

# William Penn Life

JANUARY 2013

*Boldog Új Évet Kivánunk*



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# William Penn Life

The Official Publication  
of William Penn Association

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Cover Photo © Donfiore/Dreamstime.com

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

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## Help the victims of Hurricane Sandy

Hurricane Sandy was one of the most destructive hurricanes on record, causing more than \$20 billion in damages in New England, the Mid-Atlantic region and the Upper Midwest. WPA has many members and friends living in areas affected by Sandy. As fraternalists, we are dedicated to helping others in need, and in the wake of Sandy, the need is great. If each of us gives a little, we can do a lot. WPA is accepting donations to aid the victims of Hurricane Sandy through the William Penn Association Foundation. Make your check payable to "William Penn Association Foundation" and write "Hurricane Sandy" in the memo section. Please send donations to:

Hurricane Sandy Relief  
c/o William Penn Association Foundation  
709 Brighton Road  
Pittsburgh, PA 15233-1821



Spouses and friends of WPA Board members recently led a project sharing the Fraternal Spirit with young patients at Children's Hospital of Pittsburgh. Early in December, they delivered a check for \$1,000, representing funds donated by William Penn Association. The donation will help the hospital provide much needed medical care to children whose families could not otherwise afford it. Helping with this special project were: (l-r) Becky Williams, Nancy Toth and Marguerite McNelis.



**FRANK J. RADVANY**

National Director  
1967-1988  
2001-2007

Secretary of the Board  
Emeritus  
1988-2001

## Association mourns loss of Frank J. Radvany

TRENTON, NJ -- The members of Branch 13 Trenton, the Association's Official Family and WPA members across the nation mourned the recent death of former National Director and Secretary of the Board Emeritus Frank J. Radvany. Mr. Radvany, 94, passed away Dec. 7, 2012.

Anyone who has attended just about any of WPA's national events over the past 50 years most likely knew Mr. Radvany. He and his loving wife of 65 years, Elsie, were the elegant, friendly couple who greeted everyone with a smile.

Mr. Radvany faithfully served the Association and Branch 13 for decades, continu-

ing a legacy of service to WPA begun by his father, Frank. The younger Frank was president of his branch for many years. He was first elected to the Board of Directors in 1967 and served as a National Director until 1988, when he retired from the Board and accepted an appointment to serve as the Board's secretary, a difficult and time-consuming job that he performed with unsurpassed attention, accuracy and dedication. He continued to serve as secretary until 2001, when he was again elected as a National Director. He retired for the second in 2007.

Continued on page 28



# Winter fraternal activities

THERE ARE MANY WAYS to give back to the community and to the people in your local area. William Penn Association is happy to be a part of Pittsburgh and has recently donated time and funds to some local charities in 2012.

On Dec. 6, 2012, volunteers from the Home Office delivered four carloads of food (*pictured below*) to the food pantry at the Northside Common Ministries, bringing to a close our Food Drive 2012. WPA donated exactly 409.6 pounds of non-perishable food. Much of that was donated by our Association's members, branches and friends. That total also included \$766.33 worth of food purchased with monetary donations made to our food drive. The program directors at the food pantry sincerely appreciated all of the effort and donations. We couldn't have done this without the generous donations of WPA members and branches, friends in local Hungarian churches, the Home Office, Board of Directors and National Officers. Thank you, one and all!

Also last month, WPA donated \$1,000 to Pittsburgh Children's Hospital Fund Drive (*see story at left*). We have been honored to have been able to donate to this worthwhile charity year after year.

For the fourth year in a row, WPA donated two dinners for the Ronald McDonald House Charities for the Christmas season. We ordered the meals from Giant Eagle and they were delivered on Dec. 17, 2012, to the Ronald McDonald House in Pittsburgh. The meals included turkey, mashed potatoes and gravy, stuffing, green beans almondine, carrot soufflé, cranberry orange sauce, dinner rolls and, of course, pumpkin pie.

A BIG THANK YOU to those branches who held Christmas parties. These parties are an important part of our fraternal society as we share the holiday spirit with each other and those less fortunate.

ON ANOTHER NOTE, there will be a Hungarian cultural event in Pittsburgh on Jan. 31. Mária Majda Guessous--a.k.a., Mesi--will be singing Hungarian folk songs live at the First Hungarian Reformed Church of



National Vice President-Fraternal Endre Csoman (in blue jacket) and Home Office employee Judit Borsay (far right), along with volunteers at the Northside Common Ministries food pantry, help unload and sort donations from WPA's Food Drive 2012.

Pittsburgh. For ticket information, please contact me at 1-800-848-7366, ext. 136. Mesi was the winner of the 2011 Hungarian nationwide Folkbeats talent search



competition. She is performing courtesy of the Hungarian Cultural Center, New York and Centrum Management. Mesi (*pictured left*) not only performs ancient Hungarian folk songs but also builds musical bridges to her other ethnic connections, sure to surprise audiences. She will be accompanied by two musicians who will assure musical depth to the wonderful folk-music

voyage: Iván Barvich, from the famous Sebő Ensemble, will play wind instruments and tambura; and Dávid Boros Gerzson, Mesi's husband, will play percussive instruments. For more information about Mesi, visit [www.guessousmajdamaria.hu](http://www.guessousmajdamaria.hu). □





# Understanding underwriting

WHEN IT COMES to buying life insurance, the younger you are when you purchase it, the more likely your premiums will be lower. Young people are encouraged to purchase life insurance as early in life as possible in order to take advantage of their youth and good health with lower premiums. This makes you think and wonder why premiums are different for younger people and why they can be different for those who are close in age.

That's because before you can purchase coverage, you must meet specific requirements. This process is known as *risk selection* or *underwriting*. The underwriting process helps the insurer determine the rate you will pay, based on the level of risk you pose.

Auto insurance helps illustrate this concept. Good drivers pay less for coverage than do poor drivers. Also, young drivers, who tend to be more at risk, pay more than mature drivers. The key concept is that the amount of premium is based on the amount of risk.

Life insurance is similar. For instance, a cigarette smoker presents a higher risk and has a shorter life expectancy than a non-smoker. Therefore, as a rule, a smoker will pay higher premiums for life insurance than will a non-smoker for the same amount and type of coverage.

When you apply for life insurance, an underwriter will examine a number of factors based on the organization's underwriting standards and guidelines. These include:

- Your current health and physical condition.
- Your medical history.
- Your vocation. Occupations with higher risk



present a higher risk.

- Personal habits, including tobacco use and history of alcohol or drug use.
- Your avocations and hobbies (private pilot vs. card player).
- Your age. A 60-year-old applicant will pay a higher rate than a 30-year-old.
- Your gender. Since women have a longer life expectancy, rates for women tend to be lower than those for men.

This is why it is very important to get life insurance as early as you can before any health issues arise. Health conditions can cause a person to be rated at a higher premium or even to lose the ability to buy more insurance. But, many people forget this and mistakenly believe, as they age, that their need for life insurance doesn't exist anymore just because their reasons for needing insurance have changed. □

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

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

**Nick Constantino**  
 Goshen, NY  
 845-342-2828  
 nick@nickconstantino.com



Nick was born and raised in Middletown, N.Y., where he maintained his office until he moved three years ago eight miles away to the Orange County seat of Goshen. Nick has worked in the insurance business for 17 years, focusing primarily on final expense life insurance and annuities, voluntary employee benefits and non-medical programs for employees without health insurance coverage.

Nick is very active in his community. He is a member and past president of the Wallkill East Rotary Club and the district secretary for Rotary District 7210. He is also a member of the board of directors of

HONORehg, Inc., the county's homeless and emergency housing shelter, serving as chairman of the public relations and development committee.

He is an ordained minister who truly enjoys officiating at weddings. Combining this with his financial background, Nick has developed a workshop entitled "Marriage & Money," which is currently being offered by two local community colleges and a private four-year college in his area. The workshop explores ways for couples to openly discuss finances before and after tying the knot.

He has been married for 14 years to his lifelong friend, Jill, a Middletown High School art teacher and president of the Middletown Art Group.

Nick enjoys spreading the word about the unique niche products offered by WPA and will continue offering our life and annuity products to new and future clients throughout New York State. □

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

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

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



Illustration: © Robertds/Dreamstime.Com



# Resolutions

IN THE STILL and silent halls of the law library, I often allow myself a few minutes to let my mind wander from the dry work that occupies much of my day. My thoughts do not wander far, as above my head, memorialized for all time in large bronze tablets, are passages from the great laws of history. Sumerian cuneiform preserves the Code of Hammurabi. Ancient Greek brings forth the Laws of Solon. Regal Latin performs its intricate grammatical dance to form the Twelve Tables of Roman Law. The foreign and long-forgotten language of the Iroquois ushers their laws into the 21st Century. Then, finally, familiar English reminds us of the power of the law with *Plessy v. Ferguson* and its more enlightened cousin, *Brown v. Board of Education*. It is no surprise my thoughts are unable to do more than contemplate the great deeds of great people. Entranced and intoxicated by the sheer weight of history, my thoughts wonder instead of wander. Then, some interruption returns me to the bare reality of studying for commercial law.

Yet, what does any of this have to do with *Tibor's Take*? I suspect that I am at that point in my life when a young man decides what he will do with his future. At times, I have a solid, unflinching vision of my destiny; at other times, like now, I can barely do anything besides wax poetic about what may be. A good place to start, I suppose, would be with a list of things to be accomplished in the coming year. Acknowledging that this year may very well determine if my destiny will be shared with the destiny of the American-Hungarian community, I offer you a list of what I resolve to do with *Tibor's Take* during the coming year and some topics I wish to explore in this space.

1. Bring a new perspective to *Tibor's Take*.
2. Highlight the past with the musical memory of the Kara-Nemeth orchestra.
3. Make sacrifice mean something: Give young people something to fight for, and they will.
4. Wear your heart on your sleeve, Part 1: Determining what drives the brains behind Magyar Marketing.
5. Wear your heart on your sleeve, Part 2: exploring new possibilities with New York Pince.



