

William Penn Life

SEPTEMBER 2014



**A true
learning
'Experience'**

Page 18





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Inside

VOLUME 49 • NUMBER 9 • SEPTEMBER 2014

12

Rain can't dampen golfers' spirits

3

Spreading the fraternal spirit in the Far East

18

A true learning 'Experience'

Columns

4 Annuity Essentials

6 Tibor's Take

8 The Hungarian Kitchen

Departments

2 For Starters

5 Agents' Corner

21 Magyar Matters

22 Just 4 Kidz

24 Branch News

31 Puzzle Contest

32 In Memoriam

Recent Donations

Cover: Photos from the Hungarian Heritage Experience by Alexander Patho & Loretta Nemeth

This Page: Kenneth Kish attempts a 50-foot putt to win \$2,500 during the WPA Golf Tournament Awards Barbeque (he missed); Photo by John E. Lovasz

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Share your '56 stories with WPA

To commemorate the Hungarian Revolution of 1956, *William Penn Life* is planning to publish the stories of those who either witnessed or directly participated in the uprising. If you are a Freedom Fighter or refugee of 1956, we ask you to share your memories of this important time in Hungarian history, so that current and future generations will know and appreciate the sacrifices you and others made in the name of freedom. To share your story, please contact Endre Csoman at 1-800-848-7366, ext. 136.



'Experience' Gives Back Members and friends of WPA who participated in this year's Hungarian Heritage Experience raised \$360 for the William Penn Fraternal Association Scholarship Foundation. What an amazing gift of appreciation from the HHE Class of 2014. We thank the following people who donated items (pictured above) for the raffle which generated these donations: Charlotte Sipos, Marita Maloney, Arlene Csoman, Elizabeth Vos of Magyar Marketing, WPA Chair of the Board Barbara A. House and the WPA Home Office. This is yet another example of how people involved with WPA fraternal events continue to exhibit the spirit of fraternalism by giving back. *Köszönöm Szépen!*

Turn your scholarship donation into a special message or greeting

Looking for a different way to wish your child a happy birthday? Would you like to wish that special someone a happy holiday? Or, would you like to share memories of a deceased loved one?

Now, you can have your personal messages, greetings and tributes published in *William Penn Life* as part of our "Recent Donations" section, while supporting our Scholarship Foundation.

The length and content of your message or greeting will be based on the amount of your donation as follows:

\$10 = Up to 20 words*

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\$75 = Up to 150 words*

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Please remember the deadline for each issue is the 10th day of the previous month. (For example, the deadline for the October issue is Sept. 10.)

To place your personalized donation, send your check and message--along with your phone number and email address--to: WPFA Scholarship Foundation, 709 Brighton Road, Pittsburgh, PA 15233. Please make your check payable to "William Penn Fraternal Association Scholarship Foundation, Inc."

Happy Birthday, Billy Joe Doe!
You make us so proud in so many ways. Hope you have a great year. Love, Mom and Dad.
M/M John A. Doe - \$10.00

IN MEMORY OF JOSEPH R. SMITH. Uncle Joe was a true Fraternalist and a proud member of William Penn Association. He made sure every member of our family joined WPA. He loved his Hungarian heritage and was a fixture at every Magyar dance, party, concert and picnic held in his community. When he wasn't working or taking care of his family, you could find Uncle Joe at the local food bank helping to sort through donations and distributing food to those in need. We will always remember his warm smile, friendly manner and homemade sausage. We will truly miss him.

M/M John A. Doe - \$50.00

Your
Photo
Here

In memory of Joseph R. Smith. Uncle Joe was a true Fraternalist and a proud member of William Penn Association. He made

sure every member of our family joined WPA. He loved his Hungarian heritage and was a fixture at every Magyar dance, party, concert and picnic held in his community. When he wasn't working at the mill where he was employed for 40 years, or taking care of his family, you could find Uncle Joe at the local food bank helping to sort through donations and distributing food to those in need. He loved working with his hands. Whatever spare time he could find, he spent at St. John's Roman Catholic Church or at his neighbors' homes, fixing whatever needed mending. He was an inspiration to all who knew him. We will always remember his warm smile, friendly manner and homemade sausage. We will truly miss him.

M/M John A. Doe - \$100.00

Recipient News



Leanne E. Lovasz Branch 296 Springdale, PA

Spreading the Fraternal Spirit in the Far East

THIS SUMMER, I was privileged to experience a once-in-a-lifetime trip to Taiwan and China. I was able to make this journey thanks in part to the generosity of WPA Branch 296 Springdale, Pa.

My two-week long adventure was part mission/part sightseeing trip, organized by the Campus Ministry at Saint Vincent College in Latrobe, Pa., where I am majoring in sociology. Each year, a group from SVC travels halfway around the world to volunteer their time and immerse themselves in the local culture. I was lucky to be among a group of nine students and three chaperones, people who I am proud to call my friends after having shared such an incredible experience with them.

Our first week was spent in Taiwan, and it was, without a doubt, one of the most interesting weeks I've ever had. The first three days were spent in Taipei with a group of English majors from Fu Jen University. Between sightseeing around the city together and helping them teach English for a summer camp at a local elementary school, we all grew to be rather close in the span of just a few days. The elementary kids were fun to work with, even if they were a bit of a challenge at times.

Each evening, the Fu Jen students took us out to see the local sights in the city. I nearly came to know all the subway routes we took by heart. Among some of the places we visited in Taipei were the Night Market, the Chaing Kai-Shek Memorial, and Taipei 101.

After leaving Taipei, our next stop was an indigenous village outside the city of Yilan, where we met a group of nursing students from Cardinal Tien College. You wouldn't believe how excited they were to meet all of us! They gave us quite the welcome. Despite the fact that not many of them spoke much English, the language barrier didn't stop us from forming close bonds with them.

Over the next five days, we worked with them in two mountain villages, delivering supplies to poor families and playing with the children there. Those kids were fast and hard to keep up with at times, but it was tremendous fun, and I felt like a little kid again myself playing with them.

We also spent a day visiting a nursing home and care center in Yilan, where we washed windows, helped feed the elderly residents, and spent time interacting with some of the handicapped patients. The language barrier made things difficult at times, but I could tell the residents were happy to see us there. Overall, it was a rewarding experience.

Our final destination was Beijing, China, where we spent the remainder of our second week. We had much more time for sightseeing there than when we were in Taiwan, but we also did our most emotionally trying work while in Beijing.

For a few hours each evening, we spent time playing with children at China Little Flower, an orphanage which takes in toddlers and infants with birth defects and medical conditions, children the government orphanages can't handle on their own. It was heart-

Continued on Page 32

Leanne E. Lovasz, a WPFA Scholarship Foundation grant recipient from Branch 296 Springdale, Pa., visited the Forbidden City this summer during a two-week mission trip to the Far East.

Share Your Story

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





Qualified or Non-Qualified: That is the question

Actually, the question is: what are the differences between qualified and non-qualified annuities, and which type of annuity is best for me? This is the question most frequently asked by current and prospective annuitants.

To differentiate between these two types of annuities in the simplest of terms, it comes down to what monies are taxed and when they are taxed.

Qualified Annuity – Traditional or Roth IRA

- Contributions made to a Traditional IRA can be deducted from your gross income at tax time to lower your taxable income. Please see your personal tax specialist for guidance.
- Contributions made to a Roth IRA cannot be deducted from your gross income; however, the tax benefits are derived when withdrawing the funds tax-free. Again, see your tax specialist for details.

Non-Qualified Annuity

- Deposits made to non-qualified annuities are from post-taxed earnings and cannot be taxed again.
- Interest earned is tax-deferred until withdrawn. When withdrawals are made, per IRS regulations,

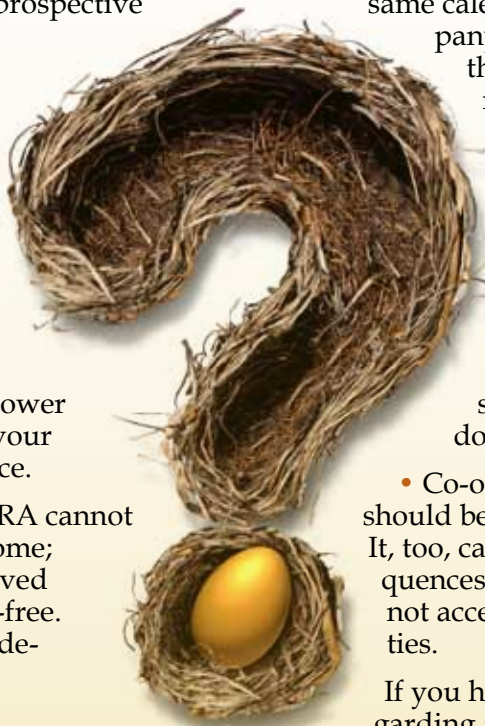
interest must be withdrawn first.

A few important facts you should know:

- Multiple non-qualified annuities issued in the same calendar year with the same company are treated as one contract by the IRS. When a withdrawal is made, the taxable interest will be removed from both annuities first, then the balance due (if any remains), is taken from the principal.
- Assigning ownership of your annuity to another individual or to a trust can cause unexpected tax consequences, so see your tax advisor before doing so.
- Co-ownership is another issue that should be discussed with a tax advisor. It, too, can cause unexpected tax consequences. William Penn Association does not accept co-ownership on their annuities.

If you have any general questions regarding annuities, please do not hesitate to call our Home Office at 1-800-848-7366, Annuity Department extensions 127 or 132. □

Debbie Evans, FIC, is WPA's Annuity Specialist. You can reach Debbie at 1-800-848-7366, ext. 127, or by email at devans@williampennassociation.org.



To learn more about Qualified and Non-Qualified annuities and how a William Penn Association Tax-Deferred Annuity can benefit you and your financial future, contact your local WPA representative or our Home Office toll-free at:

1-800-848-7366

Andy Hallett
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Andy is a graduate of Drexel University and a Marine Corps veteran of Iraq and Afghanistan. He worked in a variety of businesses before discovering life insurance.

Since joining EasyProtection™ as an independent broker, Andy has become an expert in the areas of final

expense, mortgage protection, retirement planning, business insurance, education planning and wealth transfer. He is passionate about providing his clients with dependable life insurance for the lowest premium that they qualify for, and William Penn Association's programs allow him to do that very well.

Andy and his team at EasyProtection™ welcome the opportunity to serve you. □

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New chapters of life

THE ADAGE "LIFE IS A BOOK" is as old as the first Gutenberg Bible. The chapters of one's life story are all interesting and unique.

In recent weeks, I have simultaneously closed old chapters and opened new ones. Graduating from Cleveland Marshall School of Law, taking my bar examination and beginning my post-doctoral studies at George Washington University are three different parts to my story.

Another chapter of my life story is taking place as I write this. I am submitting this *Tibor's Take* via the Internet from the home of my cousins Árpád and Olga in Csót, Hungary. I am currently on the first of two trips to Hungary. The first excursion started on Aug. 3 and ended on the 13th. My second trip to the old country will occur in mid-September when I will travel with my parents and siblings.

My chapter of visiting Hungary twice in less than 60 days merits a brief explanation. About a week before my graduation from law school, a few of my cohorts discussed how it would be a neat idea to take a trip overseas. This would be a last group experience before we begin our careers. As with many conversations among friends, the discussion was more conjecture than actual planning.

But a few days later, one of my friends informed me that his aunt was retiring from the airline industry and had available hundreds of thousands of miles of free flights that would have to be used up before the end of August 2014. After a bit of planning, it was decided that three of us would spend 10 days visiting Hungary. Just three days removed from the bar exam, we departed from Pittsburgh.

As with many special deals, the flights came with multiple stops and layovers. After finally arriving in Hungary, we spent the first three days on a whirlwind tour of Budapest. We then rented a car to visit my relatives in Csót before traveling to Lake Balaton and Pécs.

My two buddies are of the "Heinz 57" ethnic extraction. Without a truly identifiable heritage to call their own, both appointed me as the tour concierge. They have been reading my *Tibor's Takes* on the WPA website for several years and have unofficially adopted Magyar history, customs, music, food and beverages as their identity.

As my friends have learned, we Hungarians are different. Take music, for example. One of my friends is a musician. He is intrigued by the *csárdás*. It is not a polka, waltz or anything else. It is a Hungarian form of dance.

