

APRIL 2007

William Penn



Life

*Wishing you
a Blessed and
Happy Easter*

*Boldog Húsvéti
Ünnepeket*

**7th Annual
William Penn Association**

Picnic
A Great Fraternal-Fest

**Saturday, Sept. 15 • Noon-6:00 pm
Penn Scenic View • Rockwood, PA**

All-You-Can-Eat

**Cabbage and Noodles - Paprikas Potatoes - Székely Cabbage - Lecsos Rice
Kolbász - Hot Dogs - Gulyás - Bacon Fry - Coffee - Soda - And More**

For Sale

Palacsinta - Pastries - Lángos - Pogácsa

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

Admission

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

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

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709 Brighton Road
Pittsburgh, PA 15233
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E-mail: jlovasz@williampennassociation.org

William Penn Life



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April cover photo (c) Corbis

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Convention Update

THE GENERAL CONVENTION, the William Penn Association's governing body, will convene Sept. 3 to 5, 2007, in Pittsburgh. In preparation for this important event, WPA members across the country will be gathering in May to elect delegates who will represent them at the Convention.

This month's *William Penn Life* contains information concerning these elections that we believe all members should read. First, turn to Page 9 and read the Notice of Qualifications for Delegates to the 36th General Convention. This notice contains excerpts from the Association's By-Laws, outlining who is eligible to serve as a delegate.

If you wish to serve as a Delegate to the Convention, or if you wish to have your say by voting in your district's delegate election, turn to Pages 10 and 11 of this issue to learn when and where your district's election meeting will be held.

Results of the Delegate District elections will be published in the August issue of the *William Penn Life*.

Last call for bowling tournament entries and reservations . . .

PITTSBURGH -- Final preparations are being completed for the WPA's 64th Annual Bowling Tournament and Scholarship Days to be held May 4 to 6 in Pittsburgh.

The deadline for adult and juvenile bowling entries--as well as reservations for the Barbeque Blowout to be held Saturday, May 5, at the Radisson Hotel Pittsburgh Greentree--is April 11. See the March 2007 issue of the *William Penn Life* for entry and reservation forms.

PLEASE NOTE: Those donating prizes for the Chinese Auction are

asked to bring their prize baskets to the bowling registration table, located in the Radisson Hotel lobby, on Friday, May 4. Please deliver your baskets during the afternoon so our volunteers will have time to set up the prize table for the auction that evening.

We look forward to welcoming our bowlers and guests for this fun, fraternal event.

For more information about the tournament and scholarship days, call the WPA Home Office at 1-800-848-7366.

. . . and for 'Mega-Raffle' tickets

NEW BRUNSWICK, NJ -- Time is running out to buy tickets for the American Hungarian Foundation's "Mega 50-50 Raffle" featuring a grand prize of \$50,000. The drawing will take place Saturday, May 19, during the AHF's 44th Annual Carousel Ball, to be held at the Hyatt Regency Hotel in New Brunswick.

Only 2,000 tickets are available at a cost of \$100 each. In all, 100 prizes will be awarded. Along with the grand prize, there will be one first prize of \$12,500 and one second prize of \$5,000. There will also be two prizes of \$2,500 each, 15 prizes of

\$500 each and 80 prizes of \$250 each. Winners need not be present.

Tickets may be purchased by filling out the ticket application form and submitting it along with a check for \$100. Ticket applications are available by calling the AHF at (732) 846-5777 or by calling the WPA Publications Office at 1-800-848-7366, ext. 135. Only the first 2,000 applications will be honored; all other contributions will be returned.

All proceeds will benefit the AHF and its efforts to preserve and promote the culture, history and contributions of Hungarians in America.

Experience a true taste of Hungary.

- Learn the Hungarian language.
- Enjoy homemade Hungarian food.
- Practice Hungarian traditions.

Sign up today!

Hungarian Heritage Experience Reservation Form

August 5-11, 2007 • Penn Scenic View, Rockwood, PA

Name: _____

Address: _____

Phone: _____ Email: _____

WPA Policy Number: _____

Fee = \$275 per person (includes lodging, meals and instructional materials)

Make check payable to "William Penn Association"

Mail this form and check to:

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

An Open Letter



Who Dun It?

by Bill Bero, National Director

Have you ever attended an affair at the local VFW hall or maybe a function at a church that you are not directly associated with? Yet, you still felt comfortable, enjoyed a great meal and spent time with

people who you may not have known the day before?

Most such events are usually held to promote a specific cause or to raise funds for a worthwhile endeavor.

The success or failure of these ventures appear to have one common denominator: There is an apparent unknown society of dedicated people hidden among the population known only as "Volunteers."

These people--although appreciated by all--tend to work silently behind the scenes in an organized effort to successfully accomplish their tasks (usually requested by another volunteer).

It appears there is a common bond between volunteers. They will not only assist on anything imaginable, but also have an amazing ability to excel at things you wouldn't expect. For example, an electrician might prepare a spaghetti dinner for 100 people to raise funds for the local Little League, or a medical assistant working a 40-hour week may set up tables or scrub floors at a soup kitchen or homeless shelter.

I guess doing things that are out of the ordinary or totally unexpected gives volunteers a deep sense of satisfaction known only to themselves or other members of their society.

Although volunteers never seem to want the recognition they deserve, their actions apparently have a contagious effect on other people. Maybe it is the glimmer in the eyes of volunteers, or the satisfied smiles on their faces, or possibly it's just the fact that they enjoy what they are doing.

The goals and fraternal aspects of the William Penn Association or any other organization would be severely crippled without all of the immeasurable benefits of volunteerism.

May the world never run out of the fuel that feeds the heart of a volunteer.

Fraternally,

Bill

Official Notice

NOTICE OF ANNUAL MEETING OF THE WILLIAM PENN FRATERNAL ASSOCIATION SCHOLARSHIP FOUNDATION, INC.

The next annual meeting of the William Penn Fraternal Association Scholarship Foundation, Inc., will be held Friday, May 4, 2007, at 6:00 p.m. in the Radisson Hotel Pittsburgh Greentree, 101 Radisson Drive, Pittsburgh, PA. The meeting will be held in conjunction with the 64th Annual Bowling Tournament and Scholarship Days, to be held May 4 to 6, 2007, in Pittsburgh, PA.

The meeting is open to all members and we welcome your input into our discussions. Any branch or individual donating a minimum of \$100 is also eligible to vote at the Annual Meeting. Please make your donations payable to "William Penn Fraternal Association Scholarship Foundation, Inc." and send them to Richard W. Toth, National Vice President-Secretary, in care of the Home Office. All contributions, no matter what the amount, will be greatly appreciated.

Since 1972, our Scholarship Foundation has awarded 4,329 grants worth \$1,805,150. The achievements of our grant recipients continually renew our belief that helping today's youth is vital for the future of our society and our world.

Your donations make a difference!

William Penn Fraternal Association Scholarship Foundation, Inc.

Financial Statement as of Dec. 31, 2006

Balance as of Dec. 31, 2005		\$601,904.41
INCOME		
Donations	\$104,351.57	
Bond Interest	28,231.23	
Interest - Checking Account and Money Markets	1,520.17	
Miscellaneous	165.00	
Total Income	134,267.97	
Total	\$736,172.38	
DISBURSEMENTS		
Scholarship Grants		
131 Renewals @ \$500.00	\$65,500.00	
64 New @ \$500.00	32,000.00	
Total Disbursements	- 97,500.00	
Balance as of Dec. 31, 2006		\$638,672.38
ASSETS		
Bonds	\$619,114.00	
Money Market Accounts	17,024.42	
Checking Account	1,875.83	
Accrued Interest Paid on Bond Purchased	583.13	
Miscellaneous Receivables	75.00	
Total Assets as of Dec. 31, 2006		\$638,672.38



Does everyone have a youth term plan?

**\$20,000 Renewable
Term to Age 25
Issue Ages from 0-21
Only \$25/Year**

We're building younger membership and, thanks to you, we are sharing our fraternal benefits with more families. More parents and grandparents are enrolling their younger family members into the William Penn Association. More members are learning about our fraternal benefits: Scholarship plans, based on eligibility; Branch activities; Halloween and Christmas gifts for the younger members; Picnics, Golf and Bowling annual events.

These plans make the perfect gift for children of any age. For a newborn child, these plans offer a gift of love.



For a recent graduate, they can be the start of financial maturity and responsibility. These insurance plans also make great gifts for grandchildren, nieces and nephews.

Come and share the fraternalism friendship with your family members and friends. They'll be glad you did.

Call your local WPA representative or our Home Office to learn more.
We offer many affordable plans for men and women (and boys and girls) of all ages, from 0 to 85.
We enjoy serving our members and their family and friends.

AND DON'T FORGET--The WPA is currently paying 5.25% on our 9-Year Surrender Charge Annuities...a great way to cover your own future. Call for details.

Mark Lantz, Sales Director, 1-800-848-7366, Ext. 134.

Puzzle Contest

Number 22



And the winners are...

We drew the winners of our Puzzle Contest #19 at the Home Office March. I. Thanks to Home Office employees Barbara Tew (left) and Cassie Holmes for their help. Congratulations to:

Frederick J. Kerestesy, Br. 8 Johnstown, PA

Steve Mislav, Br. 28 Youngstown, OH

Helen J. Schenkel, Br. 249 Dayton, OH

Irene E. Surmik, Br. 296 Springdale, PA

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

Easter & Spring

Find the words commonly associated with Easter and Spring hidden below and you could win \$50 in our **Puzzle Contest #22**.

RULES

1. ALL WPA Life Benefit Members are eligible to enter.
2. Complete the word search puzzle correctly.
3. Mail your completed puzzle, along with your name, address, phone number and WPA Certificate Number, to: **WPA PUZZLE #22**, 709 Brighton Road, Pittsburgh, PA 15233.
4. Entries must be received at the Home Office by **May 29, 2007**.
5. Four (4) winners will be drawn from all correct entries at noon on May 31, 2007, at the Home Office.
6. GOOD LUCK!!!