6. Hungarian-Americans in the 21st Century: What are the long-term plans of the Hungarian-American Coalition?
7. The crown jewel of Hungarian gathering places: The 75th anniversary of the Hungarian Cultural Garden of Cleveland, Ohio.
8. You can always go home again: Finding and reaching out to my Hungarian family.
9. Hungarian sweet tooth: Farkas Bakery and its role in the wider Hungarian community.
10. The Hungarian Cultural Museum of Cleveland, Ohio: How history and culture are maintained inside Cleveland's Galleria.
11. Your Hungarian neighborhood is alive and well on the Internet.

In this coming year, I want to take a completely new outlook on my ethnic existence. I want to focus on what is right with our community instead of what is wrong. I am tired of buying into the false mythology of decline, decay and death that has possessed some individuals and organizations like a specter from the crypt of forgotten history. I want to show everyone--especially the youngest among us--that you can have your cake and eat it too; that Hungarian culture can be enjoyed and celebrated without losing or sacrificing any vital parts of your person.



I want to ensure that *Tibor's Take* is not remembered as the last will and testament of the Magyars of Middle America. Instead, I want my column to be drowned out and surpassed by the future deeds of my family and of members of our Hungarian communities everywhere. I want this year to be only the first step in ushering in a new age of understanding and culture. I want the spirit of our community to be like a star ascendant. It can be so, and I encourage you all to make a resolution to make this year step one in a long journey of reawakening and revival.

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](mailto: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?

Recently, while doing research on the internet, I came across an article about the "Magnificent Eleven," the famous series of 11 photographs taken on Omaha Beach during the D-Day invasion. There were many more photos taken of the American side of the assault, but a series of mistakes and mishaps pared the original number of 106 photographs down to the 11. Those remaining pictures set the bar of artistic quality for future war photojournalists to follow. As I scrolled through the gruesome portrayal of human suffering and death, I learned that the person responsible for those photos was a Hungarian.

Endre Friedman was born on Oct. 22, 1913, in Budapest. His parents were tailors, but he wanted to be a writer. At age 18 he left Hungary because he saw very little opportunity to better himself. While traveling throughout Europe, he acquired training in photography. As a young man he became affiliated with many artisans and students that were from the Marxist side of the political ledger.

Work for photographers was hard to come by. He realized that his name may be a hindrance to his professional advancement. About that same time he saw that the land of opportunity, America, was the place to immigrate to. He changed his name to Robert Capa. "Cápa," Friedman's nickname in school, means "shark" in Hungarian. He changed his first name to Robert to make his newly adopted name sound even more American and similar to that of the famous Hollywood producer/director, Frank Capra (*It's a Wonderful Life*).

Capa worked as a wartime photojournalist in five different skirmishes during the first half of the 20th Century. An adventurer at heart, Capa spanned the globe risking life and limb for the perfect photographic opportunity.

He was a close friend of writer John Steinbeck. In 1947, the two traveled to Russia, where they collaborated on a book portraying the destruction in the cities of Kiev and Stalingrad as a result of World War II.

Capa spent some time in Hollywood. There he became romantically involved with actress Ingrid Bergman. She wanted to marry him, but his vagabond lifestyle prevented him from making such a lifestyle choice.

His photographic works were seen in such publications as *Life* and *Colliers* magazines. He is responsible for starting Magnum Photos, a co-op for independent photographers.

Capa died in 1954 when he was blown up by a landmine while working for *Life* as a war photographer in French Indo-China.

Capa redefined war photography as an art form. He believed a combat photo should be close up and depict the essence of danger.

And, he left us with a rather interesting quote: "It's not enough to have talent, you also have to be Hungarian!"

You can see Capa's "Magnificent Eleven" online at [www.skylighter.org/photos/robertcapa.html](http://www.skylighter.org/photos/robertcapa.html).

# The Hungarian Kitchen



with Főszakács Béla

## Soups made easy

### FÁRADJON BE A MAGYAR KONYHÁBA!

Last month, I received many requests for soup recipes. In November 2007, I wrote an article on that very subject. Here is that article, along with favorite recipes Chef Vilmos and I have served to our friends and family.

On a sad note, Chef Vilmos and I offer our condolences to the Radvány family on the passing of Frank. I had the pleasure of knowing him while serving on the National Auditing Committee and Board of Directors. He was very proud of his Hungarian heritage. May God grant him eternal rest and comfort.

Speaking as a chef, this is the best time of the year to get into the kitchen and make as much food as you can. Not only is the atmosphere in the kitchen warm and cozy, but the cold weather outside makes your body burn more calories to stay warm. On that note--and because all my housekeeping is done for this month, let us get into some soup making. But, first, here is the trivia question: *What do Herberton Williams and Cornell football have in common?* This answer amazed me because of its simplicity, impact and longevity. And now into the kitchen....

A liquid food, soup is made by combining ingredients such as meat, vegetables, legumes and noodles in a stock or hot water until a certain specific flavor is obtained. Soup can be hot or cold. Soup is classified in two main categories: *clear* and *thick*. If you want to go further, the French classify clear soups as *Bouillon* or *Consommé*, while thick soups are classified as either *Purées* or *Bisques*, but that is for another day in the kitchen.

Let us go into the background a bit more. *Stock* is a strained liquid that comes from cooking meat or vegetables in water. It needs to be seasoned. Most times, it is opaque, not clear, but has flavor and makes a good base for other culinary delights, one of which is soup. A good stock makes for a good soup base.

*Broth* is the liquid that is taken directly from a stockpot without straining out any ingredients. In essence, broth and stock come from the same source. The big difference is that stock has more flavor than broth because it has cooked longer in the pot. Chicken broth, which we all enjoy when we have a cold, is used in many culinary preparations. You can enjoy a broth by itself or with chunks of meat and veggies. Chicken noodle soup is chicken broth with pieces of chicken and noodles. "Scotch Broth" has mutton, barley and veggies.

Another variety of soup is *Chowder*, which contains some salt pork, is thickened with flour and contains milk. Over the years, people have come to equate chowder with clam chowder if you live near any ocean. The components have changed a bit as well. Milk can be replaced with cream, the salt pork can be left out, and it does not have to contain just seafood. The most popular chowders are corn chowder, clam chowder or seafood chowder. If chowder has a "New England" tag in its name, that means the chowder usually has a white base. "Manhattan" chowder has a tomato base. The word chowder comes from the French word "chaudière" which describes the cooking pot. We will get more into chowder making in another column as that is a great category of food.

A soup can be thin, liquid based or thick like chowder...or anything in between. Once you know what makes a soup thick or thin, you can make adjustments to get the best consistency your family will enjoy.

When we mention hearty soups, we usually mean a soup with more contents. A hearty vegetable soup would contain much more than broth. It would almost be a stew, but because the base broth is thin, it is not. Soups and stews are very close in nature, but do have separate characteristics making them each a unique culinary delight.

You can combine different broths to get a different flavor to your soup. *French Onion* soup combines onion, beef and sometimes chicken broths to get its unique taste. King Louis XV of

France created this particular soup when he combined butter, onions and champagne for a meal. This soup today also contains cheese and croutons, and I am sure we have all enjoyed it in our favorite restaurant.

Now that we have a little more background, let me give you some tips on how to make hearty soups you can enjoy this winter season. The recipes on the next page are some of the ones I enjoy the most and have made countless times at school and for my friends and family. Use these recipes as a base to make your own creations as well. You are only limited by your imagination and certain culinary rules that apply when making the perfect soup.

**Flavor** is the name of the game. Add it into your recipe wherever you can and from wherever you can get it. If your ingredients are not the best, your soup will not be either. Add cream or butter to your soup base to give extra flavor to soup.

**Fresh** ingredients are always better than frozen or canned. Sometimes we are limited in choices to fresh produce, but make those substitutions to give yourself the culinary edge. Remember, if you cannot get fresh, get frozen. Your last option should be using any canned products, with the exception of tomatoes. Tomato products from a can are better to use during the months when you cannot get garden fresh product with most brands very consistent in flavor.

Frozen ingredients, like mixed vegetables, add bulk to soup and minimal flavor. Frozen seafood also needs a boost in any chowder or bisque. To punch up the taste, use a good **soup base**. I tend not to use bouillon cubes as they add too much salt. I like soup bases that are in a paste form, and my favorite is "Better Than Bouillon."

Save your leftovers from meals in the freezer and use them as filling in your soups. Meatloaf makes a good substitution for beef when making beef barley soup. A few baked potatoes not eaten at dinner will thicken up your next chowder or cream of potato soup.

**Herbs and spices** will give extra flavor to your soups, and, again, try to use fresh rather than dried. Most soup recipes will tell you which is best to use and, by your own experience, you will know what you prefer flavor wise.

**Simmer**, do not boil, your soups. A good soup needs time to cook and meld all the flavors together. Boiling is a violent reaction of liquid and ingredients in a pot. It usually destroys the solid contents and makes the broth cloudy, which requires extensive repair.

Last, but not least, the three most important parts of making a good soup are **taste, taste, and taste!** You should be tasting ingredients before you add them to your soup, tasting the soup at various stages of cooking and tasting the final product before you serve it. There is nothing worse than following a recipe only to find out at the end you needed more of a certain item to make it taste better.

I tip my hat to you all. Now, go into the kitchen and make soup to your hearts content.

**Trivia Answer:** Campbell's Soup. In 1898, Herberton Williams was an executive for Campbell's Soup Company and attended the football game between Cornell and the University of Pennsylvania. Williams found the Cornell team colors of brilliant red and white made a striking image. He convinced Campbell's board of directors to change the label on their soup cans so they would stand out in any market or grocery store. Today, more than 100 years later, the same brilliant red and white colors still adorn Campbell's Condensed soups.

Have a great month!

*Jó étvágyat!  
Főszakács Béla*

## Gulyásleves

5 pounds beef flank  
3 tablespoons lard  
2 medium onions, diced  
2 tablespoons paprika  
2 large red peppers, diced  
3 large carrots, diced  
1 tablespoon chopped parsley  
3 stalks celery, diced  
2 large tomatoes, diced  
7 medium potatoes, diced  
Salt & pepper to taste  
3 quarts water

Cut meat into small cubes. In a large stockpot, sauté onions in lard, add paprika and stir well. Add the meat, salt, pepper, tomato and one quart of water. Slowly cook for one hour, simmering the meat. Add all the diced vegetables, except the potatoes. Add another quart of water and cook slowly for another hour. Add the potatoes and cook for another 15 minutes. Add last quart of cold water if needed, bring to a boil, cooking for 10 minutes. Serve as a main dish with crusty rye bread. The secret to a good gulyás is slow cooking the meat so it imparts flavor to the liquid as it becomes tender. For extra flavor, add beef stock in place of some water or beef base to get a heartier flavor.