Then, there's kolbász. Both of my friends love Hungarian food. They now frequent the Farkas Pastry Shop for *pogácsa* and *krémes*. They observe that kolbász is different from any other sausage. I explained that Hungarian paprika makes for a totally different taste and color compared to other stuffed links.

With the help of my parents, we were able to spend our days in Budapest at an inexpensive youth hostel close to the Elizabeth Bridge and Mátyás Pince. My folks also arranged for our rental car and contacted my cousins. Our plan is to use my cousins' home as a base for several day trips of the surrounding area.

As I write this, it is early Saturday morning in Csót. My traveling buddies are asleep, as are my cousins. Being six hours ahead in time compared to Ohio has given me a bit of jet lag. Although I have been in Hungary for only five

More tips for college survival and success

#1 Clean up and get yourself out of social media. It may seem cool to be an Internet gossip sensation, but as you work your way up the caste system of college class rankings, your past becomes part of your future. If you were tagged a party person or bragged of moral indiscretions, those past proclamations and incidents will come back to haunt you. I have several acquaintances who inflated the seriousness of their poor behaviors to make themselves appear to be more like social butterflies. One person bragged about smoking marijuana with the shift managers at the fast food restaurant where they worked and then posted photographs of such activity. A website cleaner has been developed by some northeast Ohio college students who faced the problem of negative social network exposure, but many posts and photos cannot be removed.

#2 Be aware of official-looking companies that claim they are government-endorsed entities here to help finance your college expenses. If you see a top level domain that does not end in ".gov," be aware (something like: www.federalgovernmentfinancing.com). There are actually two types of websites that you should be wary of. One, there are the shady opportunists offering you loan money at predatory interest rates. Then, there are web listings that are interested in obtaining your personal data, such as your Social Security number, credit card data or bank account information. Both types are bad, but be particularly alert for the second type. They have no intention of loaning you money; their goal is to obtain your personal information for illicit purposes. I have seen websites that closely mimic FAFSA. Do your homework and be cautious when sharing personal information. Be especially skeptical of anyone promising easy application, quick approval time, reduced interest rates if a predetermined application deadline is met, free gift cards or event tickets if you sign up, or no credit checks.



Illustration © Can Stock Photo Inc./tanatat

days, there are many oddities and contrasts that have surfaced. In upcoming *Takes*, I will offer more of my observations and insights concerning my genetic homeland, but here are a few things I've observed:

- Hungarians under the age of 30 love to talk to Americans in our vernacular. I learned that a little praise about how well they speak our language is like a passport to their souls. Many native Hungarians will boast that they know additional languages as well. I also found out that interjecting just a few words of Hungarian into a conversation opens other doors in communication. Young Hungarians seem to be interested in just how an American-Hungarian who is three generations removed from the old country can be so tuned into the history and culture of Hungary. During the course of conversations, the natives will ask where I come from. When Cleveland, Ohio, is mentioned, almost every person proudly boasts that they have had a relative or friend who lived in or visited the Forest City.

- Alcohol is everywhere. Palinka and wine are the favored drinks. The native Hungarian views Tokaji wine as something for the tourists. My cousin Nagy Géza is the *Palinka Király* (Palinka King) of Csót. He lectured me in what a true Hungarian drinks for enjoyment, and the "wine of kings and the king of wines" is not it. I do not see many teenaged drunkards. Partying is limited to certain areas.

- In Budapest, I was most impressed by Heroes Square. The regal statues and configuration gives even a non-native a pretty good education in the early history of Hungary. My traveling companions were impressed with the entire layout. We noted that the Square is really a circle, yet it nevertheless awed us in the same manner as the

Capitol Rotunda in Washington.

- Most young people my age still live at home with their parents. Magyar university students are amazed that most American college students do not get their university education paid for by the government.

- I have been in the hometown of my great-grandparents for about 24 hours and have already been introduced to many relatives, friends of relatives and community dignitaries. My cousins seem to be so proud that a cousin from America came to visit. Many of the people I met sadly mentioned how their relatives who moved to America no longer communicate with those they left behind; their children don't even know they exist. The identity of American-Hungarians seems to have diminished on both sides of the Atlantic.

- Lángos, like alcohol, is everywhere. Vendors with carts offer a wide variety of the famous snack. I really didn't see any powdered sugar or cinnamon-sugar offered as a sprinkle garnish for the fried treat. I noticed that lángos is folded in half and served with sour cream.

- Coffee is different in Hungary. No big cup servings, but little doll house-sized teacups. Worse, their coffee tastes wimpy. There is little cream. It is just there.

- Csót is a farming community of about a thousand people. The big sport here is horses. The Bakony Horse Club has events every weekend from early spring through autumn. The farmers all love John Deere tractors. The men of the village wear baseball caps with the traditional New York Yankees logo. I asked why they wear hats from New York City. Their answer: "They are a great team!"

- I have had the opportunity to visit two dollar-type stores. They are similar to the kind we have in the U.S., selling mostly inferior goods imported from the Far East. One store had an interesting name, "200," where nothing costs more than 200 forints. (At this time \$1 = 228 forints.)

By the time I conclude my two trips to Hungary, I know I will have learned many lessons about the cultural diversity of my beloved America and Hungary. Stay tuned and have a safe Labor Day. As always,

Éljen a Magyar!

Tibor II

Tibor Check Jr. is a member of Branch 28 Youngstown, Ohio, and a graduate of 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

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

The Hungarian Kitchen



with Főszakács Béla

A pizza primer, part one

FÁRADJON BE A MAGYAR KONYHÁBA!

Ah, September! Summer vacation is over, and schools are back in session. This month also sees the resumption of activities for WPA branches that took the summer off. From now until the end of the year, WPA and its branches will be very busy with happenings for youngsters and adults.

If you are in the Philadelphia area, or have access to TV station CCPTV (Channel 53 on Comcast cable and Channel 21 on FiOS), look for a program called "The Chef's Cook." Three chefs from the Community College of Philadelphia--Paul McCormick, Andres Marin and I--will be sharing recipes and techniques in a series of hour-long episodes. When I get the final broadcast schedule from the producers, I'll pass along the dates and times. The show is not totally ethnic, but many of my recipes will be Hungarian.

Don't forget: you can always contact Chef Vilmos or Chef Béla for recipes or with any questions you have about Magyar cookery. You can reach us by email at wvasvary@ccp.edu or by writing to me at 10050 Verree Road, 2nd Floor, Philadelphia, PA 19116.

For this month and next, Chef Vilmos and I have put together a pizza primer for you. We'll start off with some basics for you to practice. Next month, we will discuss some other ways to serve this tomato, dough and cheese concoction.

Housekeeping's done, and now it's time for your trivia question: *How much pizza--measured in acres--do you think Americans eat each year, AND how many pizzas are sold in the United States every year?* The answer at the end will be fresh out of the oven.

Pizza is a great snack as well as a meal. You can enjoy it hot, fresh from the oven, or cold for breakfast. Yes, there are those who prefer cold pizza, and, if it's made right, it will taste scrumptious.

Pizza is not considered a healthy or nutritious food, but it can be. It is classified in the junk food category not because of its ingredients but because of toppings that lower its nutritional value. Junk foods usually have too many carbohydrates, too much salt and too much fat--like a traditional pizza pie. However, if you break down the contents of a pizza, you will find it can be a healthy item to consume.

Let's explore some basic facts about this great mealtime treat. Technically, a typical pizza fits the definition of a "hot open-faced sandwich." A sandwich is a food item consisting of bread, a spread and a filling. The bread could be a slice of bread or in the form of dough, i.e. pizza dough, lángos or a baguette (for French bread pizza.) The spread can be mayonnaise, butter or vegetable puree, such as a tomato-based product. The filling is usually a form of protein, like a meat, veggie protein or cheese.

Most pizzas bought outside the home typically have way too many carbs and fat. When you include a topping such as pepperoni, sausage or any other meat, the nutritional value continues to decrease. Add extra cheese and--*voila!*--you have a meal with minimal nutritional value. If you eat too many such pizzas, cardiovascular problems are in your future.

Fear not. My intention is not to ruin your image of pizza and have you stop eating it, but rather to show how you may give it a healthy makeover. Let's start by looking at the basics of making a pizza.

The crust can be made from fresh dough, baked bread or bread dough bought at the supermarket. If you make the dough fresh, you can control the flavor and the amount of yeast, giving your dough maximum rise with a lot of yeast or minimal rise for a thin



crust.

Try adding some granulated garlic or onion powder or any dried herb for extra flavor. If you want to cut down on the salt, use more seasoning to replace the flavor salt would have given your dough. (Yes, salt does add extra flavor to dough.) Once you have achieved the right consistency for your dough, write down the recipe so you can always get the same results.

You can buy pizza sauce already made, make it yourself or open up a can of tomatoes and season to your liking. It all depends on your taste buds. I prefer to make my sauce from scratch, allowing me to add the ingredients I choose. Once you hit upon a sauce you like, stay with it and your pizza will always be consistently delicious.

You can top your pie with anything you desire. A chef friend of mine usually goes through his refrigerator and finds a mélange of vegetables to make a gourmet pie. You can keep it simple using basic pizza cheese, or get creative, making up your own four-cheese blend and adding different types of protein sources, including meat, chicken or seafood.

When assembling your pizza, make sure you use a pizza pan or a shallow 1-inch or less cake round. Use pan spray or a little oil to make sure your pizza doesn't stick to the pan. Spread the sauce evenly by starting in the center of your dough and using a ladle or spoon in a circular motion, working toward the edge.

When topping your pie, again start in the center and work your way out to the edge. Make sure to apply the toppings evenly so the pie can cook evenly.

Finally, make sure you have your oven preheated and ready to go. A hot oven produces the best pizza, so make sure your oven is at least 450°F.

This month, there are four recipes for dough and two recipes for sauce. Your homework assignment is to make a pizza dough and sauce to familiarize yourself with basics of handling dough and making the perfect sauce to suit your family's taste. Next month, we go beyond basic pizza making, exploring calzones, deep dish pizza and special pies. Have a great month!

*Jó étvágyat!
Főszakács Béla*

Trivia Answer: Americans eat approximately 100 acres of pizza each day, or 350 slices per second. That is an average of 46 slices (23 pounds) per year for every man, woman and child in America. In the United States, about 3 billion pizzas are served every year with the busiest day for eating pizza being Super Bowl Sunday.

Pizza Dough #1

28 ounces bread flour
28 ounces water (95°F)
½ ounce salt
¼ ounce sugar
½ ounce yeast
½ ounce olive oil

In a mixing bowl, combine all the dry ingredients, then add the olive oil. Using an electric mixer with a dough hook attachment, knead the dough until it becomes coarse. Take the temperature of the water to make sure it is 95°F, then slowly pour the water into the mixing bowl. Continue kneading for 10 minutes until the dough is smooth and elastic. Let dough rest in an oiled, covered mixing bowl until it doubles in size. Portion out the dough into 16-ounce pieces and shape into a round crust. Top with your favorite sauce and fixings. Bake in a preheated oven at 475°F for 15 minutes. Top should be golden brown and crust underside firm and light brown.

Pizza Dough #2

5 cups water
3 teaspoons fresh yeast
37 ounces bread flour
12 ounces all-purpose flour
10 ounces semolina flour
2 tablespoons salt
1 tablespoon olive oil
1 tablespoon garlic powder

(The instructions for this dough are the same as in the previous recipe.)

In a mixing bowl, combine all the dry ingredients, then add the olive oil. Using an electric mixer with a dough hook attachment, knead the dough until it becomes coarse. Take the temperature of the water to make sure it is 95°F, then slowly pour the water into the mixing bowl. Continue kneading for 10 minutes until the dough is smooth and elastic. Let dough rest in an oiled, covered mixing bowl until it doubles in size. Portion out the dough into 16-ounce pieces and shape into a round crust. Top with your favorite sauce and fixings. Bake in a preheated oven at 475°F for 15 minutes. Top should be golden brown and crust underside firm and light brown.

Pizza Dough #3

2 teaspoons yeast
2 teaspoons sugar
1 tablespoon granulated garlic
2 teaspoons oregano
36 ounces bread flour
½ teaspoon salt
22 ounces water

(The instructions for this dough are only slightly different from the previous two recipes.)