Easter & Spring

Basket	Flowers
Blessing	Fun
Candy	Gardens
Chicks	Grandparents
Cross	Grass
Death	Happy Easter
Dinner	Jesus
Ducks	Rabbit
Easter Sunday	Risen
Egg Hunt	Seeds
Family	

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

Name: _____

Address: _____

Phone: _____

Email: _____

WPA Life Certificate Number: _____

We Guarantee You'll Like This Special Plan

They say that life does not come with any guarantees. With the William Penn Association's 121st Anniversary Year Special, life benefit members of the WPA--as well as non-member U.S. citizens--are guaranteed at least one thing: if eligible, you can purchase additional life insurance from us without evidence of insurability. **No health questions asked.**

The WPA Board of Directors has approved this new **GUARANTEED ISSUE PROGRAM** as a way of celebrating the Association's 121st Anniversary in 2007.

From now **until June 30, 2007**, you may be able to purchase new life insurance without evidence of insurability. You can choose from any permanent life or Single Premium Whole Life plan currently offered by the WPA. Please note that there is a limit of one new insurance policy per person under this special plan.

For this special promotion, the following maximum face amounts of insurance will apply:

Age	Maximum Face Amount
0-55	\$5,000.00
56-65	\$3,000.00
66-75	\$2,000.00
76-80*	\$2,000.00

*Members ages 76 to 80 may apply for Single Premium Whole Life Insurance only.

Any individual who applied for life insurance and has been declined or refused a table rating by the WPA since January 1, 2004, is not eligible for this Guaranteed Issue Program.

To apply for this Guaranteed Issue 121st Anniversary Year Special, please complete the form below and return it to the National President at the Home Office. Or, if you have any questions, please call the office of the National President at 1-800-848-7366, Ext. 121.

GUARANTEED ISSUE 121st ANNIVERSARY YEAR SPECIAL

YES, I am interested in applying for this special insurance program

Name: _____ Date of Birth: _____

Address: _____

Phone: _____ Email: _____ Social Security No.: _____

Plan of Insurance: _____ Smoker / Non-smoker (Circle One)

Are you an existing member of the WPA? YES NO (Circle One)

Return to:

Office of the National President, William Penn Association, 709 Brighton Road, Pittsburgh, PA 15233

Take time to smell the paprika

Tour offers travelers a Summer Adventure in Hungary

YOUNGSTOWN, OH -- Members and friends of the WPA are invited to take a trip that they won't forget: A Summer Adventure in Hungary, June 28 to July 9.

The tour, presented by Magyar Marketing of Youngstown, will take travelers to some of Hungary's most interesting, beautiful and historic sites, including three World Heritage sites: Hollókő, with a village of living traditions; Tokaj, Hungary's world-famous wine region; and the Aggtelek karst region, featuring the largest stalactite system in Europe.

The adventure begins with your arrival in Budapest where you will stay for five nights at the Hotel Erszébet. Over the next several days, you will visit the sites of the capital, Szentendre, the Citadel in Visegrád, Hollókő, the Herend porcelain

factory, Lake Balaton and Kalocsa.

Then, it's off to Lillafüred where you will spend the next four nights at the Hotel Palota. From your base in Lillafüred, you will visit Aggtelek, Tokaj, Debrecen, Hortobágy and Kassa, Slovakia.

On the last full day of the tour, you will enjoy stops at Lázár Equestrian Park to see the famous Lipizzaner horses and at the Royal Palace in Gödöllő before returning to Budapest for one last night. That evening's activities will include a delightful sunset dinner cruise on the Danube River.

If you are interested in joining this tour and do not yet have a valid passport, please keep in mind that it now takes about two months to receive a passport, or one month with expedited service. So, please plan accordingly.

For more information about this exciting tour, please contact Magyar Marketing at 1-800-786-7851. Or, you can check out their website at www.magyardmarketing.com

Hungarian Room Committee awards scholarship grant, elects officers

by John L. Lovasz

PITTSBURGH -- The Hungarian Room Committee of the University of Pittsburgh held their biennial meeting at the First Hungarian Reformed Church in the Hazelwood section of Pittsburgh on March 9.

During the meeting, the events of the past year were discussed at which time it was announced that the Committee has awarded a scholarship grant to Max Walko, a third-year student enrolled at the main campus of the University of Pittsburgh. Mr. Walko has enrolled in a seven-week course in Budapest and will be studying the Hungarian language and culture and the modernization of

Hungary. His post-graduation goal is to work in teaching, international relations or politics in Hungary.

The Committee also held their election of officers for the new term. Elected were: Anthony C. Beke, chairman; Elmer W. Toth, first vice chairman; Joseph Fabri, second vice chairman; Barbara A. House, secretary; Diane M. Torma, treasurer; Maria A. Bistey, controller; Tunde Freiwald, scholarship coordinator; and John L. Lovasz, historian.

Following the meeting, a traditional Hungarian dinner was served to Committee members and guests, which was enjoyed by all.

Experience a true taste of Hungary at our annual camp

PITTSBURGH -- If you have always wanted to learn Hungarian, or if you wish to brush up on your Hungarian grammar, then you should attend the Hungarian Heritage Experience at Penn Scenic View, Rockwood, Pa., Aug. 5 to 11.

Participants will receive a total of 25 hours (or more) of instruction from experienced teachers. The Experience will also take you on a fascinating journey with classmates who have the same desire to explore and share memories and experiences of our common Hungarian heritage.

The program will include Hungarian history, geography, cooking, embroidery, music, dancing, sightseeing and more.

The number of participants will be limited to 25 students. Any adult life-benefit member of the WPA age 16 or older is eligible to attend.

The fee for the week is \$275 per person and includes instruction, lodging, food and instructional texts.

For more information, call Fraternal Director Endre Csoman at 1-800-848-7366, ext. 136.

If you're ready to sign up now, please complete the reservation form found on Page 2 of this issue of the *William Penn Life* and send it--along with your check in the amount of \$275 made payable to "William Penn Association"--to: Hungarian Heritage Experience, William Penn Association, 709 Brighton Road, Pittsburgh, PA 15233.

Welcome to our Fraternal Family

We happily present more of our newest members. If you have a child or grandchild who recently joined the WPA, then send us his or her photograph. We will publish it in an upcoming issue so that all our members can welcome your child into our WPA Fraternal Family. All photos will be published as soon as possible.



LUCIANO J. AMENDOLEA
Branch 28 Youngstown, OH



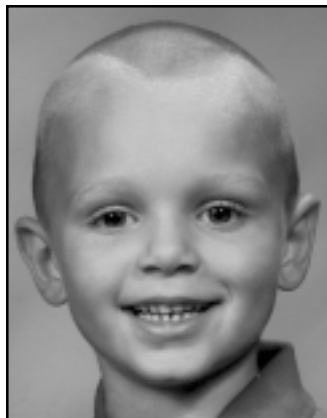
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Branch 34 Pittsburgh, PA



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Branch 249 Dayton, OH



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Branch 352 Coraopolis, PA



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Branch 296 Springdale, PA



RACHEL M. MORVAI
Branch 296 Springdale, PA



GENO VALENTI
Branch 8036 Scottsdale, PA



LANCE & LILY WYTKO
Branch 28 Youngstown, OH

36th General Convention

Notice of Qualifications for Delegates to the 36th General Convention

THE DATES, TIMES AND LOCATIONS for the Delegate District Election meetings have been set. They can be found on Pages 10 and 11 of this issue. In accordance with the By-Laws of the Association, candidates for Delegate or Alternate Delegate must meet the following qualifications:

ARTICLE II - THE GENERAL CONVENTION

Section 205 - Delegates, Alternate Delegates & Elections

SECTION 205.1 - QUALIFICATIONS - Any candidate for Delegate or Alternate Delegate to the General Convention must be an Adult Life Benefit Member of the duly established Delegate District to which his or her Branch is assigned and qualified as follows:

a. Attained age eighteen (18), has been an Adult Life Benefit Member of the Association for at least one full calendar year prior to his or her election as a Delegate or Alternate Delegate, and is a citizen of the United States of America.

b. In the case of life family plans, only the Certificate holder who is the basic insured Member shall have the right to vote at Delegate District meetings or Branch meetings or to hold office.

c. Must not have any business or personal interests which would either be competitive in the sale of life insurance, annuities and similar life insurance products or constitute a conflict of interest in relation to the business operations of the Association.

d. Must not be an employee of the Association or any of its subsidiaries, or an officer appointed by the Board; provided, however, that nothing in this Subparagraph (d) shall prevent the National President, the National Vice President-Secretary, the National Vice President-Treasurer, or the Vice Presidents from serving as ex-officio Delegates if they are otherwise qualified; and provided further, that nothing in this Subparagraph (d) shall prevent Branch Coordinators and Part-time and Special Agents from serving as Delegates if they are otherwise qualified.

e. Must not be a Full-time General Agent, an Agency Manager, or Member engaged in regular business dealings with the Association or any of its Branches or subdivisions wherein he or she derives significant monetary gain or a spouse of any of the foregoing; provided, however, that Branch Coordinators and Part-time and Special Agents are eligible to serve as Delegates if they are not also Full-time Agents, General Agents, Agency Managers, or engaged in business dealings with the Association or any of its Branch subsidiaries wherein they derive monetary gain and if they are otherwise qualified.

f. Must not have any financial obligations to the Association as an employee or as the result of previous employment.

g. Must not have terminated employment with the Association less than one (1) year prior to a Delegate District Meeting; provided, however, that nothing in this Subparagraph (g) shall prevent former Directors, National Officers and National Auditing Committee Members from serving as ex-officio Delegates if they are otherwise qualified.

h. May not be a Member solely by reason of having exercised the non-forfeiture option of his or her Certificate of Life Membership either in the form of Extended or Reduced Paid-Up life insurance.

i. May not be a person who is directly involved in litigation or a written claim against the Association except for claims under a policy of insurance.

j. Must not have been a director, alternate director, officer or employee of any organization similar to or in competition with the Association or a delegate or an alternate delegate to any other fraternal benefit society convention within four (4) years prior to the date scheduled for District Delegate elections; provided, however, that nothing in this subparagraph (j) shall prevent any person from serving as an elected, ex-officio, or Alternate Delegate to the General Convention pursuant to a merger or similar agreement between the Association and any alliance, fellowship, or society in the United States having similar aims to those of the Association.

k. Must have been a member of the same Branch for at least an uninterrupted one (1) year period prior to the Delegate District election; provided, however, that this requirement shall not apply to a Life Benefit Member who has transferred from one Branch to another in accordance with Section 107.5.