## Zöldbableves (Green Bean Soup)

2 pounds green beans, trimmed & cut  
1 tablespoon white vinegar  
2 tablespoons sour cream  
1 tablespoon salt  
2 quarts water  
½ cup cold water  
2 tablespoons lard or shortening  
2 tablespoons flour  
1 small white onion, minced  
½ teaspoon Hungarian paprika  
½ teaspoon chopped fresh parsley  
Salt & white pepper

Cook the string beans in two quarts of boiling salted water until they are tender. In a sauté pan, cook the lard (or shortening), flour and onions until they are well browned, then add the ½ cup cold water and paprika. Add this mixture to the beans, then add the vinegar. When ready to serve, stir in the sour cream and adjust flavor with salt and white pepper.

## Krumplileves (Potato Soup)

2 quarts water  
½ cup cold water  
2 pounds white potatoes  
2 teaspoons salt  
½ teaspoon Hungarian paprika  
2 tablespoons butter  
2 tablespoons flour  
1 small white onion, diced small  
2 tablespoons sour cream  
Salt  
White pepper

Peel the potatoes and cut into cubes. Cook the potatoes in 2 quarts of boiling, salted water until they are fork tender. In a skillet, cook the butter, flour and onion together until lightly browned. Add the ½ cup cold water and the paprika, then add this mixture to the potato pot. Stir in the sour cream and adjust flavor with salt and white pepper before serving hot to your guests.

## Chicken Soup

5 pounds chicken cut into 8 pieces  
2½ tablespoons salt  
½ teaspoon black pepper  
1 teaspoon Hungarian paprika  
1 large root parsley with greens  
2 stalks celery, halved  
3 large carrots  
1 small white onion  
½ small kohlrabi, diced  
¼ head of large Savoy cabbage, chopped  
1 whole fresh tomato, peeled & seeded  
2 medium white potatoes, peeled & diced

Place the chicken in a stockpot with 7 quarts of water. Bring to a boil then simmer, skimming any foam off the top. Add salt, pepper and paprika and continue simmering another 30 minutes. Add the tomato and all the vegetables except the potatoes. Simmer for another 1½ hours then add the potatoes, cooking until they are tender. Remove the chicken pieces and pull off the cooked meat. Strain the broth and serve with thin egg noodles along with pieces of chicken.

## Gombaleves (Mushroom Soup)

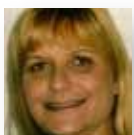
½ pounds white mushrooms, quartered  
3 cups milk or water  
1 small white onion, minced  
3 tablespoons butter  
3 tablespoons flour  
1 sprig parsley  
¼ teaspoon tarragon or rosemary  
½ cup sour cream  
Salt & white pepper  
2 carrots sliced thin, if desired

Melt the butter in a saucepan, then add the onions and mushrooms. Cook about 15 minutes, stirring occasionally. Add the flour and stir in the milk (or water), then bring to a boil. Turn down the heat so your soup simmers, then add carrots (if desired) and seasonings, cooking another 20 minutes. Stir in the sour cream before serving.

## Clam Chowder

4 ounces bacon, diced  
1 medium onion, diced  
1 bay leaf  
2 - 6.5 oz. cans of chopped clams  
1 quart fish stock  
4 ounces butter  
4 ounces flour  
¼ teaspoon kosher salt  
¼ teaspoon white pepper  
3 drops Tabasco sauce  
8 ounces white potatoes, peeled, diced & cooked  
1 pint milk or cream

Using a small stockpot, sauté the bacon, then add the butter and cook the onions until they are transparent. Add the flour to make a roux and cook for 3 minutes until it thickens a bit. Add the spices and cook for another minute, then add the fish stock and stir well. Add the chopped clams, including the juice, and stir well. Add the potatoes and cook for another 2 minutes, then slowly add enough cream or milk to thin out your chowder. When you have reached the consistency you want, simmer for a few more minutes to heat well, then taste and adjust flavor with salt and pepper, if needed. Serve to your guests with oyster crackers or homemade crusty bread. For an added touch, drizzle melted butter on top of each bowl of chowder before serving.



## Children and cold medicines

WINTER IS HERE, and with it, the coughs and sniffly noses of the little people in our lives. Whether you are a parent, grandparent, aunt or uncle, it is good to know how to safely give over-the-counter medicines to ease a fever, runny nose or other cold symptoms. Here are some questions and answers to common childhood ailments.

**What should I do if my child has a fever?** Pediatricians say a fever is significant when it's 100.4 degrees or higher. If your child has a fever, call the doctor if the child is younger than six months or has had the fever for more than two days. In other cases, it is usually safe to use children's ibuprofen or acetaminophen. *Never* give a child aspirin. It poses a risk of Reye's syndrome, a rare but serious illness that affects the liver and brain of children.

**What else can I do to bring down the temperature?** A sponge bath with lukewarm water may help. Never use cold water, ice or rubbing alcohol. Dress your child lightly and don't pile on blankets. Watch for signs of dehydration. Call the doctor or go to the ER if your infant has dry diapers or a dry mouth or tongue. For an older child, call the doctor if he is not urinating enough or not drinking.

**Will grandma's chicken soup really help?** Yes. Studies show chicken soup may help reduce inflammation. It's nutritious and can help prevent dehydration. Also, give plenty of other fluids, like water or an electrolyte solution (e.g., Pediacare, Gatorade).

**What eases a sore throat and cough?** Most sore throats are caused by colds and last about four to five days. For kids over the age of 2, give warm tea or water with a half teaspoon of honey and lemon. To ease a cough in kids over the age of 1, try one teaspoon of buckwheat honey; for kids over 6, hard candy or over-the-counter lozenges. Gargling with warm salt water may help, too.

**How old does a child need to be to take cough or cold medicine?** Don't give over-the-counter meds to children younger than 4. They may cause serious and potentially life-threatening side effects. To ease cold symptoms, for younger ones, give extra fluids and use a nasal aspirator and humidifier.

**What over-the-counter medicine should I use?** Choose medicines only for the symptoms your child has. It's okay to give a multi-symptom OTC medicine, as long as it fits your child's symptoms. To avoid over-medicating your child, read and follow the directions and use the measuring device that is packaged with the medicine.

**Decongestant vs. expectorant: what do I give and when?** Decongestants shrink stuffy nasal passages. They are available as nasal drops or oral medicine. Nasal drops should not be used for more than two or three days in a row. Cough *expectorants* may help thin mucus so it can be coughed up. Your child needs to drink a lot of water for an expectorant to work. Cough *suppressants* don't help get rid of mucus. Even if a cough keeps a child awake at night, it's usually better not to suppress it.

**How do I figure out the right dose?** Dose the OTC medication according to the directions on the label based on



your child's age and weight. Read the "warning" section for possible drug interactions and side effects. Pay attention to label abbreviations, like tbsp. (tablespoon), tsp. (teaspoon), oz. (ounces), ml. (milliliter) and mg. (milligram). These are all very different measurements.

**Should I wake my child up for medicine?** Rest is one of the best remedies for a cold, so let them sleep. If that means skipping a dose of OTC medicine, don't worry: you can give the next dose when they wake up. If your child has been taking OTC medicine for more than three days, they should see the doctor.

**If my child vomits, should I give another dose?** NO! If your child vomits up his medicine or spits some of it out, you may be tempted to give another dose. But, you can't be sure how much of the medicine your child actually swallowed. Instead, call your pediatrician for instructions. If your child hates the taste of the medicine, ask your pharmacist if you can mix it with a favorite food or drink.

**If I don't have any children's medicine, can I give half the adult dose?** Never give your child any medication meant for adults. You will just be guessing at the dosage, and children's medications are formulated differently. Use only products that are labeled for pediatric use.

Taking care of the apple of your eye is not really that hard. It can be intimidating if you have never had a child or if it has been a long time since you have had one living in your house. Just remember, they are children and not just "mini-adults." They have different medical needs, and need to be treated with special care. If you have any questions, always call your doctor. And *always* seek medical attention for any child whose symptoms worsen or do not improve after treatment.

Have a great winter and a great 2013!  
Till next month....

Be Healthy! Be Happy! Stay Fit!

Egészségére!

Debbie

# WPA Annual Bowling Tournament



## A Fun Weekend for the Entire Family

**M**embers and friends of WPA are invited to join us for a weekend of family fun during our Annual Bowling Tournament, Friday and Saturday, May 3 and 4, at The Meadows Racetrack & Casino in Washington, Pa., just south of Pittsburgh.

While folks of all ages are welcome, we would especially love to see more older teens and young adults participate. So, take note: **All members and non-members ages 16 to 25 can bowl FREE!** That includes three games of bowling plus a continental breakfast...at no charge!

In addition, all children and teens up to age 15 can bowl for only \$5 and all adults ages 26 and above can bowl for just \$20. Again, that price includes three games and a continental breakfast.

After the adult and juvenile bowling events are concluded, all members and guests are welcome to share in a banquet, beginning at approximately 1:00 p.m. Saturday. The price of the buffet is as follows:

- \$30 for all adults ages 16 to 25;
- \$30 for adult life benefit members ages 26 and above;
- \$40 for non-members ages 26 and above;
- \$10 for all teens ages 12 to 15;
- Free for all children ages 11 and under.

Accommodations will be at the DoubleTree by Hilton Hotel Pittsburgh-Meadow Lands, which is within walking distance of the casino. WPA's special room rate for the weekend is \$119 per night (double occupancy). For room reservations, call the DoubleTree at 724-222-6200 or go online at [www.pittsburghmeadowlands.doubletree.com](http://www.pittsburghmeadowlands.doubletree.com). Use the group code "WPA" to ensure you receive our special rate. Deadline for hotel reservations is 3:00 p.m., Thursday, April 3.