In a mixing bowl, combine all the dry ingredients. Using an electric mixer with a dough hook attachment, mix the dry ingredients before adding the water. Take the temperature of the water to make sure it is 95°F, then slowly pour the water into the mixing bowl. Continue kneading for 10 minutes until the dough is smooth and elastic. Let dough rest in an oiled, covered mixing bowl until it doubles in size. Portion out the dough into 16-ounce pieces and shape into a round crust. Top with your favorite sauce and fixings. Bake in a preheated oven at 475°F for 15 minutes. Top should be golden brown and crust underside firm and light brown.

Hungarian Langos for Pizza

16 ounces bread flour
12 ounces mashed potatoes
1 teaspoon sugar
2¼ teaspoons dry yeast
½ teaspoon kosher salt
1 cup whole milk
Oil for deep frying

In a mixing bowl, put the yeast in the warm milk (110°F) with the sugar and let rise for 15 minutes. In another bowl, mix flour with potatoes and salt, making a well for the yeast mixture. Add the yeast mixture and begin to knead until dough is silky smooth. Let dough rise in warm place until it doubles in size. Punch down and take a piece the size of your palm, about 2-inches thick. Drop into hot oil and cook until golden brown. Drain excess oil on paper towels and let cool to room temperature. Use the langos as a pizza crust and top with sauce and other ingredients. Place in a 350°F oven until the topping is hot. Slice and serve to your guests.

Tomato Sauce for Pizza

⅔ cup olive oil
1 medium onion, diced small
5 garlic cloves, peeled & crushed
2 cans (28 ounces each) crushed tomatoes
1 can (6 ounces) tomato paste
Salt & pepper to taste

In a saucepan, heat the oil and sauté the onion until soft. Add the garlic and cook another two minutes. Stir constantly to avoid burning the garlic and onions. Add the crushed tomatoes and stir well. Add the tomato paste, then pour a little cold water into the tomato paste can--just enough to rinse it--and add the water to the saucepan. Stir well and adjust the taste with salt and pepper. Bring to a boil, then turn down and simmer for 30 minutes. Cool thoroughly and refrigerate until ready to use.

Hungarian Tomato Sauce

½ cup olive oil
1 tablespoon Hungarian paprika
7 garlic cloves, peeled & chopped
1 cup Hungarian red wine
½ cup spring water
12 medium tomatoes, blanched, peeled & seeded
Kosher salt to taste
Black pepper to taste

In a two-quart saucepan, heat the olive oil and paprika, then sauté the garlic. Add the wine and water, then add all the tomatoes. Simmer on low heat until the tomatoes stew into a thick sauce. If sauce is too thick, thin with a bit more wine. Season to taste with the salt and pepper, then cool to room temperature. Refrigerate until ready to use.

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Rain can't dampen golfers' fraternal spirit

*Be still, sad heart, and cease repining;
Behind the clouds is the sun still shining;
Thy fate is the common fate of all,
Into each life some rain must fall,
Some days must be dark and dreary.*

Henry Wadsworth Longfellow didn't write those words about the 31st Annual WPA Golf Tournament & Scholarship Days, but he could have.

A steady rain drenched the Quicksilver Golf Club in Midway, Pa., the morning of July 19, causing both a 15-minute delay to the start of our tournament and the withdrawal of about a dozen golfers. But, most of our members and friends who registered to play decided to put on their rain gear and enjoyed what turned out to be another great WPA fraternal event.

The rains continued for another two hours or so, and the sun never quite broke through the clouds that remained. Nevertheless, everyone made the best of less-than-perfect conditions. By the time all had gathered for the post-tournament barbeque, everyone was dry and in good spirits.

The rains never dampened the good-natured, competitive spirit

amongst our golfers, with a number of teams staying in contention throughout the day. After 18 holes, two teams tied for first with identical scores of 62. Tie breakers were employed and first prize was awarded to the foursome of Thomas McKee, Edward Houseman, Robert Harbison and Tony Dodaro, all members of WPA Branch 336 Harrisburg, Pa.

In addition to the team prizes, a number of individual prizes were awarded to golfers who won the various skill shot contests held along the course. (For a complete list of tournament and skill shot winners, see "The Leader Board" on page 13.)

Once again, no one scored a hole-in-one during the tournament, so none of the big cash prizes were awarded. However, Mr. McKee and Mr. Houseman took home additional prize money for getting their tee shots closest and second closest to the pin, respectively, at Hole #8, which offered a \$15,000 prize for a hole-in-one.

The other big unclaimed prize was \$2,500 which would have been awarded for sinking a 50-foot putt during the awards barbeque, held at the course immediately following tournament play.

The fun and excitement of the tournament weekend was again heightened by the return of "Monte Carlo Night" held during Friday's golfers reception at the Pittsburgh Airport Marriott. Guests tried their luck at various casino games, including poker, blackjack, roulette, Texas hold 'em and craps. Players purchased cash coupons at the cashier's table staffed by WPA employees. Players then traded the coupons for chips at the gaming tables, and used the chips to place their bets. At the end of the night, players redeemed their chips for raffle tickets, which they then used to try to win one of several great electronic prizes in a Chinese auction-styled raffle. Non-gamblers could also purchase tickets for this raffle.

When not playing at the gaming tables or enjoying the delicious food, reception guests could have their caricature drawn by a local artist for a donation to the WPFA Scholarship Foundation.

Adding a little fun for our young members was the "Marshmallow Putting Contest," also held during Friday's reception. Children were given three chances to see how far they could hit a marshmallow with a





golf putter. Nolan Hostetter and Alex Chobody both hit the marshmallow a distance of 46 feet and each received two \$5 gift certificates to McDonald's.

The weekend's biggest winners were the WPA members who will receive grants from the William Penn Fraternal Association Scholarship Foundation. All the weekend's activities benefited the Scholarship Foundation. The weekend raised a total of \$16,433 in donations and pledges for the Foundation. Of that total, \$7,085 was raised through donations, the majority of which were made during the Foundation's annual meeting held at the Pittsburgh Airport Marriott on Friday evening. The remainder

was raised through tournament hole sponsorships (\$6,100), the Monte Carlo Nite (\$1,485), the Chinese auction held Friday evening (\$1,220), a 50/50 raffle (\$428) and donations for caricatures (\$115).

The success of this tournament was made possible through the hard work and dedication of many people. Our thanks go to the National Officers, the Home Office staff, our hole spot- ters, and the staff and management of Quicksilver Golf Club and the Pittsburgh Airport Marriott.

We invite everyone back to Quicksilver next July for our 32nd Annual Golf Tournament!

WPFASF holds annual meeting

CORAOPOLIS, PA -- The William Penn Fraternal Association Scholarship Foundation held its annual meeting July 18 at the Pittsburgh Airport Marriott.

Those attending the meeting and the golf weekend showed their strong support for the Foundation by pledging a total of \$7,085 during and after the meeting.

National President George S. Charles Jr. thanked the members, branches and friends of the Association for their continued support of the Foundation, especially during these financially difficult times.

Since 1972, the Foundation has

awarded 5,668 scholarships worth a total of \$2,474,700. Those figures include the 165 grants awarded this year worth a total of \$82,500.

The Scholarship Foundation elected 18 WPA members to serve on the Foundation's Advisory Board. Elected by unanimous vote to a one-year term were: Dave Chakey, Steve Charles, Mike Chobody, Joe Csoman, Alan Gardocky, Thomas House, Charles Johns, Dave Kozak, Caroline Lanzara, Ralph Manning, Marguerite McNelis, Gregory Nagy, Zita Prowse, Mark Schmidt, Carol Truesdell, Gary Vamos, E. E. "Al" Vargo and Rebecca Williams.



The Leader Board

SCRAMBLE WINNERS

FIRST PLACE

Thomas McKee, Edward Houseman, Robert Harbison & Tony Dodaro

SECOND PLACE

Timothy Klodnick, Terry Bennett, Thomas Morgan & Hani Ghazaleh

THIRD PLACE

Betsy Griffith, C. David Griffith, Cory Ermold & Larry Long

FOURTH PLACE

Logan Krawchyk, Nathan Simpson, Craig Fontana & Bill Krawchyk

FIFTH PLACE

Samuel Weyant, Tom Cobaugh, John Cobaugh & Sonny Lau

SKILL SHOT WINNERS

Longest Putt (Hole #18)

Dave Kozak & Lynn Williams

Longest Drive Ages 18-59

Chris Stricker & Betsy Griffith

Longest Drive Ages 60 & Up

Hani Ghazaleh & Janet Peternel

Closest To Line (Hole #10)

Paul Martincsek & Arlene Florjancic

Closest To Pin (Hole #6)

Charles Oravitz & Amanda Ott

Closest To Pin (Hole #11)

Jack Kelly

Closest To Pin (Hole #14)

Joseph Vidmar & Amanda Ott

HOLE-IN-ONE CONTEST

Holes #6 - #8 - #11 - #14

No Winners

CONSOLATION PRIZES

Closest to Pin - Hole #8

Thomas McKee - 6' 10" - \$500

Edward Houseman - 8' 10" - \$200

Our Golfers



Our Hole Sponsors

We offer our heartfelt thanks to our members, branches and friends who sponsored holes for this year's tournament and donated a total of \$6,100 for the benefit of the William Penn Fraternal Association Scholarship Foundation. *Köszönjük Szépen!*

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 WPA Branch 8 Johnstown, PA
 WPA Branch 13 Trenton, NJ
 WPA Branch 14 Cleveland, OH
 WPA Branch 18 Lincoln Park, MI
 WPA Branch 28 Youngstown, OH

WPA Branch 34 Pittsburgh, PA
 WPA Branch 59 Windber, PA
 WPA Branch 71 Duquesne, PA
 WPA Branches 90, 98, 159 & 216
 WPA Branch 132 South Bend, IN
 WPA Branch 189 Alliance, OH
 WPA Branch 249 Dayton, OH
 WPA Branch 296 Springdale, PA
 WPA Branch 336 Harrisburg, PA
 WPA Branch 590 Cape Coral, FL
 WPA Branch 8020 McKees Rocks, PA
 WPA Branch 8121 St. Marys, PA
 WPA Branch 8340 Baltimore, MD

Impact the future

The rewards that come with a higher education are priceless. But, that education comes at an ever-higher price. Studies conducted by the National Center for Education Statistics show that 85 percent of all first-time, full-time undergraduate students at 4-year degree-granting institutions receive financial aid. In short, our college-bound children need help.

That's why since 1972, William Penn Association has awarded nearly \$2.4 million in scholarship grants to its young members attending accredited institutions of higher learning. Last year alone, the William Penn Fraternal Association Scholarship Foundation awarded grants to 158 students totaling \$79,000. We intend to grant nearly the same amount in 2014.

It is only through the generosity of our members, branches and friends that WPA can continue to


offer this financial support to our children seeking to improve their lives through education.

By donating to the WPFA Scholarship Foundation, you are saying that you believe in the potential of our children and in the power of education. And because of your help, our children will transform the world and our communities. It's not an exaggeration: your donation impacts the future.

So, why not make an impact today? It's easy to do. Simply send your tax-deductible donation to:

WPFA Scholarship Foundation
709 Brighton Road
Pittsburgh, PA 15233-1821

Thank you for playing such an important role in their lives...and our future.



Thank you for supporting
the WPFA Scholarship Foundation

Photo © Can Stock Photo Inc / Andrew Brown

Tree of Knowledge



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

Our Newest Leaves

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

**In Memory of
Deceased Members
Branch 0088, Rural Valley, PA
(Silver Level)**

**In Memory of
My Loving Wife, Jean
James W. Robertson
(Gold Level)**

**In Memory of
Our Deceased Members
Verhovay Home Association
(Silver Level)**

**In Honor of
Charles & Anna Cassar
Scottsdale, AZ
M/M Michael Hughes
(Bronze Level)**

**In Memory of
Joseph, Mary and
Daniel Chakey
Dave & Judy Chakey
(Bronze Level)**

**In Memory of
Jean L. Robertson
Barbara A. House
(Bronze Level)**

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

☐ \$1,000 - Gold Level

☐ \$500 - Silver Level

☐ \$250 - Bronze Level

Name: _____

Address: _____

Telephone: _____ Email: _____

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

Line 1: _____

Line 2: _____

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

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A true learning 'Experience'

by Loretta Nemeth

ROCKWOOD, PA — "I can tell my students that I went to camp this summer," said Leslie Antosy-Flores, a fourth-grade teacher from Huntington Beach, Calif. "As a teacher, it was neat to be a student....I can [better] appreciate my students."