SECTION 205.8 - CERTIFICATION OF DELEGATES ELECTION AND PUBLICATION - The names of the Delegates and Alternate Delegates elected, together with the names of the ex-officio Delegates to the General Convention, shall be published in the official publication of the Association in the issue preceding the Regular Session of the General Convention. Such listing shall constitute an official list of Delegates and Alternate Delegates for the next Regular Session of the General Convention, and upon the election and qualification of Delegates to the General Convention, the term of office of previously elected Delegates shall cease. The aforesaid publication shall be deemed sufficient notice to all Members, Delegates and Alternate Delegates.

ARTICLE XIV - OFFICIAL PUBLICATION; NOTICES

Section 1402. Any notice to the Members or officers of the Association required to be given, including convention calls, elections, changes to the Charter or By-Laws, shall be made in such official publication, and such notice shall have the same effect as though given personally in writing. Placing a copy of such official publication in the mail to the last known address of any Member shall be sufficient service of such notice to him or her. An affidavit by the National Vice President-Secretary certifying that such official publication was mailed to each Member on the mailing list shall be filed with the minutes of the Board at its next meeting after publication of such notice.

Section 1403. In addition to the notice provided for in Section 1402, notices to Members at Branches or Delegate Districts may also be given, when authorized by the Board, National President, or National Vice President-Secretary, by publication of such notice in a newspaper of general circulation in the municipality or area where each Branch is located.

36th General Convention

DELEGATE DISTRICT ELECTION MEETING SCHEDULE

District	Branch	Branch Location	Delegates	District Chairman	Election Meeting Date, Time and Location
01	0525 0005	Los Angeles, CA Phoenix, AZ	1	Schorlis J. Gotz	May 6, 1 p.m., Southern California Hungarian Club, 992 W. San Bernardino Ave., Rialto, CA
02	0001	Bridgeport, CT	4	William J. Bero	May 1, 7 p.m., Bessemer Center, 2200 North Ave., Bridgeport, CT
03	0590	Cape Coral, FL	2	Michael F. Tomcsak	May 2, 1 p.m., Harbor Heights Yacht Club, 2530 Harbor Drive, Charlotte Harbor, FL
04	0015 0024	Chicago, IL Chicago, IL	2	Laslo Corba	May 6, 1 p.m., St. Stephen King of Hungary Church, 2015 W. Augusta Blvd., Chicago, IL
05	0705	Mayville, WI	1	Timothy Lippert	May 6, 7 p.m., Iron Ridge Inn, Iron Ridge, WI
06	0132 0127 0209 0278	South Bend, IN Joliet, IL St. Louis, MO Omaha, NE	4	Frank J. Wukovits, Jr.	May 8, 5 p.m., Branch 132, 2120 S. Miami St., South Bend, IN
07	0720 0723 0725	Dedham, MA Worcester, MA Springfield, MA	4	William S. Vasvary	May 14, 7 p.m., Ken's Steak House, 95 Worcester Road (Rte. 9), Framingham, MA
08	0018	Lincoln Park, MI	5	Barbara A. House	May 15, 7 p.m., Amer. Hungarian Reformed Church, 9100 Allen Road, Allen Park, MI
09	0019	New Brunswick, NJ	2	Evelyn B. Bodnar	May 6, 12 p.m., Bayard St. Presbyterian Ch., 22-A Bayard & Joyce Kilmer, New Brunswick
10	8286 8340 0023	Philadelphia, PA Baltimore, MD Pocahontas, VA	1	E. E. Vargo	May 1, 6 p.m., Courtyard Marriott, 805 Russell Ave., Gaithersburg, MD
11	0013	Trenton, NJ	1	Anthony C. Beke	May 1, 7 p.m., Hungarian Reformed Church Hall, 105 Grand St., Trenton, NJ
12	0016	Perth Amboy, NJ	1	Frank C. Hrabar, Jr.	May 10, 7:30 p.m., 127 Aberdeen Road, Aberdeen, NJ
13	0051	Passaic, NJ	1	Ernest J. Mozer, Jr.	May 12, 12 p.m., Amer. Hungarian Citizens League, Inc., 21 New Schley St., Garfield, NJ
14	0026 8114	Sharon, PA Clarion, PA	1	Geraldine B. Davenport	May 13, 1 p.m., 1309 Barkeyville Road, Grove City, PA
15	0048 0383	New York, NY Buffalo, NY	2	Stephen J. Varga	May 13, 11:30 a.m., St. Stephen's of Hungary Church, 408 East 82nd St., New York, NY
16	0014	Cleveland, OH	6	Caroline H. Lanzara	May 2, 7:30 p.m., First Hungarian Reformed Church, 14530 Alexander Rd, Walton Hills, OH
17	0129 0010	Columbus, OH Barton, OH	1	Margaret H. Boso	May 9, 7 p.m., Hungarian Reformed Church, 365 E. Woodrow Ave., Columbus, OH
18	0249 0025	Dayton, OH Beckley, WV	1	Anne Marie Schmidt	May 8, 6:30 p.m. St. Stephen's Catholic Church Hall, 1114 Troy St., Dayton, OH
19	0027 0044 0189	Toledo, OH Akron, OH Alliance, OH	3	Robert A. Ivancso	May 12, 12 p.m., Timbers Bowling Lanes, 1246 Conant St., Maumee, OH

36th General Convention

DELEGATE DISTRICT ELECTION MEETING SCHEDULE

District	Branch	Branch Location	Delegates	District Chairman	Election Meeting Date, Time and Location
20	0028	Youngstown, OH	2	Katherine E. Novak	May 1, 7 p.m., Grand Buffet, 7690 Market St., Youngstown, OH
21	0800	Altoona, PA	1	Robert M. Jones, Jr.	May 1, 7 p.m., Our Lady of Lourdes Religious Center, 873 - 27th St., Altoona, PA
22	0352	Coraopolis, PA	2	George S. Charles, Jr.	May 12, 10:00 a.m., William Penn Association, 709 Brighton Road, Pittsburgh, PA
23	0071	Duquesne, PA	1	Gail E. Nagy	May 1, 6 p.m., Nagy Residence, 1104 Burns Ave., Duquesne, PA
24	0336 8075 0009 0174	Harrisburg, PA Wilkes Barre, PA Hazleton, PA Scranton, PA	2	Charles S. Johns	May 6, 4 p.m., Verhovay Home Assoc. #336, 1012 S. 29th St., Harrisburg, PA
25	0089	Homestead, PA	3	Elmer W. Toth	May 12, 1 p.m., First Hungarian Reformed Church, 416 Tenth Ave., Munhall, PA
26	0008 0059	Johnstown, PA Windber, PA	2	Sandor J. Yuhas	May 3, 7 p.m., 340 Seneca Trail, Davidsville, PA
27	0226	McKeesport, PA	2	Malvene C. Heyz	May 6, 2 p.m., McKeesport Hung. Reformed Church, 101 University Dr., McKeesport, PA
28	0076	Philadelphia, PA	1	J. John Tokar	May 11, 7:30 p.m., Danube Swabian Assoc. 1227 Southampton Rd., Philadelphia, PA
29	0159	Phoenixville, PA	1	Caroline B. Varner	May 12, 2 p.m., Varner Residence, 61 John Glenn Dr., Phoenixville, PA
30	0034	Pittsburgh, PA	2	Andrew W. McNelis	May 6, 4:30 p.m., American Hungarian Social Club, 120 Flowers Ave., Pittsburgh, PA
31	0296	Springdale, PA	2	Ronald S. Balla	May 10, 6 p.m., VFW Hall 1151 Pittsburgh Street, Springdale, PA
32	8014 8019 8020	Pittsburgh, PA Pittsburgh, PA McKees Rocks, PA	1	Nickolas M. Kotik	May 6, 2 p.m., 1350 Fifth Ave., Coraopolis, PA
33	0088 0248 8121	Rural Valley, PA Monaville, WV St. Marys, PA	1	Dennis A. Chobody	May 12, 8 p.m., WPA Branch 88 Social Hall, Main Street, Rural Valley, PA
34	0349 0040 0310 8036 8164	Weirton, WV Martins Ferry, OH Lynch, KY Scottsdale, PA Steubenville, OH	2	Charlene F. Kinder	May 6, 1 p.m., Holiday Inn, 350 Three Springs Dr., Weirton, WV
35	0216 0090 0098	Northampton, PA Allentown, PA Bethlehem, PA	2	Robert Kovach	May 6, 1:30 p.m., 215 Mervine St., Pottstown, PA

ANNUAL ACTUARY'S REPORT

Safe and Sound

WPA continues to render a truly valuable financial service to members

by Robert E. Bruce, FCA, MAAA

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

The year 2006 continued the Association's long history of successful and profitable operations. Unassigned funds and insurance totals again reached record levels. William Penn Association continues the policy of returning to the members the highest possible benefits consistent with safety.