As bowlers and guests arrive Friday, May 3, they are

welcome to visit our reception room where they can enjoy soft drinks and pastries. Everyone will be free to spend the evening enjoying all the exciting games and amenities of The Meadows or shopping at the nearby Tanger Outlets.

Bowling will be held Saturday, May 4, at Meadows Lanes, a state-of-the-art bowling facility located within The Meadows, beginning at approximately 9:00 a.m. Bowlers are welcome to arrive at the lanes at 8:00 a.m. to enjoy a continental breakfast. Once bowling starts, bowlers are also invited to enjoy an open bar.

Once again, this year's tournament will be a non-competitive event with all the focus to be placed on having FUN!

Members and guests ages 16 and above are invited to participate in the adult event. In this event, four bowlers will be assigned to each lane. Each bowler will bowl three (3) games. Prizes will be awarded to the top three bowlers among both men and women and to the top three teams.

Bowlers will also have the chance to win some special prizes during the event. Anyone bowling a perfect 300 game during the event will win a \$2,000 five-year WPA annuity.

There will also be a Lucky Strike Contest. During each of the three games, the names of one man and one woman bowler will be randomly selected. If either bowls a strike during the frame after their name is announced, he or she will win \$25. If neither wins, the prize will be added to the next game. Plus, there will be a special 50/50 raffle.

Children and teens ages 15 and under are invited to participate in their own special Juvenile Fun Event. Our young bowlers will bowl on lanes separate from the adults and will enjoy pizza and soft drinks.

The number of adult bowlers will be limited to 80, so please register as soon as possible. And watch for more information in next month's *William Penn Life*.



# 2013 WPA Annual Bowling Tournament

May 3-4, 2013, Washington, PA



## BOWLING REGISTRATION & BANQUET RESERVATIONS

### CONTACT INFORMATION

**CONTACT PERSON:** \_\_\_\_\_

ADDRESS: \_\_\_\_\_

PHONE: (      ) \_\_\_\_\_ EMAIL: \_\_\_\_\_

### ADULT BOWLERS (AGES 16 & ABOVE)

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

### NON-BOWLING BANQUET GUESTS

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

### JUVENILE BOWLERS (AGES 15 & UNDER)

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

### FEES & COSTS

*PLEASE NOTE: Prices for bowling do NOT include banquet.*

Adult Bowlers  
Ages 26 & Above ....\$20.00 x \_\_\_\_ = \$ \_\_\_\_\_

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

Juvenile Bowlers  
Ages 15 and Under .....\$5.00 x \_\_\_\_ = \$ \_\_\_\_\_

Banquet Guests  
Ages 16 - 25 ....\$30.00 x \_\_\_\_ = \$ \_\_\_\_\_

Banquet Guests  
WPA Adult Life Benefit  
Members Ages 26 & Above ....\$30.00 x \_\_\_\_ = \$ \_\_\_\_\_

Banquet Guests  
Non-members  
Ages 26 & Above ....\$40.00 x \_\_\_\_ = \$ \_\_\_\_\_

Juvenile Banquet Guests  
Ages 12 - 15 ....\$10.00 x \_\_\_\_ = \$ \_\_\_\_\_

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

**TOTAL FEES & COSTS** .....\$ \_\_\_\_\_

*Make check payable to "William Penn Association"*

**Mail completed form & check to:**

**Bowling Committee**

**William Penn Association**

**709 Brighton Road**

**Pittsburgh, PA 15233**

### HOTEL ACCOMMODATIONS INFORMATION

Hotel accommodations will be at the **DoubleTree by Hilton Hotel Pittsburgh-Meadow Lands**. All bowlers and guests are responsible for making their own hotel reservations. To reserve your room(s), call the hotel at 724-222-6200, or go online at [www.pittsburghmeadowlands.doubletree.com](http://www.pittsburghmeadowlands.doubletree.com). Use the group code "WPA" to receive our special rate of \$119 per night (double occupancy). **DEADLINE FOR HOTEL RESERVATIONS IS 3:00 P.M., WEDNESDAY, APRIL 10, 2013.**

**All bowling & banquet reservations must be received  
at the Home Office by April 12, 2013**

## Eligibility Rules for Year 2013 Scholarship Grants

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

- a) The student applying for a scholarship grant must be an individual life benefit member of William Penn Association in good standing for four (4) years.
- b) For both new and renewal applicants, the students must be the child or grandchild of a life benefit member of William Penn Association in good standing. For the 2013 school year, the parent/grandparent must be a life benefit member for at least four (4) years as of January 1, 2013.
- c) Scholarship grants are awarded to full-time undergraduate students only if they have been accepted by or are currently attending an accredited college, university or school of nursing.
- d) Grants are awarded for a two- or four-year period.
- e) **New applicants** must submit the following:

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

2. An Essay of 100 words or fewer entitled: **"I am proud to be a William Penn Association member because..."** Essays exceeding 100 words will NOT be accepted.

**The Scholarship Application and Essay must be mailed and postmarked by Friday, May 31, 2013.** We recommend the student submit these materials via Certified Mail to ascertain proof of mailing date.

- 3. A transcript of the student's latest high school scholastic record.
- 4. A copy of the student's SAT/ACT scores or waiver letter from the school in which enrolled.
- 5. Proof of enrollment for the Fall 2013 school term.

Items 3, 4 and 5 must be mailed and postmarked by **Monday, September 30, 2013.**

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

- 1. A letter requesting a renewal grant.
- 2. An Essay of 100 words or fewer entitled: **"I am proud to be a William Penn Association member because..."** Essays exceeding 100 words will NOT be accepted.

**The Renewal Letter and Essay must be mailed and postmarked by Friday, May 31, 2013.** We recommend the student submit these materials via Certified Mail to ascertain proof of mailing date.

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

- 4. Proof of enrollment for the Fall 2013 school term.

Items 3 and 4 must be mailed and postmarked by **Monday, September 30, 2013.**

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

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

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

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

k) All applications, renewal letters and essays must be mailed and postmarked by **Friday, May 31, 2013.** Any applications, renewal letters and essays postmarked after that date will not be considered.

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



# **WILLIAM PENN FRATERNAL ASSOCIATION SCHOLARSHIP FOUNDATION, INC.**

## **Application for Scholarship Grant for the Academic Year of 2013-2014**

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



### **STUDENT APPLICANT INFORMATION**

**1. NAME:** \_\_\_\_\_ **2. DATE OF BIRTH:** \_\_\_\_/\_\_\_\_/\_\_\_\_  
Last First Middle Initial

**3. ADDRESS:** \_\_\_\_\_  
No. Street  
\_\_\_\_\_  
City State Zip Code

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

**6. E-MAIL ADDRESS:** \_\_\_\_\_

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

School	Location	Years Attended

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

\_\_\_\_\_  
\_\_\_\_\_

### **9. ACCREDITED COLLEGE OR UNIVERSITY WHERE ACCEPTED:**

**School Name:** \_\_\_\_\_ **Year Will Be Attending in School:** ☐ Freshman ☐ Junior ☐ Sophomore ☐ Senior  
**Street Address or P. O. Box:** \_\_\_\_\_  
**City:** \_\_\_\_\_ **State:** \_\_\_\_\_ **Zip Code:** \_\_\_\_\_

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

\_\_\_\_\_

**Completed application must be mailed and postmarked by May 31, 2013**

# William Penn Fraternal Association Scholarship Foundation, Inc.

## APPLICATION FOR SCHOLARSHIP GRANT (Continued)

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

Name

Address

Occupation

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

**13. WILLIAM PENN ASSOCIATION MEMBERSHIP/BENEFIT INFORMATION:**

Student Applicant

Parent or Grandparent of Applicant

Name: \_\_\_\_\_

\_\_\_\_\_

Life Insurance Certificate Number: \_\_\_\_\_

\_\_\_\_\_

Branch Number: \_\_\_\_\_

\_\_\_\_\_

**PLEASE NOTE:** For new applicants, you must submit your essay along with this completed application form to be considered for a grant. The application and essay must be mailed and postmarked by May 31, 2013. Also, you must submit: (1) a transcript of your high school scholastic record or college grades; (2) your SAT/ACT scores; and (3) proof of enrollment for the coming fall term. Failure to submit these items by the date specified in the Eligibility Rules will result in the forfeiture of your grant.

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

Signature of Applicant

Date

**Completed application must be mailed and postmarked by May 31, 2013**

# Schedule of WPA Fraternal Events

# 2013

## WPA Island Escape • April 26 - May 1

Join WPA for some fun in the Caribbean sun when we visit beautiful St. Thomas in the U.S. Virgin Islands. The trip is open to all adult members ages 18 and over.

## WPA Bowling Tournament • May 3 & 4

Following the success of last year's tournament, our annual bowling event returns to the Meadows Racetrack and Casino, located in Washington, Pa., just south of Pittsburgh.

## Join Hands Day • May 4

This annual, nationwide day of service brings together youths and adults to plan, organize and work together on projects that will improve their communities.

## 30th Annual WPA Golf Tournament & Scholarship Days • July 19 & 20

Our annual 18-hole event returns to the magnificent Quicksilver Golf Course in Midway, Pa., the site of several previous WPA tournaments and a number of professional events.

## Hungarian Heritage Experience • August 4 to 10

Scenic View in Rockwood, Pa., will again play host to this week-long program where members can learn the language of the Magyars while getting a taste of Hungarian history and culture.

## 13th Annual WPA Picnic-A Great Fraternal Fest • September 7

The Association's most popular annual fraternal event returns to Scenic View, offering another afternoon of Hungarian food, music and dancing, along with fun for the entire family.

## WPA Trip to Hungary • September (dates to be announced)

Join your fellow members and friends of the Association on an excursion to the Land of the Magyars...and return with a suitcase full of memories that will last a lifetime.