Antosy-Flores said she came to the WPA Hungarian Heritage Experience for her mom, who passed away last year, and to "finally be with Hungarians."

"It was worth the flight," she said.

There was a surprising number of teachers attending the camp this year, held Aug. 3 to 9 at Scenic View. Lisa Goglio-Zarczynski, of Rockville, Md., is also a fourth-grade teacher and a friend of Antosy-Flores. They decided to come to the camp to learn more about their Hungarian heritage. Goglio-Zarczynski said she wanted "more exposure to the Hungarian culture that I missed growing up." She said that the Experience was well conceived and organized. As an educator and trainer, she said that she had "an appreciation for the 'behind-the-scenes' people."

Other teachers included first-timers Jennifer Lancz and Nancy Martinsen. Lancz, from Pittsburgh, came to learn the language; Martinsen, from Cottage Grove, Minn., came at the invitation of a friend. Now retired, Martinsen said that "learning a new language hurts my head." There were some tears, but she said she is now motivated to continue learning Hungarian. "It was amazing what [instructor] Emery [Marcus] was able to accomplish with us in four days," she said. Despite a 20-hour drive from Minnesota, she is looking forward to returning next year.

Another retired teacher, Frances Pickett, of Oakwood Village, Ohio, attending the Experience for the fourth year, was assigned the task of choosing poetry for some of the students to recite at the barbecue program on Friday night and coaching the students with their pronunciation.

Retired speaker/trainer Rosalie Guttermuth-Rinehart of Navarre, Ohio, said, "It was a real pleasure to be here and 'feel' my Hungarian roots!"

Several attendees brought special talents to the camp. Linda Enyedy of Southfield, Mich., returned to again teach a folk dance to the women and offer lessons on playing the *citera* (zither). She also brought materials for an evening craft session, as did Martinsen.

Longtime attendee Charlotte Sipos of Homer City, Pa., keeps returning "to visit the family I acquired throughout the years." Sipos donates items and helps with the raffle to raise money for the WPA's scholarship foundation.

The raffle—along with the sale of handmade cards and artwork brought by Marita Maloney, another retired teacher, from Bethel Park, Pa., plus donations for the salon services freely offered by cosmetologist Elaine Valentine of Elyria, Ohio—garnered over \$400 for the scholarship fund.

Valentine's husband, David, provided dough and equipment for students to try their hand at making *csiga*. The next day's lunch featured chicken soup with *csiga*, and the *csiga*-makers got to eat the soup made with their own noodles, cooked separately just for them. Valentine also oversaw the making of *palacsinta* another night.

As always, a highlight of the week was the *szalonna süítés* (bacon roast). Experienced hands helped newcomers to make their own "Hungarian bruschetta."



Cooks Ica Martincsek and Ursula Markovits delighted participants with fine Hungarian cuisine throughout the week: chicken *paprikás*, yellow bean soup, mushroom soup, chicken soup, *Székely gulyás*, beef *gulyás*, pork chops, Hungarian hamburgers, fruit pies and cheesecake.

Instructors Emery Marcus and Tamas Markovits (husband of Ursula) led language lessons each morning and afternoon. Erzsébet Kovács Wagner of Dublin, Ohio, said she enjoyed being in Markovits' advanced class, practicing her conversational Hungarian and listening to his stories and the stories of fellow students. Markovits was very helpful explaining the right endings for words, she said. Wagner, along with her sister and fellow camp attendee Maria Kovács of Cincinnati, both came to America in 1956.

Marcus again conducted the beginners' class. His humor and "huggies" for correct answers endeared him to his struggling students.

In addition to Wagner and Kovács, there were many family combinations in attendance this year:

- Barbara Bernard of Dale City, Va., and daughter Barbara Bradley, of Chantilly, Va.;
- Lory Nemeth of Cleveland and daughter Jenifer Nemeth, of Middleburg Heights, Ohio;
- Thelma VanElden of Mechanicsburg, Pa., and daughter Vicki Loesch of Boiling Springs, Pa.;
- VanElden's brother Ted Bolla of Euclid, Ohio, with his son Mark Bolla of Lansing, Mich., and daughter Liana Bolla of Cleveland Heights, Ohio; and
- Husband and wife teams David and Elaine Valentine and Ron and Shirley Jablonski of Guilderland, N.Y.

Surprisingly the Jablonskis have no Hungarian background; they were just eager to learn about Hungarian customs, heritage, history and dances.

Another participant with no Hungarian background was Carol Stafinski of Mentor-on-the-Lake, Ohio. Familiar with the Polish language, she wanted to learn the language and more about the culture and history.

The participants got their chance to learn about Magyar

history on Monday morning during a presentation featuring slides and video. The presentation was led by Marcus, Markovits and Tímea Kerekes, WPA's intern from Hungary. While Marcus and Markovits provided the ancient history of Magyarország, Kerekes gave the participants a look at today's Hungary and its government.

The climax of the week was a Friday night program presented by the students for members of the WPA Board of Directors and other invited guests. Students sang "God Bless America," the Hungarian Himnusz and several Magyar folk songs. A few students recited poetry, the women performed a circle dance and couples danced the *csárdás*.

In her remarks during the program, Chair of the Board Barbara A. House recognized those who helped organize and conduct the Hungarian Heritage Experience. She, WPA National Vice President-Fraternal Endre Csoman and the instructors presented each student a certificate, gift bag and group photo of all those at the camp.

After the students' program, the celebration continued with a barbecue meal featuring chicken, ribs, corn on the cob, *Székely gulyás*, rice and carrot cake. The buffet also included a congratulatory decorated sheet cake courtesy of Branch 8 Johnstown, Pa.

Saturday morning brought farewells, hugs, a few tears and promises to see each other next year. All the students were grateful to William Penn Association for providing a wonderful cultural experience.

As Mary Kelly of Beachwood, N.J., said in her greeting to the guests at Friday's program, it is rare "in America [that] can we learn the Hungarian language, experience the Hungarian foods and learn about the Hungarian culture all in the same place." □

BELOW: The students, instructors and staff of the Hungarian Heritage Experience 2014. (Photo by Alexander Patho)



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It's our way of saying 'thank you'

We would like to express our appreciation to our loyal and dedicated members by offering a **Member Appreciation Guaranteed Issue Special** program to members, their family and their friends. For a limited time, all qualifying member and non-member U.S. citizens may be eligible to purchase valuable life insurance through WPA with **no health questions asked**. You can choose from our Single Premium Whole Life plan or any other permanent life insurance plan currently offered by WPA. To apply for this Member Appreciation Guaranteed Issue Special, complete the form below and return it to Barbara A. Tew, Sales Coordinator, at the Home Office, or call Ms. Tew toll-free at 1-800-848-7366, ext. 120.

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	<u>Single Premium Whole Life</u>	<u>Permanent Life Plans</u>	<u>Single Premium Whole Life</u>	<u>Permanent Life Plans</u>
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41 - 50	\$7,000.00	\$5,500.00	\$6,500.00	\$5,000.00
51 - 60	\$6,000.00	\$4,500.00	\$5,500.00	\$4,000.00
61 - 70	\$5,000.00	\$3,500.00	\$4,500.00	\$3,000.00
71 - 80	\$4,000.00	\$2,500.00	\$3,500.00	\$2,000.00
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Budapest's hottest attraction: A statue of Peter Falk?

*Tribute to American actor
would have Lt. Columbo
scratching his head*

BUDAPEST -- Should WPA members visiting Budapest this month happen to wander up Falk Miksa Street in District 5, they may see a statue that looks remarkably like Lt. Columbo, the television detective played by the late Peter Falk.

Well, that's because it IS a statue of the actor in his famous role, along with his basset hound sidekick, Dog.

In Budapest.

How a tribute to an American television detective of Italian descent costing 14 million forints (\$63,000) ended up in Hungary's capital is a bit of a mystery, one that might even have Columbo scratching his head.

The first clue as to how this all came about is the name of the street where the statue is located.

Miksa Falk was a famous Hungarian politician and journalist who died in 1908. Peter Falk, who died in 2011, shared the same surname, and both were of Hungarian and Jewish ancestry.

But, that's all they share, despite urban legends connecting the two as blood relations.

Then, there is Columbo's popularity. The show was not just a hit in America, but also was quite popular around the world, including Hungary during the Communist era. It remains popular today in reruns.

The most likely reason for the statue, however, is politics. The statue was unveiled in March, just weeks before the general election. At the unveiling, District 5 Mayor Antal Rogán—who also happens to serve as head of the ruling Fidesz-KDNP party's Parliamentary group-- placed



A statue of the late actor Peter Falk, dressed as his most famous character, Lt. Columbo, with the detective's basset hound, Dog, was unveiled earlier this year in Budapest.

himself front and center.

The statue, the work of artist Géza Fekete, was one of many "feel good" projects unveiled around the same time throughout the city.

Officials hoped the statue would entice even more visitors to District 5, attracting both foreigners arriving in Budapest as part of a tranquil river cruise, as well as Hungarians taking a holiday in the city.

Their hopes seem to have been fulfilled, even though there is no sign advising visitors that the sculpture is there. The sculpture is being photographed a lot, since it seems almost everyone likes Columbo. Tourists stop and pose by Falk along the busy street, which leads to the Parliament building and is home to many antique shops.

Dayton Hungarians to host dance

The Old Troy Pike Community Church, in conjunction with the Dayton Festival Club, will be hosting a Hungarian Grape Festival Dance (Szüreti Bál) on Saturday, Sept. 27, at Kossuth Hall, 4475 Old Troy Pike, Dayton. Music will be provided by the George Batyi Gypsy Orchestra and a Hungarian gulyás dinner will be served. For information and reservations, please call either Andy Dobo at 937-426-4714 or Helen Satterfield at 937-452-3978.

University offers Hungarian courses

Cleveland State University will once again be offering several Hungarian language classes during both the Fall 2014 and Spring 2015 school terms. Courses to be offered include Beginning Hungarian I and II, a linguistics course focusing on Central Europe and a culture course about Central Europe. Those 60 and older may be eligible to take a course free of charge through the school's Project 60 program. For more information, contact the Cleveland State University Department of Modern Languages at 216-687-4646 or modlang@csuohio.edu.

Hungarian cooking classes scheduled

If you live in the Detroit area and love Hungarian food but don't know how to make it, then you may want to attend Elizabeth Krajcz's "Cooking with LOVE" classes this fall. The classes are "a wonderful way to preserve our Hungarian heritage," said Judy Mosteller, a member of WPA Branch 18 Lincoln Park, Mich., who is helping to coordinate the classes. The classes will be held on five Saturdays, beginning Sept. 20. Classes start at 9:00 a.m. and end at 2:00 p.m. with each class focusing on different classics of Magyar cuisine. To register and to learn more, contact Ms. Mosteller at Hungariancookingclasses@gmail.com or at 248-763-1617.

If you have news about people, places or happenings in the American Hungarian community that you think would be of interest to our readers, please share it with us. Email information about your "Magyar Matters" to: jlovasz@williampennassociation.org.

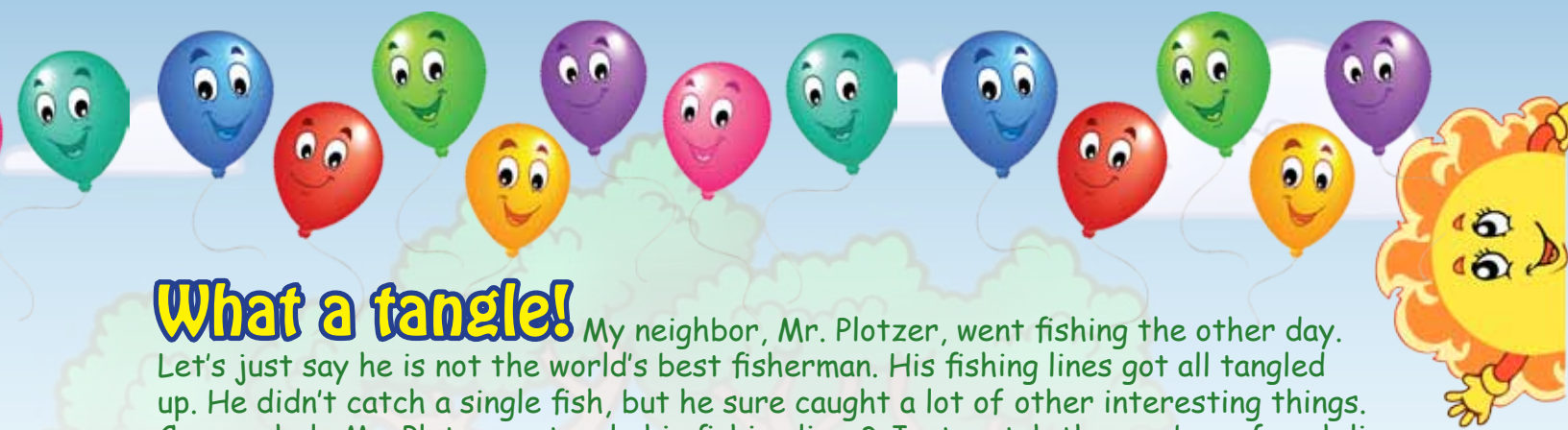
Just 4 Kids

with Gerry D. Clown

Hi, Friends!

