.00
59 - Margaret I. Martin - \$2.00
59 - Leonard C. Naylor - \$4.00
89 - Carol A. Petrosky - \$2.80
89 - Charles F. Petrosky - \$4.90
89 - Tracy B. Findlay - \$3.06
189 - Angie L. Nutial - \$5.00
216 - Rita A. Fodor - \$2.02
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 - Ernest B. Molnar - \$2.00
352 - Gabriel S. Tokos - \$1.00
352 - John P. McKinsey Jr. - \$1.32
352 - Dora S. McKinsey - \$1.02
590 - August J. Licari - \$25.00
705 - Sylvia I. Nezda - \$2.00
800 - Victor E. Ballash - \$5.00
- TOTAL for Month = \$179.33**

Our awards lead to far greater rewards

The rewards that come with a higher education are priceless. That's why since 1972 William Penn Association has awarded more than \$2.2 million in scholarship grants to its young



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members attending accredited institutions of higher learning. Our scholarship program is just one of many benefits available to our members. To learn more on how membership in WPA can benefit your family, call your local WPA representative or our Home Office, toll-free at 1-800-848-7366.

Additional Donations MAY 2012

- Donor - Amount**
- Calvin Synod Conference
United Church of Christ - \$300.00
(In appreciation for hosting the annual Synod picnic)
Alexis Kozak - \$10.00
Richard E. Sarosi - \$50.00
(In honor of George S. Charles Jr. for receiving the Abraham Lincoln Award)
WPA Cookbook Sales - \$60.00
- TOTAL for Month = \$420.00**

Donations In Memoriam MAY 2012

- Donor - Amount**
- (In Memory of)**
William J. Bero - \$50.00
(Ernest Kedves)
M/M Endre Csoman - \$50.00
(Ernest Kedves)
M/M Endre Csoman - \$25.00
(Anne Mehi)
M/M Endre Csoman - \$25.00
(Rudolph Korpak)
M/M Thomas F. House - \$25.00
(Ernie Kedves)
M/M Thomas F. House - \$25.00
(Reydesel P. Holguin)

- Br. 18 Lincoln Park, MI - \$125.00
(Deceased Members Margaret Reinagle, Mabel Frasier, Stephen P. Danko, Helen Fratangelo and Irene Kar)

TOTAL for Month = \$325.00

Donations Received From WPA 65th Annual Bowling Tournament Received as of May 31, 2012

- Donor - Amount**
- Margaret H. Boso - \$100.00
(In memory of Charles and Brad Boso and David and Margaret George)
M/M Endre L. Csoman - \$100.00
Caroline Lanzara - \$25.00
Margaret Leonardo - \$50.00
(In memory of my loved ones)
Debra A. Lewis - \$100.00
(In memory of Charles and Brad Boso)
James Lewis - \$25.00
Joyce Nicholson - \$20.00
Marguerite McNelis - \$100.00
Velma T. Nadalin - \$50.00
(In memory of John Nadalin)
Roger G. Nagy - \$100.00
(In memory of Donna Nagy)
Katherine E. Novak - \$50.00
(In memory of family members)
Katherine E. Novak - \$25.00
James W. Robertson - \$50.00
(In memory of Judy Solis)
Ernest & Violet Sarosi - \$50.00
Richard E. Sarosi - \$100.00
(In memory of Kathleen Violet Sarosi)
Teresa Toth - \$25.00
Diane Walker - \$50.00
Br. 129 Columbus, OH - \$100.00
(In memory of deceased branch members)
- TOTAL = \$1,120.00**



William Penn Fraternal Association Scholarship Foundation

Tree of Knowledge

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

I want to help the Tree of Knowledge grow. Please accept my tax-deductible contribution of:

☐ \$1,000 - Gold Level ☐ \$500 - Silver Level ☐ \$250 - Bronze Level

Name: _____

Address: _____

Telephone: _____ Email: _____

Leaf Inscription - Maximum of 4 lines with 20 characters per line (including blank spaces):

Line 1: _____

Line 2: _____

Line 3: _____

Line 4: _____

Please make checks payable to "William Penn Fraternal Association Scholarship Foundation, Inc." and mail to:

William Penn Fraternal Association Scholarship Foundation, Inc.

709 Brighton Road, Pittsburgh, PA 15233-1821

Inside this issue:

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Life insurance lingo...**PAGE 4.**

WPA branches get into spirit of Join Hands Day...**PAGE 14.**

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Privacy - Personal Financial and Medical Information

June 30, 2012

Dear Member:

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

* Public Information means information that we believe is lawfully available to the general public from: Federal, State or local government records; widely distributed media; or, disclosures to the general public that are required to be made by Federal, State or local law.

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

* Consumer Reporting Agency means an entity which regularly provides reports (Consumer Reports) including information regarding an individual's: general reputation, character, personal characteristics or mode of living and financial status. The information may be obtained through interviews with the individual or third parties such as the individual's business associates, family members, friends, neighbors, acquaintances or financial sources.

We obtain information about you from the following sources:

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

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

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

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