### Other Noteworthy Events

White Rose Ball • February 2 • Dearborn, MI

38th Annual Hungarian Festival • June 1 • New Brunswick, NJ

Lake County Captains' Hungarian Heritage Night • June (TBD) • Eastlake, OH

Branch 336 Verhovay Golf Outing • July (TBD) • Harrisburg, PA

Hungarian Cultural Garden 75th Anniversary • July 20 • Cleveland, OH

39th Birmingham Ethnic Festival • August 17 & 18 • Toledo, OH

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Calendar © Placesdesign/Dreamstime.com

# A Fraternal Christmas

WPA members gather at branch  
Christmas parties to celebrate the holidays



**Branch 18 Lincoln Park, MI**



**Branch 8 Johnstown, PA**



**Branches 10, 40, 248, 349, 8164**



**Branch 28 Youngtown, OH**



**Branch 34 Pittsburgh, PA**



**Branch 226 McKeesport, PA**



**Branch 296 Springdale, PA**



**Branch 51 Passaic, NJ**



**Branch 26 Sharon, PA**



**Branch 129 Columbus, OH**



**Branch 226 McKeesport, PA**



**Branch 249 Dayton, OH**



**Branch 352 Coraopolis, PA**



**Branches 10, 40, 248, 349, 8164**

### **Branch 8 Johnstown, PA**

by Dorothy Kedves

Branch 8 hopes you had a blessed Christmas and wishes all members a happy, healthy and prosperous new year.

At our November meeting, we held the election of branch officers and the following were elected: David M. Kozak, president; David S. Kozak, vice president; and Dorothy Kedves, secretary-treasurer.

On Dec. 2 we held a great Christmas party. Santa Claus gave out a bag of goodies to all the children and listened to their requests. Our guests enjoyed pork and sauerkraut, hot dogs, pizza, wings, chicken dip-pers, salad and sweets. Janel Kozak was there to do crafts with the children.

A special thanks to the Home Office for all the wonderful supplies, calendars and gift cards to McDonalds. The only thing missing was snow. We wish more members would attend this nice party.

Don't forget to keep in your prayers our servicemen and women, members of WPA who have passed away and members who are home bound.

For all your annuity and life insurance needs, please call Branch Coordinator Alexis Kozak at 814-255-5286.

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

by Joyce Nicholson

Happy New Year from the WPA branches of Barton, Martins Ferry, Weirton, Steubenville and Monaville!



*The officers of Branch 8 Johnstown, Pa., welcome Santa to the branch's family Christmas party. They are (l-r): Alexis Kozak, branch coordinator; David M. Kozak, president; Dorothy Kedves, secretary-treasurer; and David S. (Chip) Kozak, vice president.*

The beginning of a new year offers a blank canvas on which we can start to paint a beautiful picture of what we expect to see and do for the upcoming year. We've accomplished so much in 2012, but we can only grow and continue to do more in 2013. Never rest on what you've done, but strive to do more. We will continue to look toward having more fun and doing more with our local branches through this year.

Once again our branches participated in the WPA Holiday Basket program. Branch volunteers delivered food baskets the week before Christmas. Those who received the food baskets are very thankful for the generosity of William Penn Association.

We had our Christmas party on Dec. 2 at the Pizza Hut party room in St. Clairsville, Ohio. Santa saw many new faces this year, including Ashton Bethel's brand new baby brother. His name is Cole, and he was only seven weeks old.

On Dec. 1, we donated a gift basket to the Red Cross and Literacy Council for their holiday auction fundraisers, which help both local chapters.

To all WPA members, their

families and everyone at the William Penn Association Home Office, we extend our sincere wishes for a happy new year.

For information about our branch activities, please call Joyce Nicholson at 740-264-6238. We will also continue to post our branch activities in these monthly news articles.

### **Branch 14 Cleveland, OH**

by Richard E. Sarosi

Happy New Year! I hope that your Christmas and New Year holidays went well. We wish everyone a healthy and prosperous new year.

I would like to begin 2013 and my Branch 14 news by sending a big thank you to Dawn D. Ward for writing the Branch 14 news article for *William Penn Life* for almost 30 years. We thank Dawn for her service to Branch 14 and for her dedication in gathering the information, preparing the articles and submitting the articles for publication on a monthly basis. In addition, we thank Dawn for her involvement in Branch 14's Join Hands Day projects and the annual branch Christmas party (and



Among those attending 2012's Buckeye Road Reunion Dinner were longtime Branch 14 member Margaret Bodnar (left) and her daughter, Toni Gras of the Csárdás Dance Company of Cleveland.

for purchasing all of those gifts!) and for her work with Branch 14 and William Penn Association. It is important, Dawn, that you take time for yourself. You have a loving family, with Jeff and Erin and brother Tom, to help you on the road to better health. God bless you.

It is with great sadness that I report Branch 14 has lost one of its dear members and a good friend, Emma J. Oris. Emma passed away Dec. 1, 2012. Emma was the mother of Dawn Ward and Thomas Oris and the mother-in-law of WPA Sales Agent Jeffrey Ward.

Emma served as branch vice president until 2004, when she could no longer serve due to health reasons. Emma was a caring, unselfish and loving woman who loved her family, church and Hungarian heritage. She loved to sing. She had a beautiful voice and could remember many songs, which kept her singing for hours. One of Emma's favorite Hungarian songs was "*Édesanyám is volt nekém.*"

I thank Dawn and Tom for sharing their wonderful mother with us. May she rest in peace, and may God bless her family. Please keep the family in your prayers.

In July 2012, I attended the Buckeye Road Reunion Dinner and ran into Toni Gras of the Csárdás

Dance Company of Cleveland, Ohio. Toni introduced me to her mother, Margaret Bodnar, who is currently 93 years old and has been a WPA member going back to when it was the Verhovay Aid Association. Mrs. Bodnar grew up in the Hungarian community of Buckeye Road in Cleveland, Ohio. Mrs. Bodnar's granddaughter and Toni's daughter, Courtney A. Gras, is also a member of Branch 14. Courtney is a dancer with the Csárdás Dance Company and will be graduating from the University of Akron in May 2013 with a degree in electrical engineering.

2013 is going to be an exciting year for William Penn Association. We have many fraternal activities planned for our members to enjoy, including:

- The WPA Island Escape, April 26 to May 1;
- The WPA Bowling Tournament, May 3 and 4;
- Branch 14 Join Hands Day project;
- Hungarian Heritage Night with the Lake Erie Captains;
- the Annual WPA Golf Tournament & Scholarship Days on July 19 and 20;
- The Hungarian Heritage Experience, Aug. 4 to 10;
- the 13th Annual WPA Picnic-A Great Fraternal-Fest at Scenic View on Sept. 7; and
- The WPA trip to Hungary in September.

Please check future issues of *William Penn Life* for updates.

We would like to send get well wishes to Branch 14 Auditor Virginia Volter, Branch 14 Coordinator Violet Sarosi, Dawn Ward, Lou Uveges, National Director Jim Robertson and Arlene Csoman. We hope everyone feels 100 percent soon.

Congratulations to the Branch 14 Officers who were elected to serve for 2013-2014: Caroline Lanzara, president; Joanne Sedensky, vice president; Richard E. Sarosi, secretary-treasurer; and Paul Varga and Virginia Volter, auditors.

Our next branch meeting will be held March 6 at 7:30 p.m. at the First Hungarian Reformed Church located at 14530 Alexander Road, Walton Hills.

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

## Branch 18 Lincoln Park, MI

by Barbara A. House

Happy New Year, 2013. Where has the time gone? Do you remember all the concern about the Year 2000? How silly was that?

Have you received Kati Csoman's newsletter? Every Hungarian Room Committee member got one. What a super job she did. The Hungarian Room at the University of Pittsburgh is in very capable hands.

Louie Krajcz had a surprise 30th birthday party, and it truly was a surprise. Many more, Louie; we love you.

Branch 18 is taking a winter break from all meetings. Our meetings will resume on Wednesday, April 10. We meet at the Hungarian American Cultural Center on Goddard Road in Taylor at 7:00 p.m.

I am now taking reservations for our branch trip scheduled for June 17 to 20. The cost to you is \$200 per person. We are visiting the Quad Cities for the first time and will be staying on the Mississippi River. The trip includes sight-seeing, a dinner cruise, the John Deere Museum, a bit of gambling and lots of perks. Please send me your money soon to reserve your spot. I miss all of you already. Plan on joining us.

Remember our deceased members in your prayers, Peter B. Eiben. May he rest in peace.

Happy Birthday to: Ronda Grotefend, John Toth, Jim Robertson and Ralph Manning. May you all have many more.

Get well wishes to Doug Truesdell, Ursula Markovits, Arpad and Rose C. Antal, Al and Olga Wansa, Janet Totsky, Beata Csaszar, Eileen Gonzales, Helen Sryniawski and Tilie Balogh. Get well very soon.

Branch 18 held its elections for 2013-2014. Elected were: Barbara House, president; Helen Molnar, vice president; Rose P. Antal, secretary; Carol A. Truesdell, treasurer; and Ursula Markovits (chair), Tom House and Tamas Markovits, auditors. Our Auditor Emeritus is Doug

Truesdell. We are a group that works well together. Contact any of us if you have questions about your branch.

Our trip to Hungary and Prague was a huge success. We had a wonderful trip and saw things that you could never visit on your own. Our guide and driver were the very best. I met so many wonderful members, and I hope to keep in touch with them.

I was invited to a meeting at the Hungarian Parliament after all our travelers returned home. What a wonderful experience that was for me. It was a meeting to remember. They now know in Hungary just how wonderful WPA is and all the good works we do.

Our WPA Bowling Tournament is right around the corner, May 3 to 4. We had such a great time last year, and I hope you plan on joining us this year. So many terrific things are planned for those who attend. See Page 12 of this issue for information.

Our Branch Christmas party was a success in our new location, and it was the best ever. We had so many volunteers and guests. The VFW officers were wonderful, too. They couldn't do enough to make us feel welcome. I won't mention names in case I forget someone, but the officers made sure they had volunteers to help with anything we needed. Thank you again, everyone, including Santa Schvarckopf. We will be back there on Nov. 24.

We had food donations for our animal friends totaling over 200 pounds. Thank you, Kay Momtsios and George Schvarckopf, for your monetary donations and thank you, Mary Balaythy, for all the blankets, rugs and towels to make our animal friends comfortable in the shelter. We collect for Basil's Buddies all year long.

Recently, I was elected to the Board of Directors of Bethlen Communities in Ligonier, Pa. This is truly a wonderful community. The nursing home, assisted living facility and cottages are second to none. I met some really wonderful people there. Feel free to visit anytime; they would love to show you around.