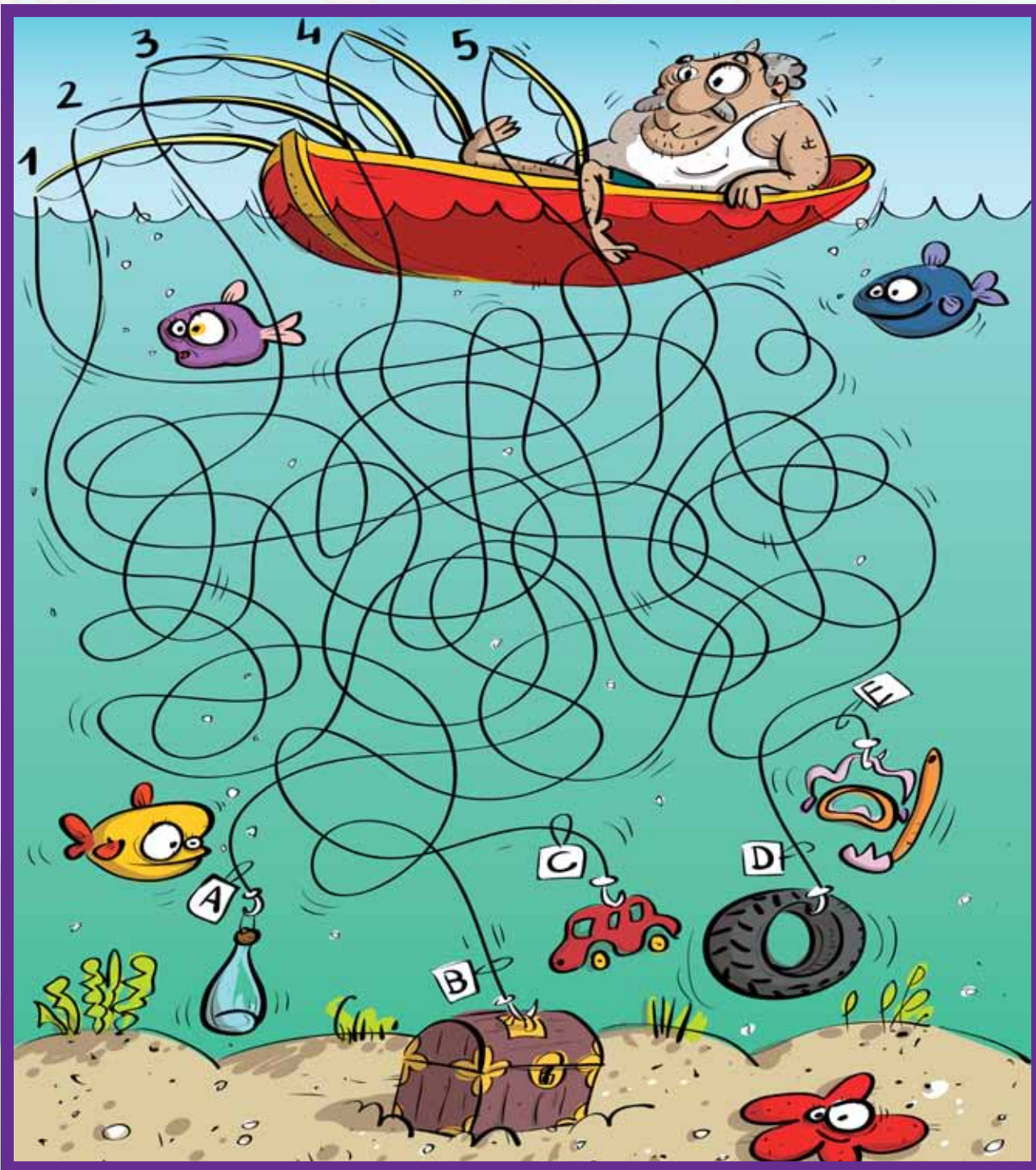
Would you like to go fishing with me? Grandpa clown is taking me fishing with my two friends Joey and Jake. We are going to have a contest to see who can catch the most fish and I want to win. Joey said, "Mumford will catch more fish than me." We will see about that! Did you ever go fishing before? In the box below, draw a picture of your favorite kind of fish. My favorite kind of fish is a clown fish. Clown fish are very bright and happy...like me!





What a tangle!

My neighbor, Mr. Plotzer, went fishing the other day. Let's just say he is not the world's best fisherman. His fishing lines got all tangled up. He didn't catch a single fish, but he sure caught a lot of other interesting things. Can you help Mr. Plotzer untangle his fishing lines? Just match the number of each line to the letter of the object he caught.



Answers: 1-B, 2-A, 3-E, 4-D, 5-C

Branch 14 Cleveland, OH

by Richard E. Sarosi

Summer is going by so fast and fall is just around the corner. This month, I am off to Hungary with other WPA travelers. Photos and stories to follow.

Since my last report, I traveled with Violet and Ernie Sarosi to our neighbors' son's wedding in New Orleans on July 12. We made the trip into a 3,000 mile tour of the southern heartland of the United States.

We visited St. Louis, for a stop at my alma mater, St. Louis University. I had not been there in 34 years.

Next, we traveled to Memphis, but not to see Elvis.

The wedding in New Orleans featured traditional southern hospitality--from the church service at the St. Louis Cathedral on Jackson Square, to the reception, at which the bride and groom left to the tune of "When the Saints Go Marching In" played by a jazz band.

While in New Orleans, we visited with WPA National Director Roger Nagy, who shared with us some great southern dishes and a beautiful night. Thank you, again, Roger.

We also visited Nashville, the casinos in Biloxi, Miss., the Corvette Museum and sink hole in Franklin, Ky., Louisville, and Dayton to visit friends, before heading home to Solon, Ohio.

The 31st Annual WPA Golf Tournament & Scholarship Days July 18 and 19 was a great event...once the rain stopped. Most of the golfers did not mind, took the day in stride and wore their rain gear. We had an enjoyable reception and a delicious lunch. Congratulations to all of the golfers for their determination to play and have fun doing so.

The WPA Hungarian Heritage Experience at Scenic View took place Aug. 3 to 9. I was able to attend the graduation program and meet with former classmates, friends and several 2014 WPA travelers to Hungary. Once again, Emery Marcus and Tamas Markovits provided the students with interesting classes, homework, new words and phrases, Hungarian history facts, songs and



Members of Branch 18 enjoy the branch's trip to Grand Traverse Bay, Mich., this June.

poetry. There were quick lessons in making *csiga* and *palacsinta*, crafts and some pampering (manicures, pedicures, massages). There also was a raffle which supported the WPFA Scholarship Foundation. Delicious Hungarian dishes and desserts were served all week long by Ica and Ursula.

The American Hungarian Federation of Youngstown, Ohio, held its Hungarian picnic on Aug. 10. I attended with my dad, Ernie, and we had a great time enjoying the music and tasty food and meeting friends.

The 13th Annual WPA Picnic-A Great Fraternal Fest will be held Saturday, Sept. 6, at Scenic View. Branch 14 will be sponsoring a bus filled with enthusiasm and good appetites for a fun-filled day. Check with Branch Coordinator Violet Sarosi at 440-248-9012 to see if there are any cancellations.

A note of thanks to Alberta Slusarczyk, friend of Branch 14 member Goldie Simon Szabo. We'll have more to say about this next month.

Be sure to mark your calendars for the Branch 14 family Christmas party to be held Saturday, Nov. 22.

The Officers of Branch 14 would like to say "welcome" to our new members.

Good luck to all Branch 14 student members as they begin the new school term. Study hard--your education is something that no one can take away from you.

Congratulations to all of WPFA Scholarship Foundation grant recipi-

ents. We wish you a successful year of study.

Remember: you can help all of our students with your donations to the WPFA Scholarship Foundation.

In addition, as your children grow into young adults, their juvenile insurance certificates can be converted into adult life certificates when your student reaches the age of 25. Converting their certificates will ensure them of continued WPA insurance coverage into their adult years. They will also continue to enjoy all the fraternal benefits that come with membership in our Association.

The Officers of Branch 14 extend our sympathy to those members who have recently lost a loved one. Our deepest sympathy goes to National Director Anne Marie Schmidt and her family on the passing of her mother, Anna Kertesz, on July 21. Anna was involved with WPA for many years. May she rest in peace.

Get well wishes are being sent to all members who might be feeling under the weather, especially to Branch Coordinator Violet Sarosi who underwent emergency surgery on Aug. 1. She continues to improve and should be ready to attend the WPA Picnic.

Also, get well wishes to Jeff Ward who was recently ill but able to play in the WPA golf tournament.

Gladys Uveges is recovering from surgery and is doing much better.

Please keep all of our members in your prayers.

Happy birthday and anniversary



During their trip to northern Michigan, members of Branch 18 joined other intrepid visitors in an attempt to climb the Sleeping Bear Dunes.

wishes to all branch members and Home Office staff celebrating a special day this month.

PLEASE NOTE: Our meeting time has changed. Our next Branch 14 meeting will convene on Wednesday, Sept. 3, at 7:00 p.m. at The First Hungarian Reformed Church, 14530 Alexander Road, Walton Hills. Adult Branch 14 members are welcome.

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

Branch 18 Lincoln Park, MI

by Barbara A. House

Happy Labor Day. Wasn't this a goofy summer? We either had the A/C going full blast or we thought about turning on the heat.

The best part about this season is the WPA Picnic followed by our wonderful trip to Hungary. We cannot wait to see all our wonderful friends and to make new ones. We will tell you all about the trip when we get home. It's wonderful that we have a few first time travelers. What fun it will be to see everything through their eyes.

Okay, Kathy Megyeri, I will try to write every day.

Your Branch 18 officers con-

ducted our six month audit at the K of C Youth Fundraiser barbeque in July. We found a private corner before dinner. While there, we also celebrated my birthday; thank you everyone for making me feel so special. I've never received so many birthday wishes, gifts and flowers. You are all appreciated and loved.

Our branch trip to Traverse City is now a super memory. Some of us climbed the Sleeping Bear Dunes without having a heart attack or sore muscles. We had a great time. We went to a wine tasting, did some shopping, visited a music box museum, had some more wine, did some more shopping, waded in Traverse Bay, and yes, gambled. It was a super trip.

For next year, I am working on a trip to Mackinac Island. We haven't been there for quite a long time. The island is truly wonderful to visit. I hope you plan on joining us. It will be the third week in June, as usual.

Our next branch trip is to Soaring Eagle on Oct. 21 and 22. Then, we travel to the Firekeepers Casino Nov. 11 and 12. Your cost for either trip is \$95. That includes bus, hotel and many casino perks. Please call me ASAP to reserve your spot.

I hope you noticed the envelope in last month's *William Penn Life*. We wanted to remind you of our wonderful Scholarship Foundation and

our wonderful youth members as they prepare to enter college. With your help, we awarded 177 scholarships this year. Please remember our Scholarship Foundation in your estate planning. We always welcome your tax-deductible donation, no matter how large or small.

Branch 18 resumes our branch meetings on Wednesday, Sept. 3, at 7:00 p.m. We meet at the Hungarian American Cultural Center on Goddard Road in Taylor. Please remember your animal donations: food, blankets, towels, rugs, etc. This no-kill shelter is a very special place.

If you cannot attend the WPA Picnic on Sept. 6, there is something else you might enjoy. The Hungarian American Cultural Center is having a pig roast. I know they would appreciate all the help they can get. We wish them good luck.