Unassigned funds reached a new high level at \$26,330,000. The net gain on operations after dividends was \$380,000 in 2006, representing 39 consecutive years of profits. The officers and directors deserve great credit for management skills. The major lines of business, life and annuity, were again profitable. This is a fine record. The members should feel very proud of WPA and its financial strength to guarantee their benefits.

Assets at \$192,030,000 continue to be valued very conservatively, are of very high quality and fully comply with the strict standards of the National Association of Insurance Commissioners. All members can continue to have confidence that the assets standing behind their policies are sound and will provide the required funds when needed.

The solvency ratio at December 31, 2006 continues to be very strong at 115.89%. This means that the Association held \$115.89 of admissible assets behind each \$100 of liabilities as a safeguard and guarantee to all members that the benefits promised in the certificates will be paid when due. The Association enjoys a stronger safety margin than most of the very large companies. This strong safety margin will continue for the benefit of all members, even into the next generation.

The Association enjoyed a very favorable year

from investments. The net rate of return on mean assets was 5.96%, which supports the generous rates paid to members. During 2006, the Association earned net investment income of \$11,136,000 after deducting all investment expenses. Investment income exceeded requirements by \$4,425,000 in 2006. Excess interest continued to be the most important profit source to the Association. It is significant to note that interest earned, over and above that required, again increased in 2006 notwithstanding declining yields in the marketplace.

In addition to the excellent investment returns, it is worth noting that the Association maintains \$2,940,000 in Security Valuation Reserves to guard against adverse fluctuation in investments. The members' assets are well protected by this strong safety fund.

The Association has set aside \$159,574,000 of life, annuity and A&H reserves, deposits and claims for future payments to members. Management continues its prudent and conservative practice of setting aside sufficient funds with which to meet all known and contingent liabilities. William Penn Association is doing an outstanding job of managing the members' funds.

An important index of service to members is the total amount paid to members. During 2006 the Association paid the significant amount of \$18,118,000. A summary of these payments to members for the past two years is as follows:

ITEM	2005	2006
Death Claims	\$1,792,000	\$1,909,000
Matured Endowments	101,000	90,000
Emergency Cash Surrender Benefits	657,000	536,000
Payments to A & H Certificates	55,000	67,000
Annuity and Old Age Benefits	10,610,000	10,778,000
Excess Interest on Funds to Member's Acct.	4,436,000	4,395,000
Dividends	310,000	343,000
Benefits to Members	\$17,961,000	\$18,118,000

WPA is rendering a truly valuable financial service to members.

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

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

- (4) are computed on the basis of assumptions consistent with those used in computing the corresponding items in the annual statement of the preceding year end with any exceptions as noted below; and
- (5) include provision for all actuarial reserves and related statement items which ought to be established.

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

Subscribed and sworn to before me
this 8th day of February 2007
Virginia S. Kiddle, Notary Public.



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

WILLIAM PENN ASSOCIATION 2006 ANNUAL STATEMENT FINANCIAL REPORT

ASSETS

Bonds	\$177,401,624
Stocks	7,038,725
Mortgage Loans	204,210
Real Estate	965,097
Cash and Short-Term Investments	2,608,087
Certificate Loans	995,653
Accrued Investment Income	2,780,657
Electronic Data Processing Equipment & Software	10,156
Premiums Due and Uncollected	26,534
Total Admitted Assets	\$192,030,743

LIABILITIES, SPECIAL RESERVES & SURPLUS CERTIFICATE RESERVES

Life, Annuity and Accident & Health Policy Reserves	\$152,487,000
Liability for Deposit-Type Contracts	6,591,280
Life and Accident & Health Claim Reserves	135,236
Provision for Refunds Payable in Following Calendar Year	360,000
Premiums Paid in Advance	479,707
Officials' Retirement Program	1,632,437
Interest Maintenance Reserve	1,922,860
General Expenses and Taxes Due or Accrued	53,180
Asset Valuation Reserve	1,016,884
Trust Account	498,925
Other Liabilities	523,682
Total Liabilities	\$165,701,191
Unassigned Surplus	26,329,552
Total	\$192,030,743

INCOME

Premiums & Annuity Considerations	\$10,187,340
Net Investment Income	11,135,531
Amortization of Interest Maintenance Reserve	193,202
Miscellaneous Income	85,347
Total Income	\$21,601,420

OUTGO

Life Benefits Paid, Including Dividends	\$ 2,944,550
Annuity and Pension Benefits Paid	10,782,460
Interest on Funds to Members' Accounts	4,395,146
Increase in Aggregate Reserve for Life, Annuity and Accident & Health Certificates	(1,579,000)
Commissions on Premiums & Annuity Considerations	352,136
General Operating and Fraternal Expenses	4,185,776
Insurance Department Licenses, Taxes & Fees	140,232
Total Outgo & Reserve Increase	\$21,221,300
Net Gain from Operations after Refunds to Members	\$380,120

RECONCILIATION

Net Gain from Operations	\$ 380,120
Realized Gains (excluding transfers to the IMR)	493,763
Net Income	\$ 873,883
Unassigned Funds as of 12/31/05	25,036,355
Change in Unrealized Gains	(249,057)
Change in Nonadmitted Assets	103,182
Change in Asset Valuation Reserve	565,189
Unassigned Funds as of 12/31/06	\$26,329,552

The Hungarian Kitchen™

with Főszakács Béla

Healthy recipe substitutions



FÁRAD JON BE A MAGYAR KONYHÁBA.

This month marks the four-year anniversary of The Hungarian Kitchen. It doesn't seem like a long time when you're having fun with food. The HK has come a long way and will go even further in the next two months. By June we will be online where you may enjoy more recipes, tips, articles and food information. The website will give you an opportunity to contact Chef Vilmos and me with comments or questions you may have about Magyar cuisine. I'll keep you informed as we get closer to our first time on the web.

My schedule has been very full this year at Harvard, and with the upcoming General Convention, it will get

much busier. I will be at the Convention as I am a member of the National Auditing Committee. I will also be at the WPA Picnic-A Great Fraternal-Fest in September once again with the Hungarian Kitchen Booth where you can enjoy fine samples of Hungarian food prepared by yours truly Chef Bela. Look for more details in upcoming installments of The HK and on our new web page.

The one event I will not be attending this year is the Hungarian Heritage Experience at Penn Scenic View. Time constraints don't allow me to fulfill all the obligations I planned back in January. I know all those who attend will have a great time. If you want to have fun while going totally Magyar, you should consider signing up for the Heritage Experience to be held in August.

Let me also mention the Bowling Tournament in Pittsburgh May 4 to 6. Please support the tournament as all proceeds benefit the scholarship fund. I still have cookbooks to sell for \$20, which includes postage and handling. Send your orders to William Vasvary, 190 Fern Ave., Rye, NH 03870. Once again, all proceeds benefit our wonderful scholarship foundation.

Here is the trivia question of the month: **When and where did the modern era of fast food begin?** The answer awaits you at the end.

Last month, we explored ways to start a healthy lifestyle by reading

labels, cutting portion sizes and watching what we eat. Remember: if you can't get fresh, get frozen and use canned products as a last resort because most are high in sodium.

If you don't cook but like to eat, then the column last month was for you and hopefully helped you out. For those who cook and love the kitchen, this month we will learn about great recipe substitutions you can make to decrease or replace salt, sugar, fat and high fat meats.

By decreasing **fat** you are also lowering calories, so you will feel much better. A simple way to reduce the amount of shortening, butter or margarine is to use one-quarter less than called for in the recipe. For instance, if your recipe calls for one cup, use three-quarters of a cup instead. You can also try using substitutes. If the recipe calls for one-quarter of a cup of shortening, why not try three tablespoons of **healthy oil**, like **canola** or **olive**? In fact, you could even use equal amounts to

Culinary Corner

When using a microwave oven for vegetables, cut them all the same size then use the highest power setting when cooking. The faster the veggies cook, the more nutrients they will retain making for a healthier and tastier meal.

CHEF'S TIP #45

To work more efficiently in the kitchen, pre-measure your ingredients and put them in the order of their use in the recipe before you start cooking. The French term for this is "mise en place" which translates to "setting in place" or "everything in place."

replace the butter, lard or shortening the recipe calls for. If you want to replace half the butter in a recipe, you can use **applesauce** or **lekvár** (prune butter) and it will even have a lot more taste and flavor.

Skim milk or **soy milk** (a non-dairy product) can replace whole milk and the fat that comes with it. Soy milk is pretty versatile in the kitchen and in cooking. Compared to whole milk, soy milk has less fat, fewer sugars, the same protein, but more minerals. Sour cream is easily replaced with a **plain or fat-free yogurt**. Since yogurt is not heat stable, remember to add it toward the end of the recipe. Yogurt also makes a great topping for a baked potato!

To replace whipping cream, try a **non-fat whipped topping** you can find in your frozen food section at the market. You could also try a **non-dairy topping** on fresh fruit or when making light desserts.

Whole eggs can be replaced by **egg whites**. Just substitute two whites for every whole egg in the recipe

Whole fat cheese can be reduced by using the **50%-less fat or skim milk cheeses** that come in various flavors.

When frying foods, don't use butter, shortening, oil or margarine. Instead, try a healthier option like **Pam cooking spray, water, broth, soup stock** or even better a non-stick frying pan.

Instead of frying, you could even substitute another cooking method like baking, broiling, grilling, poaching, roasting, boiling or stir frying. Or, you can even use a microwave oven.

Instead of using any canned fish packed in oil, try the **water packed** version or fish in the pouch pack.

Try **leaner meat**, like ground beef,

skinless chicken breast, reduced-fat hot dogs, turkey burgers and even meat substitutes, like soy burgers or veggie burgers.