As I promised at the WPA Convention in 2011, all of your Board members, whom you elected, are



*Santa Claus is welcomed to Branch 18's annual family Christmas party by (l-r) Helen Molnar, Barbara A. House and Carol A. Truesdell.*

attending every event they possibly can. We have vowed to make William Penn Association a name that everyone knows, even in Europe. I assure you that this Board is one of the best ever.

Remember, I am now in Florida. I will return to Michigan to attend the White Rose Ball and to check on my Mom in American House in February. I can always be reached on my cell at 313-418-5572.

Think Spring, April 10 branch meeting, bowling and the June trip to the Quad Cities. I gave you something to look forward to; please feel free to join us.

### **Branch 26 Sharon, PA**

by Gerry Davenport

Our annual WPA Branch 26 family Christmas party was held on Nov. 24 at King's Restaurant in Grove City, Pa.

We welcomed a wonderful group of members and guests this year, even though we had the lake effect snow in our area. After enjoying a good lunch and great fellowship, gifts were given. A big "thank you" goes to WPA for the gifts and monetary assistance in making our party a success.

For help with your life insurance or annuity needs, feel free to contact Gerry Davenport at 814-786-7614.

### **Branch 28 Youngstown, OH**

by Kathy Novak

Wishing all our readers a wonderful, happy, healthy and prosperous new year.

Thank you to the Home Office for their assistance which allowed our branch to host another successful and enjoyable family Christmas party. Our group was entertained by the Aut Mori Grotto Clowns, a service organization which provides financial assistance to children with serious illnesses. Endre Check II provided wonderful music on the cimbalom, and we sang a number of Christmas songs. Of course the star of the day was Santa Claus (John Tollas Sr.). We also had an added surprise visitor. Since the weather was so nice, Mrs. Claus (Amanda Ference) asked if she could come along for the ride into Youngstown with Santa and visit with everyone at our party.

While waiting for the Clauses to arrive, we conducted several raffles. Each child received a ticket as they arrived and 16 winners went home with Teddy bears. An adult "split the pot" raffle was held, and two lucky winners won cash. Several other prizes were also given out.

What would a party be without food? The buffet table offered



Officers of Branch 51 for 2013-2014 are: (l-r) Christine Baldyga, secretary; Ernest Mozer Jr., president; Marian Rubin, treasurer; Marta Smith, auditor; and John Mozer, auditor.

a wide variety of selections, with punch and hot chocolate to complete the luncheon.

We thank all who helped make this event a success by volunteering to help or by donating a side dish, dessert or prize item.

After the group photo was taken by Frank Schauer, Santa listened to the request of each child, and Mrs. Claus gave each a WPA gift bag and gift envelope. The children were thrilled with the McDonald's gift cards. Unused gift bags were donated to the Youngstown substation of Akron's Children's Hospital.

In conjunction with this party, our branch held the drawing for the Holiday/Scholarship Raffle. We thank all who supported this fundraising event. The lucky winners were:

\$100 - Barbara House, WPA Chair of the Board;

\$75 - The Rev. Joseph Rudjak;

\$50 - Rebecca Cene;

\$25 - Beth Griffin; and

\$25 - Rene Croley.

Other winners were: Robert Horvath; Richard Sarosi, WPA National Director; Richard Toth, National Vice President-Secretary; William Peyko; and Noah Allen.

Following the party, a brief branch meeting was held to elect the officers for the next two years: Elected were Steve Novak, president; Frank Schauer, vice president; Kathy Novak, secretary-treasurer; and Maria Schauer and Leslie Polgar, auditors.

Get well wishes to all those under the weather, especially Andy McNelis, Anne Marie Schmidt and Anne

Kertesz.

Best wishes to everyone celebrating birthdays or anniversaries this month.

Our sympathy goes to those who recently lost a loved one, especially to the family of former National Director Frank Radvany and to Dawn Ward upon the loss of her mother.

If you have any questions about WPA, call Kathy at 330-746-7204 or Alan at 330-482-9994.

## Branch 34 Pittsburgh, PA

by Marguerite McNelis

We hope that everyone had a blessed Christmas, surrounded by family and friends. We would like to wish everyone a happy, healthy new year.

Special congratulations go to Richard Toth on receiving the John Jordan Upchurch Award from the Pennsylvania Fraternal Alliance. We were happy to be there and see him receive this honor.

Our annual family Christmas party was held on Nov. 18 at the Sports Haven Bowl in Bridgeville, Pa. This year, we were again joined by Branch 352 Coraopolis, Pa., and Branch 71 Duquesne, Pa. The weather cooperated, and we had a great turnout. Everyone who attended had a nice afternoon.

Branches 34, 71 and 352 would like to thank the Board of Directors and the Home Office staff for helping to make the holiday season

always enjoyable for our young members. Last, but certainly not least, Santa, thanks for joining us.

Congratulations to Donovan McNelis for maintaining his grades and for helping his football team reach the first round of WPIAL playoffs. Congratulations also to Gabrielle Kelley for her many endeavors in and out of school. Congratulations to my niece Nicole and nephew Bob Healy. We will have another Branch 34 member in March! Congrats to *nagymama* and *nagypapa*, Gary and Roseann Vamos. Love you all.

We extend happy birthday wishes to all branch members celebrating their birthdays. We hope that you all are happy and healthy.

Remember in your prayers our servicemen and women both here and overseas.

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 policies, please contact Branch Coordinator Maria Bistey at 412-431-6035.

## Branch 51 Passaic, NJ

by Christine Baldyga

The branch family Christmas party was held Dec. 2 at the American-Hungarian Club in Garfield, N.J. David the Magician entertained the children, parents and grandparents. Many of the children participated in the magic tricks. Christmas carols were sung, and Santa Claus arrived. Santa spoke with each of the children, and each child received a gift. The children enjoyed the coloring books and crayons provided by the Home Office. Refreshments were served, and the afternoon was enjoyed by all. Thanks to the WPA Board of Directors and the Home Office for their assistance in making the party a success.

Before the party, Branch 51 held its election of branch officers for the 2013-2014 term. Elected were: Ernest J. Mozer Jr., president; Marian Rubin, treasurer; Christine Baldyga, secretary; and Marta Smith and John Mozer, auditors.

We wish everyone a happy and healthy new year.

### Branch 129 Columbus, OH

by Debbie Lewis

Hello from Columbus, Ohio. Hope everyone had a wonderful Christmas and happy new year. May you be blessed with good health and happiness throughout 2013.

We welcome our newest branch member, Troy McVity.

Our Christmas party was held on Dec. 1 at the Grove City Elks Club. We had about 180 members and guests in attendance. Everyone was entertained by a magician who got the kids and adults involved. The meal was catered by the Hungarian Cultural Association of Columbus. We had an excellent meal consisting of cabbage rolls, sausage and kraut, fried chicken, scalloped potatoes, veggies and kiflis for dessert. After the meal, Santa visited and gave the children gift bags provided by the Home Office, candy and a monetary gift. The adults received a calendar and goodie bag also provided by the Home Office. Carols were sung and door prizes given out. A great time was had by all. Mark your calendars for Saturday, Dec. 7, for our Christmas party later this year.

The branch officers for 2013-2014 are Marge Boso, president; Terry Albert, vice-president; Margaret Leonardo, secretary; Debbie Lewis, treasurer; and Velma Nadalin and Diane Walker, auditors. Congratulations to all.

This year's branch meetings will be held March 12, June 11, Sept. 10 and Dec. 3. All meetings are held at 4:30 p.m. at Planks Cafe, 743 Parsons Ave., Columbus. We would like to see more members in attendance. We need your input.

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

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

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

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

If you have any news you would like to share, please contact Debbie Lewis at 614-875-9968.

### Branch 226 McKeesport, PA

by Judit I. Borsay

Boldog Új Évet Kívánunk! Happy New Year from Branch 226!

In the spirit of giving, our branch was able to make donations to WPA's Holiday Basket program to benefit the Pittsburgh Food Bank, McKeesport Intersection and the McKeesport Sonshine Kitchen.

Our branch held its officer elections for 2013-14, and the new officers are: Malvene Heyz, president; Richard Heyz Jr., vice president; Leslie F. Petras, treasurer; Janet Sparico, secretary; Judit I. Borsay, recording secretary; and Sally Petras, Wayne Nelson and Wendy Dorman, auditors.

We held our branch's annual Christmas Party on Dec. 2. We hosted a local magician, Kevin Hurley, and everyone enjoyed a visit from Santa Claus. Santa presented gifts to all the children furnished by the Home Office and Branch 226. We were so glad to celebrate with our branch members and their families!

We plan to hold a short meeting with refreshments in the spring and invite every branch member to attend and participate in the planning of future activities in 2013. Please call 412-751-1898 for more info. We thank the Home Office, friends and branch officers who made the party a success.

Have free time in the new year? Visit the University of Pittsburgh's Hungarian Room on the first floor

of the Cathedral of Learning. Tour admission is \$4 for adults and \$2 for minors under 18. For more info, contact the tour coordinator at [mpw14@pitt.edu](mailto:mpw14@pitt.edu) or [natrooms@pitt.edu](mailto:natrooms@pitt.edu).

We wish the best to all WPA members in 2013!

### Branch 249 Dayton, OH

by Mark Schmidt

The wonder of a new year has arrived and hope for peace and prosperity is born again. The Christmas holidays have brought friends and family together creating many cherished memories. As we welcome 2013, we wish you a very happy new year.

New cherished memories include the recent children's Christmas party held Dec. 9. In attendance were 27 children and 75 adults who enjoyed a delicious meal of chicken, Hungarian sausage, scalloped potatoes, salad and relish trays. Of course, plates of tasty Christmas cookies followed the meal. Christmas carols were sung, leading to "Jingle Bells," the song that signified to the children that a special visitor had arrived. St. Nicholas arrived in his fine robes, mitre hat and staff and carefully listened to each child's wish list. He also gave each child an orange, a box of candy with a gold coin, and a goody bag supplied by WPA. Legend has it that St. Nicholas, wishing to help people anonymously, would drop gold coins down their chimneys where they landed in their stockings that were hanging by the fire to dry.