Special get well wishes go to Steve Szatmari, Emma Poliska, Olga Wansa, Mary Ann Deri, Teresa Toth, Violet Sarosi and Sandy Stasko. Hope you're all better soon.

Please remember our deceased members and their families in your prayers, especially Anna Kertesz, mother of National Director Anne Marie Schmidt. She fought long and hard. She was a very special woman and devoted William Penn member.

We also pray for Terezia Nemeth Kiss, mother of the Rev. Barnabas Kiss, pastor of Holy Cross Hungarian Catholic Church. We were so pleased to meet her when we visited Hungary.

Remember also Thomas Raiche, Albert Wansa, Eldon Boshoven, Eugene Kovach, and Diane Larsen. May they all rest in peace.

I thoroughly enjoyed Kathy Megyeri's and Maria Schauer's articles in the last *William Penn Life*.

I have been very fortunate to be able to visit with some of our 1956 Hungarian members. I visited individually with Tibor Deri, Tamas Markovits and Laci Lukacs. They had some fantastic stories about their escape to America. I could have sat and listened for hours.

I thoroughly agree with Kathy; you must share your stories. I would hate to think that all those memories, good and bad, will be totally forgotten. Please sit with your family members and share all these experi-

Branch News

ences. Write them down. Don't let them not count as important times in all our lives.

Enjoy this wonderful fall season. There really is still a lot happening to keep you occupied. Remember to bloom where you are planted. Support your branch and all its activities.

Please call me anytime with news or for your insurance needs. My phone number is 313-418-5572.

Branch 28 Youngstown, OH

by Kathy Novak

Can it really be those yellow school buses are back on the roads already? The summer really went by too quickly. All too soon, the leaves will be brightly painted with fall colors.

The WPA Picnic-A Great Fraternal Fest is right around the corner. See everyone there.

What a nice story Maria Schauer shared with our readers last month. These memories need to be written and shared by all those who experienced similar situations while living in Hungary during the war.

Special belated birthday wishes to Mary Vargo, who celebrated with her family at a large family gathering in Columbus. It was nice to talk to her recently and spend time with her son Don and daughter-in-law Barbara at the June picnic in Hiram.

Summer provided so many Hungarian events for everyone to attend. New Brunswick, Toledo, the Akron Hungarian Club, Bethlen Community, St. Ladislaus Church in Lorain, the Hiram Cultural Center, Kennywood Amusement Park in West Mifflin, Pa., and Youngstown all hosted events where Hungarians gathered to share food, music and friendship.

Endre Csoman and his crew did another great job in organizing and hosting the Hungarian Heritage Experience.

Looking forward to hearing all about the WPA trip to Hungary set for later this month.

Get well wishes to everyone not feeling up to par these days. Glad to see Sonny Tollas back at events.

Deepest sympathy to all those who recently lost a loved one. Sincere condolences to National Director Anne Marie Schmidt on the loss



Branches 40 and 349 recently donated prizes for two local fundraisers. Above left, Gabby of the Bridgeport (Ohio) Volunteer Fire & Emergency Department accepts the branches' donation of a wagon and life-size doll. Above right, a representative of the Rape Crisis Services Center in Jefferson County accepts purses donated by the branches for the center's purse auction.

of her mother, Anna Kertesz. She was a longtime active WPA member, serving on the National Advisory Board. She was a true Hungarian and loved by all.

Best wishes to all the birthday and anniversary celebrants.

For information about WPA life insurance, annuities or branch activities, please call Kathy at 330-746-7704 or Alan Szabo at 330-482-9994.

Branch 40 Martins Ferry, OH Branch 349 Weirton, WV

by Joyce Nicholson

Hello from the WPA Branches 40 and 349.

Our branches have seen a need for "Join Hands" projects throughout the year. So, instead of doing just one day of projects in our multi-branch area, we have seen a great benefit to spreading our endeavors throughout the year.

We donated an auction item to the Bridgeport (Ohio) Volunteer Fire & Emergency Department fundraiser held Aug. 24. Gabby from the E-Squad (pictured above) accepted our



donation of a wagon and life-size doll and was grateful to WPA for helping their cause. The department relies on donations and fundraisers to meet their needs.

Also, our branches donated to the purse auction held during a "Girl's Night Out" fundraising event on Aug. 15, benefiting the Rape Crisis Services Center sponsored by the Jefferson County Chapter of the Red Cross. The Rape Crisis Services Center is a new program launched in March of this year. It provides crucial services to rape victims.

It's hard to believe, but Christmas will be here before you know it. Our next branch meeting will be held at 63 Meadow Lane, Wintersville, Ohio, on Sunday, Sept. 21 at 6:00 p.m. We will be discussing plans for our branch family Christmas party.

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

Branch 89 Homestead, PA

by Lisa A. Toth-Maskariniec

Branch 89 hopes everyone is having a very safe and relaxing summer. Enjoy these nice, sunny and warm



Members of Branch 89 enjoy the Third Annual Golf Outing hosted jointly Aug. 10 by the branch and the Steel Valley Rotary Club at the Westwood Golf Club in West Mifflin, Pa.



Ruth Watson, 94, the oldest female member of Branch 89, receives flowers from Branch President John S. Toth Jr. (far left), Branch Auditor Mark S. Maskarinec and Branch Coordinator Lisa S. Toth-Maskarinec.

days while they last. Christmas is just around the corner.

We held our Third Annual Golf Outing at the Westwood Golf Club in West Mifflin, Pa., on Aug. 10. It was a huge success. The weather cooperated, with sunny skies and temperatures in the 80s. For \$90, the golfers received a goodie bag, a day of golf, a hot dog and a drink at the turn, followed by a buffet dinner. And what a dinner it was! Buffet style with chicken, roast beef, pasta and more.

Branch 89 thanks its officers and members for volunteering to make this event a success. Those officers and members in attendance were: President John S. Toth Jr., Vice President Timothy E. Toth, Secretary-Treasurer Ruth Toth, Auditor and Golf Outing Coordinator Mark S. Maskarinec and Branch Coordinator and Auditor Lisa Toth-Maskarinec.

Volunteers came from as far away as Philadelphia to help with the event. Thanks Tim Katona for making the trip. Additional volunteers were Janet and Rudy Phillips, Vera and John Recktoosh and Devon Wittpenn. It was so nice to have so many volunteers--and even more members on the course participating in this event.

Auditor Maskarinec greeted the guests and delivered a brief description of William Penn Association, its history and many benefits. Well done, Mark, especially since you've only been a member for seven years. Your late father-in-law would have been proud of the explanation and

history you delivered.

At the banquet, the branch honored the oldest female member of our branch, Ruth Watson, 94 years young. After asking for the oldest member of our branch, Mrs. Watson stepped up to say she believed she held that distinction. She even mentioned that the person who initially sold her life insurance and an annuity was the late Elmer W. Toth. And, it was discovered that she actually lived within walking distance of Elmer.

President Toth asked Branch Coordinator Toth-Maskarinec to come forward and make the presentation to Mrs. Watson. Mrs. Watson was truly pleased and extended her thanks to all the officers of Branch 89 for this wonderful and unexpected honor.

This was the first year we joined forces with the Steel Valley Rotary to combine our outing with theirs in an effort to attract more golfers. We had 90 golfers and close to 150 banquet guests. What a wonderful example of people working together for a common good.

We extend thanks to Donald and Scott Green for wanting to combine the two outings into one. It worked out beautifully, and all were pleased. A good time was had by all.

We're still receiving donations after the event. Proceeds from our outing were designated for the building and maintenance fund at the First Hungarian Reformed Church of Homestead.

This year marks the church's

110th anniversary. To celebrate this momentous event, the church will be holding a special anniversary service and luncheon on Sunday, Oct. 12. We hope many of our members will attend this special occasion.

For any of your life insurance needs, please call Ruth Toth at 412-872-5022.

Branch 89 would like to thank WPA and its officers for their continued support for our various branch activities. We look forward to seeing many of you at the upcoming WPA Picnic at Scenic View.

Please keep sending us your suggestions for branch outings. We're interested in hearing from you.

Enjoy the end of summer as it won't be too long before the winter coats start coming out and the countdown to Christmas will start.

Branch 129 Columbus, OH

by Debbie Lewis

Hello, all, from Columbus, Ohio! The weather here has been great so far this summer. We hope it will continue through the fall.

Well, here it is September, so most students should be back in school. Drive safe and watch your speed in the school zones.

Besides Labor Day, another holiday this month is Patriot's Day on Sept. 11. It is hard to believe that it has been 13 years since the 9/11 terrorist attacks.

We would like to welcome home two of our branch members, Mar-

garet Leonardo and her son, Jeff, who recently returned from a trip to Hungary.

Don't forget to make plans to attend the WPA Picnic to be held Saturday, Sept. 6, at Scenic View in Rockwood, Pa.

There will not be a program for September at the Hungarian Reformed Church in Columbus.

Our next branch meeting will be held Tuesday, Sept. 2, at 5:00 p.m. at the Hungarian Reformed Church, 365 Woodrow Ave., Columbus.

Mark your calendars for our annual Christmas party to be held Saturday, Dec. 6. We will be mailing out information in November.

We extend congratulations to all those celebrating birthdays, anniversaries and additions to their families. Get well wishes go to all who have been ill or hospitalized. We wish all a speedy recovery.

We also extend our sincere sympathy to all who have recently lost a loved one, especially the family of our member Joseph Nagy.

For all your life insurance and annuity needs, or if you have any news you would like to share, please contact Debbie Lewis at 614-875-9968 or via e-mail at DAL9968@aol.com.

Branch 132 South Bend, IN

by the Branch Officers

The day started out foggy and cloudy, but by the time our Branch 132 annual picnic started, it was sunny and mild.

It was good to see all our friends. There were Theresa and Erv Nowaczewski, Rita and Jim Berta, Carol and Chris Martin, the Bralick's, Branch President Mike Horvath, Michelle and Max, John Burus Jr. and Sr. and families, Sue and Ken Marshall, Don Czajkowski and son, and many members of the ball team. We were happy to have as our guests Alan Szabo and his family.

The food was great with plenty of chicken and sausage. There was chicken left over, which was given to anyone who wished to take some home.

After a great meal and much visiting with friends, everyone helped clean our area; it was left cleaner

than when we came. Thanks to all who helped.

Schools are back in session, so drive carefully in school zones.

Our next meeting will be held Sept. 2 at Martin's Café on Ireland Road.

Have a happy and safe Labor Day.

Branch 226 McKeesport, PA

by Judit Ganchuk

Happy birthday and happy anniversary to all our members celebrating their special day in September!

Please keep all those feeling under the weather in your thoughts and prayers.

We were saddened by the recent death of longtime member, Julia "Grandma" Genes. Our heartfelt prayers go to her friends and family. Mrs. Genes, age 98, passed away Aug. 5, 2014. She was the mother of Branch President and Branch Coordinator Malvene Heyz. Mrs. Genes was a dedicated member of the Association; she raised a loving family and gave much of her time to her church. She was also known as an accomplished seamstress, making the costumes worn by the William Penn Association Magyar Folk Dancers. She was a wonderful mother, grandmother and great-grandmother.

Please pray for the eternal rest of Mrs. Genes and all those members recently departed.

Our branch's monthly meetings will start back up this fall. More info in October.

The William Penn Association Magyar Folk Dancers will be performing at the WPA Picnic-A Great

Fraternal Fest at Scenic View this month. We hope to see you and your kids there on Saturday, Sept. 6.

Branch 249 Dayton, OH

by Mark Schmidt

Very soon, I will be enjoying a glass of Magyar wine as I look out the dining room window of a boat floating down the Danube River past the beautiful Parliament building in Budapest. Yes, Anne Marie and I are going on the WPA's annual trip to Hungary. I'll tell you about it in the next Branch 249 article.

For now, I want to focus on the WPA Picnic at Scenic View Sept. 6. I'm writing this before the picnic, so I hope the weather cooperates and gives our members and friends a beautiful day to enjoy gulyás, pörkölt, kolbász, pastries and the live music. The Chinese auction is always a big hit, and the children's activities are always enjoyed. The fishing event grows each year with more kids trying their luck to catch the big one. But whether you caught a fish, won a basket or ate your favorite pastries, the best part of the day is seeing friends and families of Hungarian heritage just plain enjoying themselves with their fraternal family. It doesn't get any better than that.