Last, but not least, it's a good idea to **reduce or replace salt**. You can reduce by half the amount of salt in any recipe, or cook without using salt, and forget salt entirely as if it doesn't exist. **Salt substitutes** are not the same and you probably will wind up using more, which defeats the purpose of using it in the first place.

Herbs, spices, spice mixes, juices and flavored vinegar will add more flavor when used in place of salt. Try to avoid seasonings high in salt, like ketchup. Instead, try the **salt-free version, chili sauce, bouillon cubes, barbecue sauce** or the very popular **Worcestershire sauce**.

Congratulations to all of you! The recipes I chose this month are healthier versions of some very popular items we love to eat, so enjoy them.

Trivia Answer: In 1902 in the city of Philadelphia, Joe Horn and Frank Hardart opened the first automat, which at that time was considered fast food. They offered the freshest and best coffee (Horn & Hardart), fresh baked pies and food in a fast vending and cafeteria style environment. Ten years later they opened another at Broadway and 13th in New York City.

Have a great month.

*Jó étvágyat
Főszakács Béla*

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

Savory Spotlight

CURRY is a class of dishes or type of cooking that requires gravy to complete the dish. Curries are gravy-based dishes found in Southeastern Asia. CURRY POWDER is an invention from British colonials who wished to make a spice blend that could be stored and brought back to England to share the taste with family and friends. The powder comes in two styles: "standard," which is mild in taste; and "madras," which is hotter. The word "curry" is thought to come from the Tamil "kari," meaning "sauce over rice." Curry leaves come from a fast-growing shrub and are a main ingredient of South Indian and Sri Lankan dishes. The leaf itself looks like a lemon leaf that is bright green with a very pungent flavor. CURRY PASTE is made by combining ground fresh curry leaves with "ghee" known as clarified butter. It is best stored in an airtight container to keep its flavor pungent.

Practical Pointer

When you're reformulating a recipe to increase the amount of portions, make the entire recipe, but adjust the seasonings last. Taste first then adjust the dish accordingly. By doing this, you won't over season your food and have a dish that is seasoned properly for its portion size.

If there's a topic you would like to see covered in *The Hungarian Kitchen*, or if you have any comments, questions or other suggestions for Chef Béla, then please write to the chef at:

William Vasvary, 190 Fern Ave., Rye, NH 03870

Or, you can write to:

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

RECIPES

Low-Fat Chicken Paprikas

- 1 whole chicken, cut into 8 pieces
- ½ teaspoon black pepper
- 1 tablespoon low-fat butter
- 1 large onion sliced into rings
- 2 cloves garlic minced
- ½ cup hot water
- 1 tablespoon Hungarian paprika
- ¼ teaspoon chicken-flavored bouillon
- 1 cup plain non-fat yogurt
- 1 tablespoon flour
- 3 cups cooked wide egg noodles
- Vegetable cooking spray

Wash the chicken parts and pat dry with paper towels. Sprinkle the black pepper over the pieces and set aside. Spray a large skillet with vegetable spray then add the low-fat butter. Melt the butter over medium heat then add the chicken cooking for 5 minutes. The chicken should be brown on both sides. Add the onion and garlic and continue to cook. Mix the hot water, paprika and bouillon then pour into the skillet. Bring to a boil then reduce heat and simmer for 30 minutes. Remove chicken and onions from skillet and keep warm. Combine the yogurt and flour mixing until smooth. Stir the yogurt mix into the skillet and cook until the mixture thickens a bit. Place the hot noodles on a serving platter. Arrange the chicken and onions on top of noodles and pour the sauce evenly over the whole dish. Serve with a crusty rye bread.

Low-Fat Chicken and Vegetable Stew

- 2 teaspoons olive oil
- 1 lb. skinless, boneless chicken breast cut into one-inch pieces
- 1 cup chopped rutabaga
- 2 medium carrots, chopped
- 1 cup chopped turnip
- 2 garlic cloves, crushed
- 1 cup no-salt tomato sauce
- 1 teaspoon thyme
- 1 teaspoon oregano
- Freshly ground black pepper to taste
- 1 cup fat-free low-salt chicken broth
- OR 1 cup fresh chicken stock

Heat oil in a large pot or Dutch oven then add chicken pieces and cook until white. Add the chopped vegetables and garlic, stir well, and cook for two minutes. Add the chicken broth or stock, tomato sauce, herbs and black pepper. Stir well and simmer for 20 minutes or until the veggies are tender. Serve hot with a crusty rye bread to your guests.

Light Fried Fish

- 6 ounces Melba toast crumbs (Use a food processor to make crumbs)
- 2 tablespoons canola oil
- 3 large egg whites
- 1 tablespoon mustard
- 2 teaspoons fresh thyme, minced
- ¼ teaspoon granulated garlic
- 4 fish fillets, 6 oz. each
- 1 lemon cut into eighths
- Salt and pepper to taste
- Vegetable Spray

Preheat the oven to 450 degrees. Cover a baking sheet with foil then place a wire rack on top of the foil. Spread the Melba toast crumbs in a shallow baking pan and toss with the oil. In a small bowl whisk the egg whites, mustard, thyme and granulated garlic all together. Wash the fish fillets and pat dry with paper towels. Then season with any spice you choose. Dip a fillet into the egg white mixture then coat with some Melba crumbs. Using a piece of plastic wrap, put the fish on one half of the wrap and fold over the other half covering the fish. Press down lightly to make the crumbs stick to the fish. Repeat the whole process until all the fillets are covered in crumbs and ready for the oven. Lay the fish on the rack and spray with vegetable oil. Bake for 12 minutes or until the fish is golden brown, then serve with lemon wedges and salt-free ketchup.

Light Mashed Potatoes

- 3 lbs. potatoes, peeled and cut into one-inch chunks
- 9 ounces 2% milk, warmed
- 1½ tablespoons unsalted butter, melted
- 1/3 cup low-fat sour cream
- 1 teaspoon salt
- Ground black pepper
- Granulated garlic

In a small pot, place the potatoes and salt. Add water covering potatoes by one inch. Bring to a boil then simmer until potatoes are cooked enough to mash. Drain potatoes and mash until you get the consistency you want. Stir in the milk and melted butter using a spoon. Fold in the sour cream then season with black pepper and garlic.

Light Lemon Pound Cake

- Vegetable baking spray
- 1 cup + 1 teaspoon all-purpose flour
- ¼ teaspoon baking powder
- 2/3 cup sugar
- 1/3 cup butter
- 3 large egg whites
- 1 large egg
- 1½ teaspoons grated lemon rind
- 1 teaspoon lemon extract
- 2/3 cup low fat vanilla yogurt

Preheat your oven to 350 degrees. Coat a loaf pan with the baking spray and dust with a teaspoon of all-purpose flour. Spoon the cup of all-purpose flour into a small mixing bowl and combine with the baking powder. Mix well then set the bowl aside. In another bowl place the sugar and butter, then beat with a mixer until very fluffy. Add the egg whites and the egg, beating well after each addition. Beat in the lemon rind and the extract. Add some of the flour mixture then some of the yogurt alternately, ending with the flour mixture. Mix well after each addition. Put the batter into the loaf pan and bake for 45 minutes or until a toothpick inserted comes out clean. Cool in the loaf pan then remove and finish cooling on a wire rack. Slice cake and top with fresh fruit or serve plain to your guests.

Eligibility Rules for Year 2007 Scholarship Grants

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

- a) The **student** applying for a scholarship grant must be an individual Life Benefit Member of the William Penn Association for four (4) years which became effective January 1, 2003. A Life Benefit Member is an individual who is insured for life or endowment benefits.
- b) On both renewal and new applications, **the applicant must be the child or grandchild of a life benefit member of the William Penn Association in good standing.** For the 2007 school year, the parent/grandparent must be a Life Benefit Member for at least four (4) years as of January 1, 2007.
- c) Scholarship grants are awarded to full-time undergraduate students only if they have been accepted by or are currently attending an accredited college, university or school of nursing.
- d) Grants are awarded for a two- or four-year period. The student must notify the President of the Scholarship Foundation, by letter, postmarked no later than May 31, 2007, that the student desires to receive a scholarship grant. It is recommended that the letter be sent via Certified Mail to ascertain proof of mailing date. **E-Mail notification will NOT be accepted as proof of notification.**
- e) **First-time applicants** must submit, along with their application, a **100-word essay entitled "What William Penn Association Means to Me," postmarked by May 31, 2007**, a transcript of their high school scholastic record, and furnish a copy of their latest SAT/ACT scores or waiver letter from the school in which enrolled. Proof of Enrollment for the coming school year must be submitted prior to the issue of the grant. Applications for scholarship grants must be made on forms furnished by the Scholarship Foundation. All necessary forms may be obtained by writing to:

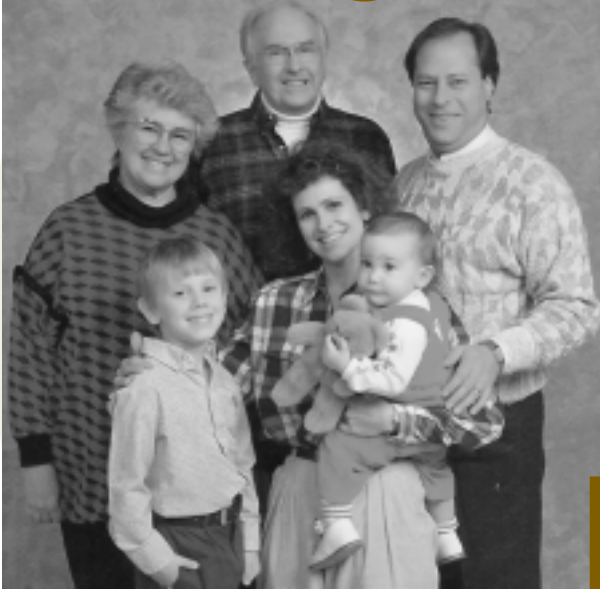
**President
William Penn Fraternal Association Scholarship Foundation, Inc.
709 Brighton Road, Pittsburgh, PA 15233**