We thank all the members who attended and send special thanks to all the officers and friends who volunteered their time and talents to throw another successful party.

Congratulations to the Branch 249 officers for 2013/2014: Michele Daley-LaFlame, president; Steve LaFlame, vice president; Anne Marie Schmidt, secretary-treasurer; and Mary Ann Kabel and Mark Schmidt, auditors.

The next branch meeting is tentatively scheduled for Jan. 20. If you are interested in attending, please contact President Michele Daley-LaFlame for the meeting location



### 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](mailto:jlovasz@williampennassociation.org).



Home Office employee and Branch 296 member Ronda Grotefend (front), along with several family members and friends, enjoyed the annual ATV/UTV/Dirt Bike Toy Run Nov. 11 in Templeton, Pa.

and time.

A special greeting to all those celebrating a birthday in January. We wish you many more to come.

Also, happy anniversary to those married in this cold month. May your love keep you warm.

Get well wishes to those who have been sick or hospitalized. We hope you have a speedy recovery.

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

For your life insurance needs, contact Mark and Anne Marie Schmidt at 937-667-1211 or Michele Daley-LaFlame at 937-278-5970. Contact Anne Marie Schmidt to consider safe WPA annuities for your annual IRA contribution.

Again, have a very healthy and happy new year.

## Branch 296 Springdale, PA

by Mary Ann Kelly-Lovasz

Happy 2013! Who thinks "13" is an unlucky number? Consider a sampling of events that occurred in years ending with the number 13:

- Henry Ford instituted the moving assembly line in 1913 and manufacturing has never looked back.
- Also in 1913, Cracker Jack in-

serted its very first prize, and I highly doubt that it was a tiny plastic whistle.

- And, the *New York World* newspaper published the first ever crossword puzzle in 1913, with a whopping 32 clues.

- Two hundred years ago, the first pineapples were planted in Hawaii, and rubber was patented that same year.

- Also in 1813, "Uncle Sam" was first used to refer to the U.S.

So, what lies ahead for us in 2013? I believe that there is plenty in store for us this year, and I'm hopeful that most of it will be positive.

The year 2012 ended with our annual branch family Christmas party at the Springdale VFW. Magician David Lawrence entertained both the

children and adults, and the lunch offered was outstanding. Much to everyone's delight, the jolly old elf, a.k.a. "Santa Claus," visited and treat bags were passed out to the children.

Our cookie table rivaled some small Pittsburgh weddings, and the homemade apple cobbler from Martha Schuller and apricot kifli's from Irene Charles were delicious additions for the sweet endings to our meal.

National Vice President-Fraternal Endre Csoman and his wife Arlene also attended and became reacquainted with many members whom they had not seen in a while. It was nice seeing them both.

This party is our most popular event of the year, and both the juvenile and adult members enjoyed themselves. Seeing the smiles from the children and their families is always satisfying, and we're very happy to be able to have this annual event.

A great big "thank you" goes out to all of our helpers, too. Not only did they provide assistance right before, during and after the party was over, but they also lent a hand with the planning and legwork weeks prior to the party. Your help was greatly appreciated!

Just prior to our Christmas party, we had our election of officers for

2013-2014. Diane Torma is our president; Margaret (Marge) Kosheba, vice president; Mary Ann Kelly-Lovasz, secretary; Antoinette (Toni) Kosheba, treasurer; and John Torma and Irene Charles, auditors. This is a fun-loving and hardworking group who are pleased to represent Branch 296 for our members.

Because William Penn Association is a fraternal benefit society, we care about each of our members. Fraternalism means showing mutual support, so why not start the new year with that in mind? If you're curious about participating in branch activities, we're always welcoming members to attend our meetings. Our meetings offer a very relaxed atmosphere, and we look forward to seeing one another.

Remember, too, that William Penn Association offers excellent life insurance products and annuity plans to suit your changing needs. If you're already a member and like our products and fraternal events, then spread the word! By recommending family members or friends to WPA, you can earn a Recommender Award and help us to continue growing.

Donna Welsh is our newest member to Branch 296, and we welcome her.

Branch member and Home Office employee Ronda Grotefend, along with several family members and friends, participated in the annual ATV/UTV/Dirt Bike Toy Run held Nov. 11 in Templeton, Pa. They were among hundreds of riders who enjoyed a wonderful day filled with riding, grilling and family fun. Proceeds from the event help provide toys, coats, boots, gloves and hats for those in need, to be distributed through Armstrong County Community Action.

Branch 296 is taking a wintertime break from its normal business meetings, and weather permitting, we will resume on Thursday, March 14, at 7:00 p.m. at King's Restaurant in New Kensington. Just think: when we meet again, it will already be close to Spring.

If you have news that you would like for me to share, I'd love to hear from you. Contact me at [makelly367@verizon.net](mailto:makelly367@verizon.net) or at 724-274-5318.



## 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.

## Branch News

Noreen Fritz, our friendly and helpful agent, is ready for 2013 with the answers to all of your life insurance and annuities needs. Noreen can be reached at: 412-821-1837 or [noreenbunny.fritz@verizon.net](mailto:noreenbunny.fritz@verizon.net).

Until next month, please take care, and I hope to hear from you.

### Branch 352 Coraopolis, PA

by Dora S. McKinsey

Happy New Year to all! May the new year bring us all good health and happy times with family and friends.

The thrill of the holiday season is now behind us. Now, it's time to hunker down and get through the winter as best we can. We need to keep our eyes on the promise of spring--renewal of life.

Our branch Christmas party was held on Nov. 18, 2012, in conjunction with Branches 34 and 71. Once again, the food and fellowship was enjoyed by all who attended.

We requested that attendees bring nonperishable food items to be distributed to a food bank. A total of 168 food items was collected. That is a record number of food items collected since the three branches have been doing this. A great big "thank you" to all those who donated.

This year, the food was delivered to the Northside Common Ministries Food Pantry on Brighton Road, just a few blocks from the Home Office. This ministry is a non-profit, community based organization established in 1982 to meet the increasing needs of the homeless population. They operate an emergency shelter for men, the food pantry and a per-

manent housing program for men with disabilities. Their needs are great, so our donations will be put to good use.

Happy birthday to all those celebrating a birthday this month.

Please remember to keep in your prayers those who have lost a loved one.

If you have any news to share or need help with any insurance question, please contact me at 412-319-7116 or by e-mail at [dmckinsey@hotmail.com](mailto:dmckinsey@hotmail.com).

### Branch 8121 St. Marys, PA

by Mary Lou Schutz

Our annual branch Christmas gathering was held on Dec. 5 at Hoss's Restaurant in St. Marys, Pa. Members enjoyed a delicious meal of their choice. The table favors and surprise gifts from the Home Office were appreciated and added to the evening of good food and renewing fellowship.

A short business meeting was held before our dinner. All forms for our annual reports had been received. For our branch Holiday Baskets, monetary donations were sent to the Christian Food Bank of St. Marys for Thanksgiving and Christmas. Our members also sent an additional donation to the Food Bank for Christmas.

During our meeting we also signed Christmas greetings to former Branch Secretary Peggy Marconi, who now resides at Pine Crest Manor.

All present officers were re-elected for 2013-2014.

We wish a happy new year to all.

All articles and photographs for the February 2013 issue of William Penn Life are due in our office by January 10, 2013.



## Magyar folk music instruments

**Boldog Új Évet!**

This month we will explore some well-known and less recognizable Magyar musical instruments. Some of these devices are no longer used in Hungarian folk music, but each have their own interesting history.

I have listed the Hungarian and American spelling for each instrument. You must find both the Hungarian and American spellings of each in the puzzle—except, of course, for the “cimbalom” which has no English translation. There are a total of 21 clues. To learn more about these wonderful melody makers, I suggest you explore the internet at the following addresses:

- [www.mek.oszk.hu](http://www.mek.oszk.hu) (Known as the Hungarian Electronic Library, make sure you click on the box denoting English.)

- [www.passiondiscs.co.uk](http://www.passiondiscs.co.uk) (Originally published by the American Hungarian Museum in Passaic, N.J.)

**Special Note:** The ingredient list for the December 2012 Wordsearch was taken from a very popular cookbook that was printed by the parishioners of the now-closed Our Lady of Hungary Church in Youngstown, Ohio. This rare book was given to me by my late great aunt, Genevieve Cseh Palko, just a few weeks before she passed away in 2007.

The first set of recipe clues are used for creating a hearty Veal Stew. (Borjú Pörkölt) This winter warm-up of marhahús and paprika can be found on page 69 of the book. I add nokedli and serve as a main meal. WPA Branch 28 member Mrs. Dee Gran perfected and submitted this winter staple for publication.

On the sweet and light side of last month's puzzle clues, you would have found the ingredients for creating kifli. I enjoy making these sweet foldovers. My apa loves them and consumes them religiously with strong freshly brewed coffee. This cookie recipe was submitted by Mrs. Agnes Heredy. The kifli recipe can be found on page 129 of the book.

Jó Szerencsét,  
Erzsi Cseh/Lizzy Check

## Puzzle Contest #88 WINNERS

The winners of our Puzzle Contest #88 were drawn Dec. 7, 2012, at the Home Office. Congratulations to:

**James W. Mattison, Sr., Br. 51 Passaic, NJ**  
**Michele T. Morris, Br. 28 Youngstown, OH**  
**Ronald S. Rubinsak, Br. 89 Homestead, PA**  
**Olivia A. Soter, Br. 18 Lincoln Park, MI**

Each won \$50 for their correct entry.

## WPA PUZZLE CONTEST #91 OFFICIAL ENTRY

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

## Hungarian Folk Instruments Word List

<b>Töröksíp</b> - Oboe	<b>Ütőgardon</b> - Hit Gardon
<b>Köcsögduda</b> - Jughorn	<b>Duda</b> - Bagpipe
<b>Mezőségi Brácsa</b> - Viola	<b>Furulya</b> - Flute
<b>Tekerolant</b> - Hurdy Gurdy	<b>Citera</b> - Zither
<b>Koboz</b> - Lyre	<b>Hegedű</b> - Violin
	<b>Cimbalom</b>

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 #91  
709 Brighton Road  
Pittsburgh, PA 15233
4. Entries must be received at the Home Office by Feb. 28, 2013.
5. Four winners will be drawn from all correct entries on or about March 4, 2013, at the Home Office. Each winner will receive \$50.