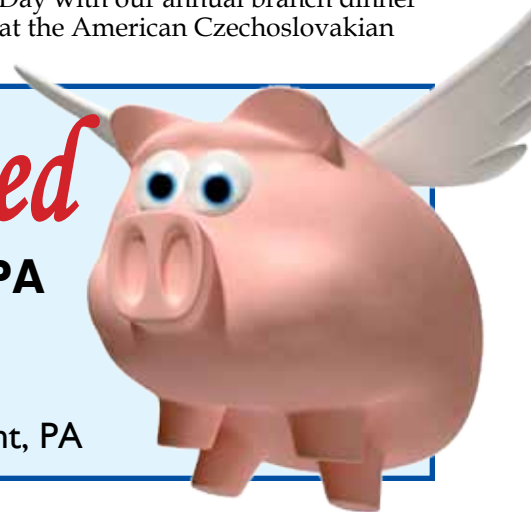
Locally, we enjoyed St. Stephen's Catholic Church's pig roast. The food was delicious, and the youngsters loved all the new children's activities and games.

The following week on Aug. 24, Branch 249 celebrated St. Stephen's Day with our annual branch dinner at the American Czechoslovakian

You're Invited

Branch 296 Springdale, PA BACON ROAST

Sunday, Sept. 28, 1:00 p.m.
Riverside Park, 3rd St., Oakmont, PA





For a Join Hands Day project, Branch 249 donated food to the Northeast Churches Emergency Center. Pictured are (l-r): Jerry Burke, president of the center; National Director Anne Marie Schmidt, Branch President Michele Daley-La Flame; and branch member Karen Kuritar.

Club. The chicken paprikás was wonderful, and the pastries went fast. Many branch members enjoyed the hard work of the dedicated band of ladies who worked in the kitchen. I tip my hat to you.

If this publication gets to you before Sept. 7, try to come to the Magyar Club of Dayton's annual bacon fry that day beginning at noon at Sinclair Park. The club will supply the fixings for the bacon fry. They do ask that you bring a dish and beverage. With Hungarian music playing in the background, Dayton Magyars have an opportunity to continue old friendships and make new ones. If this issue gets to you after Sept. 7, I hope I saw you there!

Branch 249 lost one of our cherished members July 21. Anna Kertesz, past branch president and secretary-treasurer, passed away peacefully one day after her 91st birthday. She touched many lives in that time and truly lived her Hungarian heritage through WPA and the "Music of Hungary" radio program. She will be greatly missed.

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

Get well wishes go out to those

sick or hospitalized. We hope you get better soon.

Best wishes to those with September birthdays and to those celebrating a wedding anniversary, I hope you have many more.

For all your life insurance or annuity questions, contact Anne Marie and Mark Schmidt at 937-667-1211 or Michele Daley-La Flame at 937-278-5970. We will be happy to assist you.

See you at the September events, and I'll tell you all about the trip to Hungary when we get back. Until then....

Branch 296 Springdale, PA

by Mary A. Kelly-Lovasz

It's the return of Branch 296's bacon roast! After about a five-year hiatus, it was time to reactivate this enjoyable event. The date and time are Sunday, Sept. 28 at 1:00 p.m. We've moved it to scenic Riverside Park in Oakmont. True, the new Hulton Bridge is under construction, but please don't let that prevent you from attending. The park is located directly behind Riverview High School, at the end of the Hulton

Bridge. You can park in the school's parking lot, and the pavilion is just a short walk away. Our Branch will provide the soft drinks, bacon, hotdogs and fixings. We ask you to bring a side dish or dessert to share. No alcohol is permitted. I'll bring a crock of my homemade baked beans.

RSVP by Wednesday, Sept. 24, by either calling me at 724-274-5318 or emailing me at mkelly@william-pennassociation.org. This way, we'll know how many to plan for.

Riverside Park is shaded and has tennis courts, a basketball court and a track for you to walk off your meal. The park also has a fun playground for the kids and lots of squirrels who may steal your heart. We certainly look forward to seeing you!

Birthday greetings to each of our members born in the lovely month of September. We also send get well wishes to our members who are recuperating.

Our condolences go to those who have recently experienced the loss of a loved one. May memories of your dear ones carry you through this difficult time.

A number of you have asked about my daughter Leanne's trip to Taiwan and China. I'm happy to report that everyone returned to Pittsburgh safe and sound, with loads of stories and smiles. Undoubtedly, it was a life-changing experience for Leanne.

She and her companions volunteered at an orphanage, delivered much-needed basic necessities to villagers and assisted Taiwanese university students who were teaching the English language to elementary age students.

There was much to see and experience along the way, both meaningful and heartfelt. Leanne and her companions were also able to visit tourist attractions, and it turned out to be wonderful journey and time well spent.

We truly appreciate your thoughts and prayers for everyone's safe experiences and return. You'll never know how much that meant to our family.

Our monthly branch meetings resume on Thursday, Sept. 11, at 7:00 p.m., at King's Family Restaurant in New Kensington, located in the back meeting room. Please join us

Branch News

for a brief meeting and refreshments afterwards.

Call Noreen Fritz, FIC, LUTCF, for your life insurance and annuity needs at 412-821-1837 or contact her by email at noreenbunny.fritz@verizon.net. Noreen is always friendly and extremely helpful.

Until we meet again, stay happy and stay well.

Branch 352 Coraopolis, PA

by Dora S. McKinsey

Fall has arrived, and we here in Pittsburgh really can't complain about the weather lately. We've had warm days and cool nights--perfect weather. Labor Day on Sept. 1 traditionally closes the summer season. Autumn officially begins Sept. 23.

September, of course, is the month we hold our annual WPA Picnic--A Great Fraternal Fest. The picnic is being held on Sept. 6, and each year the number of people who attend increases. If you're in the mood for some good old-fashioned Hungarian music, terrific food and good fellowship, then please try to attend the picnic. There will be a fishing contest again at the lake with everyone hoping to catch "the big one." Hope to see YOU there!

The Flight 93 Memorial is not too far away from Scenic View. It is truly inspirational. Since you will be in the area, please try to stop by the memorial and pay homage to those who sacrificed their lives so that others might live.

Congratulations to those Branch 352 college-bound students who are recipients of a WPA scholarship for the 2014-2015 school year. They are: Ross Lantz; Corey Lazor; Otto Nagengast; Dana Palumbo; Garrett Parsons; Alayna Pirrung; and Katlyn Puskar. Donations to the WPFA Scholarship Foundation ensure that scholarships will continue to be made available to those members pursuing higher education. One way to donate to the Scholarship Foundation is to include the Foundation in your will. It's one way to "pay it forward."

Happy birthday to all those celebrating a birthday this month. May you be blessed with many more and

may all of them be healthy!

We offer our condolences to anyone who has lost a loved one recently.

If you need help with any life insurance questions, whether it is to change a beneficiary or to report a lost policy, etc., please contact me at 412-319-7116 or by email at dmckinsey@hotmail.com. I will be happy to assist you.

Branch 800 Altoona, PA

by Dave Greiner

September brings us Labor Day weekend. Branch 800 salutes all working Americans and hopes all can enjoy a fun and relaxing family gathering this holiday.

Our branch held its annual catered summer picnic in August at Highland Park. It was a great time for all members to enjoy delicious summertime food, share companionship and extend fraternalism.

School is now back in session. We wish all students good luck for a successful school year.

Football season is also upon us. Branch 800 wishes all our local teams good luck. We look forward to Penn State football having a winning season under its new coach, James Franklin. We also wish the Steelers good luck.

Baseball is going strong, and we hope the Pirates can make the playoffs for the second year in a row.

My thanks to all those who have sent me wishes for a happy birthday this month. I, in turn, extend best wishes on behalf of the branch to all fellow members who are also

celebrating a birthday during the month of September.

We in Altoona extend best wishes for all to have a wonderful experience at the WPA Picnic--A Great Fraternal Fest at Scenic View in Rockwood, PA.

Our summer recess comes to an end next month with our branch meeting on Monday, Oct. 13. Don't forget to mark this date on your calendars. All members are welcome. It's a great way to support our branch. Our meeting ends with coffee and donuts.

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

Enjoy the warmth of early September as fall starts Sept. 23. Until next month, go Pirates, Steelers and PSU!

Branch 8121 St. Marys, PA

by Mary Lou Schutz

Our branch held its annual picnic meeting Aug. 7 at Hoss's Restaurant in St. Marys. Members attending enjoyed a meal of their choice from the restaurant's menu, then savored an evening of companionship and conversation.

We held a short business meeting before our meal, during which we reviewed information from the Home Office concerning the awarding of WPA scholarships for the new school year and the Chinese auction to be held at the WPA Picnic on Sept. 6 at Scenic View. Our branch will donate an Americana-themed basket for the auction. Our thanks to Melinda Marconi for volunteering to arrange the basket.

In July, our branch sponsored a hole at the WPA Annual Golf Tournament for the benefit of the WPFA Scholarship Foundation.

We also made a donation to a local charity in memory of fellow branch member Norbert Arnold who passed away earlier this year. We extend our condolences to his family.

Our next branch meeting will be held Thursday, Sept. 4, at 515 N. St. Marys Road, at 7:00 p.m. All adult branch members are most welcome to join us.



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.



Budapest in September

A few days following the WPA Picnic-A Great Fraternal Fest at Scenic View in Rockwood, Pa., the fabled WPA Tour to Hungary (Sept. 13 to 26) will begin. About 30 lucky individuals will have the opportunity to witness the sights, smells and sounds of Budapest. Several interesting festivals and tours will be occurring in and around the "Paris of the East" while our fellow WPA members are there.

They'll also have the opportunity to visit the open air markets scattered throughout the city. Over one hundred years ago, leadership in Budapest decided to close more than 40 small markets and build five much larger and more sanitary market halls. Since that time, other markets have emerged, but the five Great Markets have remained. In the last few decades, each has been remodeled and updated to meet 21st century building code standards.

The September 2014 puzzle is being dedicated to the WPA Hungary Tour participants. I wish I could be there with you. There are 13 clues. Each clue is the name of one of the events taking place in September or one of the markets located in the city.

On a related note, I recently discovered a website that offers a unique and unbiased trove of information concerning Budapest called "Budapest by Locals." It has been around for about ten years. Written in English, this site is well planned and insightful. It should be bookmarked by anyone who is considering a visit to Budapest. Log on at: www.Budapestbylocals.com.

Good luck, and see you Sept. 6 at the WPA Picnic.

Éljen a Magyar,
Lizzy Cseh

Puzzle Contest #108 WINNERS

The winners of our Puzzle Contest #108 were drawn Aug. 4, 2014, at the Home Office. Congratulations to:

Sandra J. Geisel, Br. 26 Sharon, PA
Elena C. Kraepel, Br. 18 Lincoln Park, MI
Sharon K. Roberts, Br. 28 Youngstown, OH
Elizabeth Somogyi, Br. 590 Cape Coral, FL

Each won \$50 for their correct entry.

WPA PUZZLE CONTEST #111 OFFICIAL ENTRY

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

"Budapest in September" Word List

Batthyány	Fény Utca	National Gallop
Belvárosi Piac	Hunyadi Tér	Rákóczi Tér
Chocolate	Klauzál Tér	Szimpla Kert
Fehérvári Uti	Közös Piac	Wine
	Lehel Tér	

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 #111
709 Brighton Road
Pittsburgh, PA 15233

4. Entries must be received at the Home Office by Oct. 31, 2014.
5. Four winners will be drawn from all correct entries on or about Nov. 3, 2014, at the Home Office. Each winner will receive \$50.

In Memoriam

ANNIE KERTESZ
DAYTON, OH - The members of Branch 249 Dayton were saddened by the death of Branch President Emeritus Annie Kertesz who passed away



July 21, 2014, at Spring Meade Health Center at the age of 91.

She was the daughter of the late John and Mary Murin, owners of Gem City Bakery.

Annie began serving WPA at age 16 when she faithfully collected insurance premiums at the homes of members belonging to the Dayton branches of both the Verhovay and Rakoczi Aid Association.

She served WPA for over 75 years as secretary-treasurer and president of Branch 249 and was on the WPA National Advisory Committee, receiving the Illustrious Member Award in 2011.

After the passing of her husband, former National Director Albert G. Kertesz Sr., Annie, with the help of dear friends, was able to keep the "Music of

Hungary" radio program on the air, celebrating over 60 years of beautiful Hungarian music.