- f) **Renewal applicants** must submit, with their letter requesting renewal, a **100-word essay entitled "What William Penn Association Means to Me," postmarked by May 31, 2007**, Proof of Enrollment for the new term and a transcript of their scholastic record from the latest term. All renewal applicants must have maintained a minimum Grade Point Average of **2.50** on a **4.00** scale or equivalent. The letter requesting renewal must be postmarked no later than May 31, 2007, even if Proof of Enrollment and transcript are not available by that date. Such documents must be submitted by **September 30, 2007, and must include the name of the applicant.**
- g) All requests for an application and renewal letters must be submitted and signed by the student requesting the grant and mailed to the attention of the President. **Eligibility rules for renewal grants will be in accordance with the eligibility rules in effect for the initial grant. Letters submitted by anyone other than the student will not be considered. E-Mails will NOT be accepted.**
- h) Scholarship grants will be awarded by the Executive Committee of the William Penn Fraternal Association Scholarship Foundation, Inc., once each year. Grants will be paid directly to the applicant provided **the student** is a member in good standing on the date the check is issued and all of the eligibility requirements stated herein have been met.
- i) If for any reason the recipient does not attend college after receiving the grant, it must be returned to the William Penn Fraternal Association Scholarship Foundation, Inc.
- j) In compliance with current privacy laws, all information in regards to the scholarship status will be divulged only to the applicant/student.
- k) All applications and renewal letters must be postmarked no later than **May 31, 2007**. Any applications or renewal letters postmarked after that date will not be considered.

*If unsure of eligibility rules, please call **Gerry Davenport** at the Home Office at 1-800-848-7366 (Ext. 128).*

DEADLINE FOR APPLICATIONS IS MAY 31, 2007

WPA Annuities



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

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

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

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

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

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

Qualified Plans for Your Long-Term Goals

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

Choose Your Plan

WPA Flexible Premium Deferred Annuities

(Non-Qualified)

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

PENN “PREFERRED” (9 Year Withdrawal Charge)

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

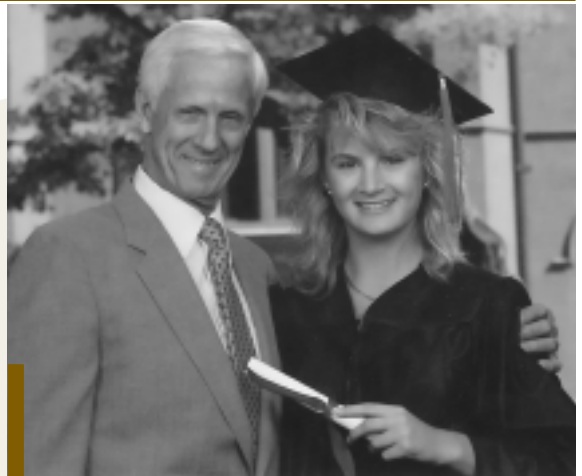
PENN “HIGH FIVE” (5 Year Withdrawal Charge)

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

PENN “NO SURRENDER” (Zero Withdrawal Charge)

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

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



Key Advantages of WPA Annuities

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

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

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

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

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

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

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

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

Average solvency of 25 of the largest life insurance companies....\$105.22
WILLIAM PENN ASSOCIATION'S solvency.....\$114.90.*

*Assets for each \$100 of liabilities as of Dec. 31, 2005. Source: Standard Analytical Service, Inc., "An Independent Comparative Report for 2006."

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Call us TODAY at:
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Branch News

Branch 14 Cleveland, OH

by Dawn D. Ward

Branch 14 held its first meeting of the year on March 7. President Caroline Lanzara welcomed everyone back, and reported that the group of Branch 14 members who attended the performance of the Hungarian StateFolk Ensemble at the Palace Theatre March 1 enjoyed the show. She then acknowledged the passing of Branch Auditor Lou Horvath and conducted the election of his successor, Paul Varga. She also reported the election for delegates to the General Convention will be held Wednesday, May 2, at 7:30 p.m. at the First Hungarian Reformed Church. Emma Oris concluded the meeting with an eloquent tribute to Lou Horvath and we all observed a moment of silence in his honor.

Branch 14 member, Joe Volter, was presented with a plaque for the "2006 Delegate of the Year" out of 40 yacht club delegates. He is a member and officer of the Edgewater Yacht Club, and is their delegate to the Greater Cleveland Boating Association and Interlake Yachting Association. He is the third recipient of this award which will be on display at the Maritime Museum in Vermillion, Ohio. Congratulations, Joe.

Branch 14 welcomes the following new members: Abigail Uveges, Daniel Demetzky, and JoAnn Kovach.

Beside the local branch activities, members are welcome to participate in the Annual Bowling Tournament May 4 to 6, the Annual Golf Tournament July 20 and 21, the Hungarian Heritage Experience Aug. 5 to 11 and the WPA Picnic-A Great Fraternal-Fest Sept. 15.

For more information and reservations, please contact President Lanzara at (216) 581-8979.

**NEXT DEADLINE
APRIL 10, 2007**

The dead-line for applications and renewals for WPA scholarship grants is May 31. Please refer to the eligibility rules on Page 17, and , if you have any questions, please call the Ward Agency at (440) 838-1200.

Members are welcome to participate in all the activities William Penn offers, and they are also encouraged to help their branch grow by recommending new members. Please contact the Ward Agency at (440) 838-1200 with any referrals and earn "Recommender Bucks"!

The next Branch 14 meeting will be held Wednesday, April 4, at 7:30 p.m. at the First Hungarian Reformed Church, 14530 Alexander Road, Walton Hills. Please plan to attend to help finalize summer activities. Outings on the Jet Express, Nautica and Goodtime II river cruises were discussed at the March meeting along with an outing to see "White Christmas" at the Carousel Dinner Theatre in November.

Branch 18 Lincoln Park, MI

by Barbara A. House

Happy and Blessed Easter to all of our wonderful members.

I am back in Detroit after a very short winter break. But, it was a lovely break no matter how short. Carol and Doug Truesdell came by and surprised us one day. We had a great visit. They are having a great winter.

Branch 18 is again sponsoring two softball teams. One team are the Marchelletta family, grandchildren of Rose P. Antal. The other team are the Tigers. Good luck to both our teams. We hope you have winning seasons.

Happy April birthday to all, especially: Michael Oberg (the brand new chair of the branch auditing committee, love you), Anna Golob, Jim Soltesz, Katalin Lukacs, Marge Forhan, Mike Szopo, Jeff and John Koman, Jim Soter, Julius Bubenko, Steve Stoltz, Shelby Truesdell, Jonathan Antal, Rose P. Antal

(Branch 18 secretary, love you, too), Richard Miastkowski, Art Antal, Steve Vargo, Carol Falwell, Alex Marchelletta, Michael Truesdell, Jacob Gross, Helen Soltesz, Ashley Molnar, Helen Gohsman, Lori Gross, Rey Holguin (happy anniversary to Rey and Betty Holguin, also), Walter Sabo and Joshua Truesdell. Lots of love to Rocky Borsa; please get well soon. You are a super special man. Hope you all have many more.

By this time you have all received the bowling tournament information. I sure hope to see you all there. There are so few times we get to see each other. I really look forward to these events. Hope you do, too. If you are planning to donate a prize for the Chinese auction, please bring it with you. Remember: 100 percent of the proceeds go to our scholarship program. Our Chinese auctions have been highly successful, and it is all because of you. Thank you in advance.

Pretty soon we will be thinking of the golf tournament. Mark your calendars for July 20 and 21.

Get well wishes to Elsie Kantor, Rocky Borsa, Betty Vargo (wife of Vice Chairman of the Board E. E. Vargo), Frank Zito and all of you who are not feeling your best. Hope you are on the road to recovery very soon.

My mother wants me to again thank all of you who thought of her during her convalescence. She is doing super well. Thank you.

Please remember our deceased members and their families in your prayers this Easter season, especially Laura Haydu, George Ladanyi, Anthony Steiner, Emilia Blair, Elizabeth Zrenchik, Frank Moroz Jr., William Toth, Andrew Nagy and Margaret Seog. May they rest in peace with the Lord.

Sympathy also to National Director Andy McNelis on the death of his brother and to Arlene and Endre Csoman on the untimely death of their step-grandson.

Special thank you to the late Frank Moroz Jr. and his family. Mr. Moroz

Branch News



Helping to serve some good Hungarian food at Branch 88's annual party were (l-r) branch officers Tom Baculik, Jack Baculik, Sam Mikita and Dennis Chobody, along with National Director Ronald S. Balla and Fraternal Director Endre Csoman.

made the WPA's Scholarship Foundation his beneficiary. What a wonderful legacy he left. It takes a very special family to do that. His donation will help a student realize a dream. Perhaps you may consider doing the same. What a wonderful thing to do. Many thanks.

See you very soon at the tournament.

I can be reached at (734) 782-4667 or (313) 418-5572. Please contact me for any help you may need for your WPA insurance or annuities.

Our next branch meeting is April 4 at the American Hungarian Reformed Church in Allen Park.

Welcome home, Tommy and Gabby. I missed you both.

Branch 28 Youngstown, OH

by Kathy Novak

Wishing a Blessed Easter to all and a joyful spring season. We hope old man winter is ready to hibernate until next fall.

As always, a very nice commemorative program for the 1848 War of Independence was held with several new items on the program. The featured speakers were the Rev. Joseph Rudjak, pastor of Our Lady Of Hungary Church, and Leslie Polgar Sr. Music was provided by Andrew Check and Joseph Locsancy, with

songs being sung by Atilla Samu and the Youngstown Hungarian Choir. Dances were performed by the Youngstown Hungarian Dance Group with Paula Horvath as their instructor. A state proclamation was read by George Brown, a representative from the Cleveland office of the State Senate.