## In Memoriam

### Continued from Page 2

He was born June 22, 1918, in Trenton. After graduating from Hamilton High School, he served in the U.S. Army Ordinance Department until 1941, when he was discharged with the rank of first lieutenant.

He attended Rider College, where he earned an associate's degree in accounting. He worked as a claims supervisor at New Jersey Manufacturers Insurance Co., retiring after 37 years of service.

He was a member of the First Presbyterian Church of Morrisville, Pa., for 51 years and was a member of many local organizations, including the Mercer Lodge No. 50 Free and Accepted Masons, the Tall Cedars of Lebanon Trenton Forest No. 4, the American Hungarian Civic Association and the Princeton Shrine Club.

In addition to his wife, he is survived by two daughters, Patricia Lilly and Arlene Gordon; a brother, John; and grand-

children, Shira, Andrew and Michael Gordon.

He was preceded in death by two brothers, Joseph and Charles.

A funeral service was conducted Dec. 11, 2012, at the Morrisville Presbyterian Church. Interment was at Riverview Cemetery in Trenton.

Memorial contributions may be made to the Shriners Hospital for Children, 3551 N. Broad St., Philadelphia, PA 19140, or the William Penn Fraternal Association Scholarship Foundation, 709 Brighton Road, Pittsburgh, PA 15233.

May he rest in peace.

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

### NOVEMBER 2012

- 0001 BRIDGEPORT, CT  
John E. Nichols, Jr.  
Joseph R. Plourd  
Ottalia Reale  
Anna H. Salko  
0005 PHOENIX, AZ  
Julius E. Pastor

- 0008 JOHNSTOWN, PA  
Veronica S. Sabonya  
0014 CLEVELAND, OH  
Bernice M. Butler  
Edward Chism  
Eleanor E. Mantz  
0015 CHICAGO, IL  
Mary Dalrymple  
0016 PERTH AMBOY, NJ  
Louis J. Mikics  
0018 LINCOLN PARK, MI  
Peter B. Eiben  
0019 NEW BRUNSWICK, NJ  
Elizabeth Polgar  
0024 CHICAGO, IL  
Carolyn M. Bonas  
David W. Branson  
0025 BECKLEY, WV  
Elizabeth Clemons  
0026 SHARON, PA  
William Jacobson  
Joseph M. Paterchok  
James E. Pirigyi  
0027 TOLEDO, OH  
Joseph Sofalvi  
0028 YOUNGSTOWN, OH  
Helen Greene  
Anna Tisza  
0048 NEW YORK, NY  
John Bodajlo  
Jeanne R. Luttrell  
James Suto  
0051 PASSAIC, NJ  
Everett H. Holmes  
0059 WINDBER, PA  
Albine Predko  
0132 SOUTH BEND, IN  
Eugene Buytas  
John Wendlinger, Jr.

- 0159 PHOENIXVILLE, PA  
John E. Markus  
0226 McKEESPORT, PA  
George Smalley  
0296 SPRINGDALE, PA  
Anthony S. Kosheba  
0310 LYNCH, KY  
David A. Combs  
0336 HARRISBURG, PA  
Robert M. Hippensteel  
Linda Hoffman  
Annamae L. O'Donnell  
0352 CORAOPOLIS, PA  
Mary E. Guman  
Vita J. Leone  
0705 MAYVILLE, WI  
Mavis Neta  
Alice A. Stolzman  
0720 DEDHAM, MA  
Gertrude A. Moreau  
0723 WORCESTER, MA  
George F. Moses  
0725 SPRINGFIELD, MA  
Vivian V. Dale  
Francis Provost  
Raphael Remillard  
Lorna M. Valotta  
0800 ALTOONA, PA  
Joseph S. Mielnik  
Max J. Pfeffer  
Harold L. Weinzierl  
8019 PITTSBURGH, PA  
Rose A. Kiar  
8036 SCOTSDALE, PA  
Eleanor M. Rider  
8114 CLARION, PA  
Paul A. Weaver  
8164 STEUBENVILLE, OH  
Joel Orsini

## Recent Donations

### WPFA Scholarship Foundation

#### Donations Through Premium Payments NOVEMBER 2012

- Branch - Donor - Amount**  
1 - Maria E. Bryon - \$5.00  
8 - Clarence E. Showalter - \$5.00  
13 - Brian J. Demko - \$2.47  
14 - David A. Valentine - \$25.00  
18 - Nancy L. Willim - \$10.00  
18 - Margaret I. Swek - \$10.00  
19 - Ethel Dudas - \$3.00  
19 - Mary Jane Nagy - \$1.00  
23 - Lisa M. Kerestesi - \$10.00  
26 - Marie S. Logue - \$1.50  
26 - Elizabeth R. Pacy - \$5.00  
26 - Joan M. Gualtieri - \$1.00  
27 - Joan G. Zsigrai - \$3.00  
28 - Wesley A. Spencer - \$2.00  
28 - Rebecca A. Spencer - \$2.00

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

- 28 - Thomas J. Kutty - \$10.00  
28 - Debra A. Lowery - \$5.00  
28 - Shelby Crump - \$5.00  
34 - Mary M. Miksic - \$4.00  
51 - Alexis Marie B. Willard - \$5.00  
59 - Margaret I. Martin - \$2.00  
89 - Sean M. Langan - \$5.00  
98 - Barbara Lang Yates - \$100.00  
216 - Rita A. Fodor - \$2.02

- 226 - Timothy R. Holtzman - \$1.40  
226 - Carol S. Burlikowski - \$5.00  
226 - Robert W. Serena - \$5.00  
226 - Judit Borsay - \$25.00  
336 - Ernest B. Molnar - \$2.00  
336 - Zita F. Prowse - \$4.24  
352 - Diane M. Knapp - \$ 5.00  
352 - Veronica A. Kochinski - \$10.00  
352 - Dennis G. Kurzawski - \$5.00

- 352 - John P. McKinsey Jr. - \$1.32  
352 - Dora S. McKinsey - \$1.02  
525 - Tibor T. Marton - \$5.84  
**TOTAL for Month = \$294.81**

#### Additional Donations NOVEMBER 2012

- Donor - Amount**  
Arlene Csoman - \$10.00  
Mary K. Foley - \$50.00  
Br. 18 Lincoln Park, MI - \$125.00  
(In Honor of Branch Members)  
WPA Cookbook Sales - \$165.00  
**TOTAL for Month = \$350.00**

#### Donations In Memoriam NOVEMBER 2012

- Donor - Amount  
(In Memory of)**  
William J. Bero - \$50.00  
(Mary Huthansel)  
Irene B. Charles - \$25.00  
(Anthony Kosheba)  
**TOTAL for Month = \$75.00**

# A new benefit for you!

WPA members & their families can save on prescription drugs



## William Penn Association



**RX PRESCRIPTION DISCOUNT CARD**  
**SAVE UP TO 90% AT LOCAL PHARMACIES**

- Generic & Brand Name Drugs Discounted
- 63,000 Participating Pharmacies in all 50 States  
CVS, HEB, Kroger, Publix, Rite Aid, Walgreens, Walmart  
plus 1,000's of other Brand Name & Independent Pharmacies

### WHO COULD USE OUR RX DISCOUNT CARD?

- Seniors on Medicare & in Part D "Donut-Hole" Scenario
- Seniors on Medicare & Not in a Prescription Drug Plan
- Millions of Americans with No Rx Prescription Coverage
- Millions of Americans with Rx Coverage & High Co-Pays

### HOW TO USE YOUR RX DISCOUNT CARD

1. Please visit the Website listed below.
2. Click on the "Local Pharmacy Locator" link.
3. Enter the Zip Code of your current pharmacy to see if they are participating or locate other Participating Pharmacies within 1, 5, or 10 miles, using the "Search Within" drop down button.
4. Cut out the "Rx Prescription Discount Card" below, fold in half, and hand it to the Pharmacy Employee BEFORE paying for your Prescription Medication(s) or Refill(s).
5. If the Participating Pharmacy does not accept your "Rx Prescription Discount Card" contact our Customer Service Department at [CS@UsaFreeRxCard.com](mailto:CS@UsaFreeRxCard.com) or (866) 387-7696.

**William Penn Association**

[NMP@UsaFreeRxCard.com](mailto:NMP@UsaFreeRxCard.com)

(866) 387-7696 ext. 170

**[www.UsaFreeRxCard.com/WPA](http://www.UsaFreeRxCard.com/WPA)**

#### Rx Prescription Discount Card



RxBIN: 600428  
RxPCN: 05080000  
RxGRP: 05640001  
MemberID: NMPWPA052512M

Save up to 90% on Generic & Brand Name Drugs

Drug Discount Program - Not an Insurance Plan  
Rx Card is Active - Present to a Participating Pharmacy  
Not a Credible Medicare Prescription Drug Coverage

William Penn Association  
[www.UsaFreeRxCard.com/WPA](http://www.UsaFreeRxCard.com/WPA)

(866) 387-7696 ext. 170



**PATIENT:** Simply present this discount card to a local participating pharmacy to determine if a discount is available on your prescription medications. This discount card cannot be used in conjunction with any third-party payer program, including but not limited to Medicare or Medicaid.

National Rx Network, LLC

(866) 387-7696

**PHARMACIST:** Card must be presented to receive program benefits.

For processing questions, please contact:

Argus Health Systems (866) 921-7284



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Bowling returns in May...**PAGE 12.**

WPA branches celebrate the  
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PRSRT STD  
US Postage  
PAID  
PERMIT #12  
INDIANA, PA

# Referral Fees \$10 to \$20

## William Penn Association Recommender Program

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



**Please Print**

### WPA RECOMMENDER

Your Name: \_\_\_\_\_ Branch No.: \_\_\_\_\_

Address: \_\_\_\_\_

Phone: \_\_\_\_\_ WPA Representative/Agent: \_\_\_\_\_

Name of Prospective Applicant: \_\_\_\_\_

Address: \_\_\_\_\_

Phone: \_\_\_\_\_

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