She was a member of St. Stephen Catholic Church and was honored in 2013 at the 50th anniversary celebration of the Magyar Club of Dayton as the only surviving charter member.

A woman of deep faith, Annie was devoted to her family, friends and her Hungarian heritage.

Annie is survived by her brother, Frank (Pearl) Murin; children Albert (Linda) Kertesz Jr., Joseph (Judy) Kertesz and National Director Anne Marie (Mark) Schmidt; nine grandchildren, 20 great-grandchildren, and many other loving relatives and friends.

A Mass of Christian burial was held July 25 at St. Stephen Catholic Church with the Rev. John MacQuarrie officiating. Interment was in Calvary Cemetery.

Memorial donations may be made to the William Penn Fraternal Association Scholarship Foundation and St. Stephen Catholic Church, 1114 Troy St, Dayton, OH 45404.

May she rest in peace.

We ask you to pray for the eternal rest of Mrs. Kertesz and all our recently departed members listed here:

JULY 2014

- | | |
|--|---|
| 0001 BRIDGEPORT, CT
Stephen D. Berecz
Anna Bogos
Mattie Minnis | 0044 AKRON, OH
Margaret Angst
Merle E. Lehmer |
| 0008 JOHNSTOWN, PA
Mary Greathouse
Thelma L. Pataky | 0048 NEW YORK, NY
Odiha Smiley |
| 0013 TRENTON, NJ
Louis Botlinger
Romeo Marinelli
George Turgan | 0051 PASSAIC, NJ
Anna Miller
Raymond Taylor |
| 0014 CLEVELAND, OH
Betty Bruce | 0071 DUQUESNE, PA
William R. Kelly
Margaret L. Wadsworth |
| 0015 CHICAGO, IL
Theodore Feifar | 0090 ALLENTOWN, PA
Tibor I. Egervary |
| 0016 PERTH AMBOY, NJ
Margaret Poling | 0098 BETHLEHEM, PA
Lois Nemeth |
| 0018 LINCOLN PARK, MI
Eldon Boshoven
Eugene Kovach
Diane M. Larsen
Thomas M. Raiche
Albert J. Wansa | 0132 SOUTH BEND, IN
Mary B. Jacobs
Irene Price |
| 0019 NEW BRUNSWICK, NJ
Helen Vannostrand
Julia Wisheart | 0216 NORTHAMPTON, PA
Anthony Rezeli |
| 0026 SHARON, PA
Arthur F. Borczon
Margaret E. Whitney | 0226 McKEESPORT, PA
Paul B. Spisak |
| 0027 TOLEDO, OH
Steve G. Benko | 0296 SPRINGDALE, PA
Cecilia Litterini |
| 0028 YOUNGSTOWN, OH
Anne M. Mayors | 0349 WEIRTON, WV
Stephen Pappa |
| | 0383 BUFFALO, NY
Fiona Bilenler
Marilyn Wolbrecht |
| | 0590 CAPE CORAL, FL
Herman Ehrhardt |
| | 0705 MAYVILLE, WI
Rose M. Heimermann |
| | 0723 WORCESTER, MA
Raymond E. Desjean
Leona A. Lebel |
| | 0725 SPRINGFIELD, MA
Mae C. Fulginiti
Ira R. Furr
Rolande L. Scott |
| | 8340 BALTIMORE, MD
Mary A. Harper |

Recipient News

Continued from Page 3

breaking to see the babies there, knowing what they have been through at such a young age. Playing with them was also difficult for me since they all seemed so fragile and delicate. But, I know that even the smallest bit of affection makes a huge difference in the lives of these children.

We visited Little Flower in the evenings, so the daytime left us plenty of time to take in the sights of Beijing. The most spectacular was, of course, the Great Wall. It was a strenuous hike to the top of the section we visited, but it was worth the effort for the breathtaking view. I quite enjoy being able to tell people that I have climbed the Great Wall of China.

A close second to my experience at the Great Wall was our trip to the Forbidden City. The architecture there

was incredible and nearly overwhelming in its scope and beauty. While in Beijing, we also visited the Temple of Heaven, several bustling marketplaces, a silk factory and the Llama Temple, which has been an active Buddhist temple for several hundred years. We sampled a variety of Chinese cuisine as well, ranging from Mongolian barbecue to Shanghai cooking. Needless to say, I'm a lot more skilled at eating with chopsticks now.

My two weeks in Taiwan and China were an adventure I will not soon forget. This was the most gratifying and fulfilling experience of my life, and it has only fueled my desire to continue to travel the world and help those in need. I am very grateful that I had this opportunity, and hope that I may receive such an opportunity again in the future. My thanks again to Branch 296 for its generous support. □

Recent Donations

WPFA Scholarship Foundation

Donations Through Premium Payments JULY 2014

Branch - Donor - Amount

14 - Lois C. Sterrick - \$1.00
 14 - Kathleen Battles - \$10.00
 14 - Ruth E. Scarpelli - \$10.00
 19 - Mary Jane Nagy - \$1.00
 26 - Joan M. Gualtieri - \$1.00
 28 - Albert E. Schmalzried Jr. - \$10.00
 59 - Stephen J. Gall Jr. - \$4.15
 88 - Alexander Zona Jr. - \$2.10
 89 - Carissa R. Debreczeni - \$4.20
 89 - James M. Ujevich - \$10.00
 89 - Veronica A. Ujevich - \$10.00
 129 - Thomas A. Shepard Jr. - \$7.45
 226 - John T. Benedek - \$50.00
 226 - Timothy R. Holtzman - \$1.40
 226 - Carol S. Burlikowski - \$10.00
 226 - Robert W. Serena - \$5.00
 336 - Ernest B. Molnar - \$2.00
 352 - Michele M. Colandene - \$10.00
 352 - John P. McKinsey - \$1.32
 352 - Dora S. McKinsey - \$1.02
 352 - Veronica A. Kochinski - \$5.00
 705 - Sarah J. Michels - \$1.20
 800 - John F. Kenawell - \$3.09
 8036 - Steven W. Savage - \$5.00
 8036 - Leah Yantko - \$4.00
 8036 - Zachary J. Kaider - \$4.00
 8036 - Cathy J. Savage - \$5.00
 8286 - Katherine A. Schaefer - \$5.00
 8340 - Aaron J. Holdsworth - \$10.00
 8340 - Christian D. Sugg - \$10.00

TOTAL for Month = \$203.93

Additional Donations

JULY 2014

Donor - Amount

Mildred DeShields - \$25.00
 WPA Cookbook Sales - \$5.00
TOTAL for Month = \$30.00

Donations In Memoriam JULY 2014

Donor - Amount

(In Memory of)
 William J. Bero - \$50.00
 (Anna Kertesz)
 Andrew & Virginia Bogdanyi - \$30.00
 (Anna Kertesz)
 Etaxservice.com, LLC - \$50.00
 (Albert J. Wansa)
 Michael R. Finchum - \$25.00
 (Jean L. Robertson)
 Ethel F. Fodor - \$50.00
 (Anna Kertesz)
 Gertrud Relle Estate - \$50.00
 (Arpad Sibrik)
 M/M Thomas F. House - \$100.00
 (Anna Kertesz)
 M/M Thomas F. House - \$100.00
 (Jean L. Robertson)
 James KlineBauer - \$100.00
 (Albert J. Wansa)
 M/M Andrew W. McNelis - \$25.00
 (Jean L. Robertson)
 Ferenc Jr. & Candice Relle - \$40.00
 (Arpad Sibrik)
 Richard E. Sarosi - \$25.00
 (Arpad Sibrik)
 Richard E. Sarosi - \$100.00
 (Jean L. Robertson)
 Mary "Molly" E. Sibrik - \$25.00
 (Arpad Sibrik)
 The Theodore M. Mazurek & Jean E.
 Mazurek Revocable Trust - \$25.00
 (Arpad Sibrik)
 M/M John J. Torma Jr. - \$50.00
 (Anna Kertesz)
 Br. 18 Lincoln Park, MI - \$125.00
 (Deceased members Wallace
 Atkins & Lawrence Klimchalk)
 William Penn Association - \$100.00
 (Jean L. Robertson)
TOTAL for Month = \$1,070.00

Donations Received From 31st Annual WPA Golf Tournament & Scholarship Days

Received as of August 10, 2014

Donor - Amount

(In Memory Of, if applicable)
 William J. Bero \$100.00
 (Benjamin Bero)
 Rev. Dr./Mrs. Daniel Borsay - \$25.00
 Carol Burlikowski - \$70.00
 Dave & Judy Chakey - \$250.00
 (Joseph, Mary & Daniel Chakey)
 M/M George S. Charles Jr. - \$100.00
 (Mary E. Jackson)
 Steve F. Charles - \$100.00
 (Mary E. Jackson)
 Dennis A. & Kathy Chobody - \$200.00
 (Our Parents)
 Arlene Csoman - \$100.00
 M/M Endre Csoman - \$100.00
 (Our Parents)
 Joseph Csoman - \$100.00
 (Grandparents)
 Anthony Dodaro - \$40.00
 (Lewis Gingerich & Mike
 Summers)
 Noreen Fritz - \$50.00
 J. Alan Gardocky - \$100.00
 Leo Hannah - \$100.00
 Robert Harbison - \$40.00
 (Lewis Gingerich & Mike
 Summers)
 Jerry A. Hauser - \$100.00
 Carol Ann Horvath - \$150.00
 (Lou Horvath, Branch 14)
 Barbara A. House - \$250.00
 (Jean Robertson)
 Thomas F. House - \$100.00
 (Jean Robertson)
 Edward Houseman III - \$50.00
 (Lewis Gingerich & Mike
 Summers)
 Jack Kelly - \$60.00
 Tim Klodnick - \$10.00
 Nickolas M. Kotik - \$100.00
 (Mike & Mary Kotik)
 Shirley J. Kotik - \$100.00
 (Darrell Seretti & Steve Wolota)
 Alexis Kozak & Family - \$100.00
 (Sandor Yuhás)
 Caroline Lanzara - \$100.00

Ralph Manning - \$100.00
 Thomas E. McKee - \$40.00
 (Lewis Gingerich & Mike
 Summers)
 Andrew W. McNelis - \$100.00
 (Andrew & Maria Vamos)
 Kathryn A. Megyeri - \$100.00
 (In honor of Editor John Lovasz,
 William Penn Life)
 Maria Mozer - \$20.00
 Gregory G. Nagy - \$100.00
 (Donna Nagy)
 Roger G. Nagy - \$100.00
 (Donna Nagy)
 Sarah E. Nagy - \$25.00
 (Donna Nagy)
 James W. Robertson - \$1,000.00
 (My Loving Wife Jean)
 Ernest & Violet Sarosi - \$30.00
 (Kathleen Violet Sarosi)
 Richard E. Sarosi - \$100.00
 (Sister Kathleen V. Sarosi)
 Anne Marie Schmidt - \$100.00
 Mark C. Schmidt - \$100.00
 M/M Mark C. Schmidt - \$50.00
 (Jean Robertson)
 Jim Szobota - \$100.00
 (James & Margaret Szobota)
 M/M John J. Torma Jr. - \$150.00
 M/M John J. Torma Jr. - \$50.00
 (Jean Robertson)
 Paul Varga - \$25.00
 M/M E. E. Vargo - \$100.00
 (Hartman & Vargo Parents)
 Verhovay Home Assn. - \$500.00
 (Deceased members)
 Br. 14 Cleveland, OH - \$100.00
 Br. 28 Youngstown, OH - \$100.00
 Br. 34 Pittsburgh, PA - \$50.00
 (Deceased members of Branch 34)
 Br. 51 Passaic, NJ - \$100.00
 Br. 71 Duquesne, PA - \$100.00
 (Deceased members)
 Br. 88 Rural Valley, PA - \$500.00
 (Deceased members)
 Br. 249 Dayton, OH - \$100.00
 Br. 296 Springdale, PA - \$100.00
 (Deceased members)
 Br. 352 Coraopolis, PA - \$100.00
 (All deceased branch members)
 Br. 8340 Baltimore, MD - \$50.00
 (Deceased members)
TOTAL = \$6,785.00

Our awards lead to far greater rewards



The rewards that come with a higher education are priceless. That's why since 1972 William Penn Association has awarded more than \$2.4 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.

Inside this issue:

WPFA scholarship recipient spreads fraternal spirit in the Far East

The difference between qualified and non-qualified annuities

Golf & 'Experience' recaps & photos

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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