Congratulations to the 2007 officers of the Hungarian Room Committee. It's very important to help maintain this group. It is dedicated to helping preserve and promote Hungarian traditions to the general public, as well as providing scholarships.

Get well wishes to all those recuperating.

Best wishes to everyone celebrating birthdays or anniversaries. Special congratulations to Robert and Francis Horvath who have been married for 60 years.

Looking forward to seeing a lot of our friends the first weekend of May at the Annual Bowling Tournament.

For your life insurance needs, please call me at (330) 746-7704 or Alan at (330) 482-9994.

Branch 51 Passaic, NJ

by Christine Baldyga

The Officers of Branch 51 would like to wish everyone a Happy and

Blessed Easter.

As you know, our Association's 36th General Convention will convene on Sept. 3, 4 and 5, 2007. It will be held at the Pittsburgh Hilton and Towers in Pittsburgh.

We wish to remind our members that our local delegate election meeting will be held on Saturday, May 12, 2007, at 12:00 p.m. at the American Hungarian Club, 21 New Schley Street, Garfield, NJ. Branch 51 has been designated as Delegate District 13. Chairman of our Delegate District is Ernest J. Mozer Jr.

All those who are eligible to vote should make every effort to attend this all-important meeting.

The memorial Mass for our deceased members will be held on July 29 at St. Stephen's Church, Passaic NJ.

We wish good health to all and a happy birthday to those celebrating a birthday. We congratulate John and Rita Mozer who will be celebrating their 25th wedding anniversary on May 1.

Branch 76 Philadelphia, PA

by Jack Tokar

A great big 'hello' to all the members of the WPA, with special greetings for all the members of Branch 0076. An important event is coming up: the election for one delegate to the WPA General Convention. The election will be held on Friday, May 11, at 7:30 p.m. at the Duna-Danube Swabian Club, 1227 Southampton Road, Philadelphia, PA 19116, just two blocks east of the old Philadelphia Hungarian Club building. We hope all our members will plan to attend and vote. Light refreshments will be served. Please call us at (215) 357-4516 and let us know that you are coming.

There were several celebrations of the Hungarian Revolution of 1848 in our area this year. One ceremony was arranged by the Philadelphia area Hungarians at the Tanya. Another ceremony was held at the Gladding Presbyterian Church at Oxford Circle in Northeast Philadelphia on March

Branch News

11. The third ceremony was hosted by the members of the Philadelphia Hungarian Club on March 17 at the Danube Swabian Club on Southampton Road in Northeast Philadelphia. We were all commemorating the same important event in Hungarian history. It would have been nice if we could have all celebrated together.

Other individual celebrations during March and April included many birthdays. We wish good health, happiness and prosperity to all those who added another year. May you enjoy many more. We wish all our members a happy Easter and a joyous Passover. Celebrate the coming of Spring in any (healthy) way you can!

Don't forget the benefits of WPA membership: insurance, annuities, and scholarships. Call Jack Tokar, (215) 357-4516, for further information.

Branch 88 Rural Valley, PA

by Joseph Chobody

On Feb. 11, Branch 88 held its annual party. A large turnout was on hand to sample a variety of very good food, especially Endre Csoman's Chicken Paprikas. A big thank you to all who attended.

Special thanks to Endre, National Director Ronald S. Balla, and branch officers Dennis Chobody, Sam Mikita, Tom Baculik and Jack Baculik. Also, thanks to branch members Jacob Baculik, Vi Baculik, Sandy Mikita, Kathy Chobody, Mike Chobody and Jessica Chobody. A job well done!

As Easter approaches, we wish all members a happy and blessed holiday.

Branch 296 Springdale, PA

by Diane M. Torma

Welcome back, Irene! It was great to have Irene and George back at our monthly meeting following Irene's illness. At our most recent meeting, the branch officers and members were brainstorming to come up with new

ideas to get more branch involvement. Branch President Ron Balla welcomes the suggestions of all branch members...you are welcome at the monthly meetings—or call us if you have an idea for a branch activity.

Happy anniversary wishes to Helen and Boris Gosciejew and to Randy and Traci Fritz. Hope your day is special and that you have many more happy years together. Happy birthday to Patty Balla, John Torma Sr. and Ian Dinzeo. Wishing you much health and happiness in the coming year.

Our warmest thoughts and prayers go out to Donna Griffin, branch member and Life Underwriter at the Home Office. We miss you, Donna!

Branch President Ron Balla would like to congratulate the Rev. Imre Bertalan for being honored by the National Fraternal Congress of America as a Fraternal MVP. Congratulations on this well-deserved honor.

Our next monthly meeting will be on Thursday, April 12, at 7:30 p.m. at King's Family Restaurant on Leechburg Road, New Kensington. All branch members are welcome and encouraged to attend.

William Penn Association has many quality life insurance and annuity products to offer. Call Noreen Fritz at (412) 821-1837 for your insurance needs. She does a great job in servicing our members. If you have branch news to share, call me at (724) 339-2445.

Happy, Blessed Easter from all of us at Branch 296.

Branch 352 Coraopolis, PA

by Barbara A. Kapinus

Our warmest congratulations goes to Summer Tissue for receiving the Jefferson Award for her endeavors in Military Connections. Summer devotes many hours coordinating gift donations which are sent overseas to anyone in the military.

Join Hands Day this year is Saturday, May 5. We will participate in a joint effort with other fraternal organizations to clean and restore St.

Emery's Cemetery in Connellsville, PA. Due to other conflicts on this date, we plan to help in this endeavor on Saturday, April 28. Anyone interested in helping us with this project should contact Fraternal Director Endre Csoman at the Home Office, 1-800-848-7366, ext. 136. Contributions are being accepted to help defray expenses incurred in the clean up.

Branch officers for the year 2007 are as follows: George S. (Pete) Charles Jr., president; Jim Deak, vice president; Bob Kapinus, treasurer; Barb Kapinus, secretary; and Dianne Charles, Arlene Csoman and Linda Deak, auditors.

Anyone from our branch interested in bowling in a team event at this year's bowling tournament, please contact Jim Deak at (412) 462-7554.

Our next branch meeting will be held Saturday, April 14, at 9:00 a.m. at the WPA Home Office.

Call Barbara A. Kapinus at (412) 860-8283 for all your life insurance and annuity needs or if you have any branch news to share.

Branch 590 Cape Coral, FL

by Joan Mauerman

Branch 590 held a meeting March 1 at the Harbor Heights Yacht Club. The theme for our meeting was Hungarian Independence Day-March 15. We held a memorial service with three lit candles, each a different color of the Hungarian flag: red, white and green.

Kalman Nagy recited the "Talpra Magyar" in Hungarian and Mike Tomcsak translated it into English. Mike proceeded to explain the history of the events that took place on March 15, 1848.

Joan Mauerman decorated the buffet table with a red, white and green tablecloth. The centerpiece was two Hungarian dolls dressed in traditional costumes.

The podium was decorated with the Hungarian and American flags and two large dolls in traditional Hungarian dress.

Door prize winners were Joe Bartha, Kalman Nagy, Eugene Toth and Kristina Pingiczer. The half-and-

Branch News

half winners were Joan Mauerman and Kalman Nagy.

Belated happy birthday greetings go out to Anton Schmidt.

Happy April birthday greetings are sent to Aidan Hughes, Allyson Damon, Debbie Meehan, MacKenzie Damon, Julia McGrath and Irene Slauterbeck.

Happy anniversary wishes to Mike and Kim Damon.

We welcome new member Ernie Laszlo from Naples, Fla.

We invite all members to join us on Wednesday, May 2, at 1:00 p.m. at the Harbor Heights Yacht Club. At that time we will be holding our Delegate District election meeting at which we will elect two delegates to represent our branch at the WPA's General Convention this September. Please try to attend this important meeting and exercise your right to vote.

The drawing for the scholarship raffle will take place after the delegate election. Good luck and thanks to all who purchased tickets.

We extend our condolences to the family of Vi Timmer Shinski who passed away recently. Vi was a 50+ year member of the WPA. She was buried in her hometown of Bethlehem, Pa. May she rest in peace.

Have a Happy and Blessed Easter.

For all of your life insurance and annuity needs, please call Mike Tomcsak at (863) 858-8071.

Branch 800 Altoona, PA

by Vincent Frank

A Blessed and Happy Easter to all members on this religious celebration of the resurrection of Christ. This is also a traditional time for all families. The children love it especially because of all the candy they receive in their Easter baskets. Families spend time coloring hard-boiled eggs and hiding the eggs for the kids to hunt. Have an enjoyable day.

Our branch members who will be celebrating their 50th year of membership in our Association will be honored at the branch's May meeting. Those who qualify will be notified by mail.

Your prayers are asked for Mary Yeager as she recovers from a long illness. May God bless you, Mary.

Happy birthday to Victor Ballash on his 65th birthday this month. He and his wife Joan are enjoying the winter months in sunny Florida. They both attend the social events hosted by our branch.

The baseball season is upon us. The Altoona Curve (the AA affiliate of the Pittsburgh Pirates) will host their home opener on April 12 against Reading. Throughout the summer months, I will be looking to see members and their families in the stands.

Here in central Pennsylvania, the opening day of trout season will be Saturday, April 14. Opening day is very exciting to all fishermen. It really means springtime has arrived at last. Youth and adults can't wait to enjoy the lakes and streams once again. Good luck to all anglers.

It's time to apply for WPA scholarship grants for the school year 2007-2008. The WPA is accepting applications from young members who will be attending college this fall. All first time and renewal applications must be received at the Home Office by May 31, 2007.

The annual Join Hands Day will be held on Saturday, May 5. Many communities across the country will benefit from this day when youth and adult volunteers plan and work together to improve their communities.

For your life insurance and annuity needs, please contact Bob Jones at (814) 942-2661.

Branch 8114 Clarion, PA

by Noreen Fritz

Longtime member Ruth Huefner recently went to live with our Lord. To the family and friends of Ruth, thinking of you with deepest sympathy. Ruth will always be remembered by me as the lady with a thousand smiles. I will never forget her.

April is a time of Holy Week and Easter. May God bless you and bring peace and joy to you and your family

during this very holy season.

Branch members celebrating birthdays this month are: John Beckwith, Robert Donahue (branch officer), Erin Steiner, Emily Steiner, Stanley Bauer, Michael Dale, Albert Fiscus, Ann Hartle, Kasey Martin, Seth Justice, Carter Cummins, Mary Jane Gatesman, Bradley Best, John Garbarino, Griffin Keatley, Gerry Ochs, Emily Troese, Milton McElravy, Frank Schill, Samuel Schmader, Maria Pierucci, Judith McDevitt, Evelyn Seitz, Ian Rice and Annette Sunderland. Happy birthday and wishing you the best year of your life!

If you have any questions on life insurance, annuities, IRA's, Direct Pension Rollovers, news or photos for this magazine, you may call me anytime at (412) 821-1837, or write to me at P.O. Box 15060, Pittsburgh, PA 15237-0060. My e-mail address is noreenbunny.fritz@verizon.net.

Are your beneficiaries up to date?

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

Think about the changes that have occurred in your life since you purchased your life insurance. Getting married, having children, losing a loved one, getting divorced, getting remarried--all these life changes affect your responsibilities. Do the beneficiaries currently listed on your life insurance policies reflect such changes?

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

In Memoriam

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

FEBRUARY 2007

- 0001 BRIDGEPORT, CT
Estella T. Beditch
Yolanda Halkovetz
Julius Fray, Jr.
- 0009 HAZLETON, PA
Louis Kish, Jr.
- 0013 TRENTON, NJ
Domina N. Lustusky
- 0014 CLEVELAND, OH
Michael Beseda
Irene Spevok
- 0015 CHICAGO, IL
Rose Igyarto
- 0018 LINCOLN PARK, MI
Emilia Blair
Laura J. Haydu
George Ladanyi

- Frank Moroz, Jr.
Andrew Nagy
Margaret R. Seog
Anthony Steiner
William Toth
Elizabeth Zrenchik
- 0019 NEW BRUNSWICK, NJ
William Behory
- 0025 BECKLEY, WV
Elizabeth Luke
- 0026 SHARON, PA
Margaret Poplava
- 0027 TOLEDO, OH
Ernest J. Kokovay
Frank W. Kovacs
- 0028 YOUNGSTOWN, OH
Anthony Flascck, Jr.
Richard M. Safron
- 0034 PITTSBURGH, PA
Elizabeth Vietoriz
- 0051 PASSAIC, NJ
Cecile Dowling
Pearl Goller
Pearl Martin

- 0059 WINDBER, PA
Joseph Pekala
- 0071 DUQUESNE, PA
Bernard L. Albrecht
Elsie L. Bren
Joseph A. Sabo
- 0089 HOMESTEAD, PA
Mary Debreczeni
John F. Kelly
Donald Molnar
Elizabeth A. Walick
- 0098 BETHLEHEM, PA
John F. Moore
Charles S. Nemes
- 0132 SOUTH BEND, IN
Irene Fiedler
- 0174 SCRANTON, PA
Herman J. Steinbacher
- 0226 McKEESPORT, PA
Betty Ann Cherney
- 0249 DAYTON, OH
May Jean
- 0278 OMAHA, NE
Richard L. Bloomquist

- 0296 SPRINGDALE, PA
Raymond C. Huckestein
- 0336 HARRISBURG, PA
William J. Morton, Sr.
Gerald J. Walck, Sr.
- 0383 BUFFALO, NY
Margaret Zumpft
- 0525 LOS ANGELES, CA
Robert Elish
- 0705 MAYVILLE, WI
Clarice C. Schmitz
- 0720 DEDHAM, MA
Jennie B. Marques
- 0723 WORCESTER, MA
Mary R. Ward
- 0725 SPRINGFIELD, MA
Madeline M. Bennett
Peter P. Coach
Joseph Maziarz
- 8121 ST. MARYS, PA
Sarah J. Caskey
- 8164 STEUBENVILLE, OH
Peter C. Cashioi
- 8340 BALTIMORE, MD
John C. Ryan

Recent Donations

WPFA Scholarship Foundation

FEBRUARY 2007

- Branch - Donor - Amount**
- 8 - Clarence H. Showalter - \$5.00
 - 8 - Doris R. Behory - \$5.00
 - 13 - Frank Bodnar - \$20.00
 - 13 - Maryann Nichols-Elliott - \$1.00
 - 13 - Joseph A. Mrazik - \$10.00
 - 13 - Frank Papp - \$10.00
 - 13 - Jennie Gabor - \$3.00
 - 18 - Rosemary Mroozian - \$5.00
 - 18 - William W. Baranyai - \$8.80
 - 28 - Marie E. Schauer - \$5.57
 - 28 - Michael J. Palotsee - \$0.82
 - 28 - Bettyann Griffiths - \$2.07
 - 28 - Alan A. Szabo - \$3.03
 - 34 - Margaret A. Bugielski - \$5.00
 - 40 - Irene Ivan - \$20.00
 - 44 - Lucas M. Ostronisky - \$5.00
 - 48 - Florence V. Lester - \$10.00
 - 59 - Margaret I. Martin - \$2.00
 - 89 - Tracy B. Findlay - \$3.06
 - 89 - Mark S. Maskarinec - \$5.37
 - 189 - Scott A. Smith - \$0.44
 - 226 - Timothy R. Holtzman - \$1.40
 - 226 - Carol S. Burlikowski - \$5.00
 - 226 - Dennis S. Burlikowski - \$5.00
 - 226 - Robert W. Serena - \$5.00
 - 226 - Mary J. Trapuzzano - \$10.00
 - 296 - Stella J. Premick - \$2.00
 - 296 - Elsie D. Drab - \$3.00
 - 296 - Matthew J. Charles - \$10.00

- 336 - Charles S. Johns - \$4.21
- 336 - Patricia A. Mitterlehner - \$4.00
- 336 - Tess Z. Keely - \$5.00
- 352 - Louis J. Wassermann - \$5.00
- 705 - Dorothy B. Gurrath - \$2.00
- 723 - Ryan E. Godbout - \$3.27
- 8075 - Christopher Phillips - \$5.00

TOTAL for Month = \$267.48

FEBRUARY 2007

- Donor - Amount**
- Mary V. Foley - \$50.00
 - Frank Moroz Jr. - \$2,888.67
(Deceased)
 - Magyar Otthon - \$200.00
(Hungarian Club)
 - Cookbook Sales - \$180.00

TOTAL for Month = \$3,318.67

IN MEMORY OF FEBRUARY 2007

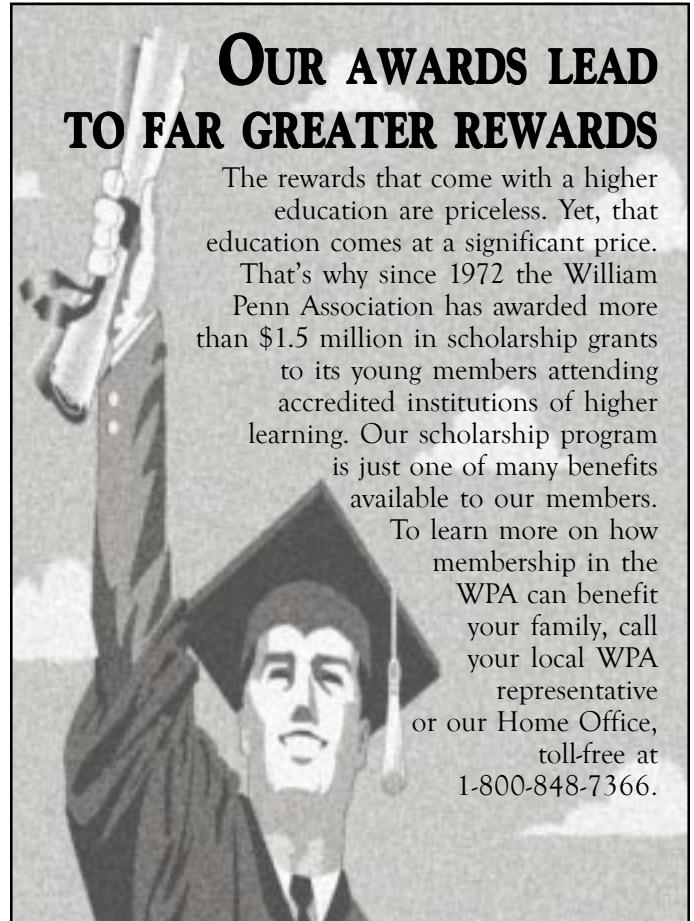
- Donor - Amount**
(In Memory of)
- Mary Veres Taylor - \$50.00
(Dr. John Palasics)
 - Carol A. Horvath - \$150.00
(Louis B. Horvath)
 - Br. 18 Lincoln Park, MI - \$125.00
(Alice Segedy & Joseph A. Laszlo, Jr.)

TOTAL for Month = \$325.00

OUR AWARDS LEAD TO FAR GREATER REWARDS

The rewards that come with a higher education are priceless. Yet, that education comes at a significant price. That's why since 1972 the William Penn Association has awarded more than \$1.5 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 the WPA can benefit your family, call your local WPA representative or our Home Office, toll-free at 1-800-848-7366.



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\$10 to \$12

William Penn Association Recommender Program

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

PLEASE NOTE: Recommender awards do NOT apply to our Guaranteed Issue Plan.

**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