


JANUARY 2007

William Penn
 Life

**Welcome
to the New Year**

***36th General Convention
Highlights Events for 2007***

- Page 3

William Penn Fraternal Association Scholarship Foundation, Inc.

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 APPLICATION IS MAY 31, 2007

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*Your comments are always
welcome. Contact us at:*

*William Penn Life
William Penn Association
709 Brighton Road
Pittsburgh, PA 15233
Phone: 1-800-848-7366
E-mail: jlovasz
@williampennassociation.org*

William Penn Life



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January cover photo (c) Corbis

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POSTMASTER: If undelivered, please send form 3579 to: William Penn Association, 709 Brighton Road, Pittsburgh, PA 15233

Letters

Award for essay is appreciated

On behalf of my family and myself, I would like to thank you and the William Penn Association for your generous financial contribution that I received for the essay that I wrote entitled, "What Fraternalism Means to Me." The WPA has already provided me with a significant amount of financial support to aid my pursuit of a bachelor's degree in engineering from the University of Pittsburgh. This additional support makes the goals of my academic career more attainable as I progress through the rigorous engineering program.

I was excited to see my essay published in the William Penn Life and did not expect to receive any type of award for simply putting my thoughts on fraternalism on paper. The WPA has been a blessing to many young men and women who have chosen to further their personal growth through higher education, and for this I am whole-heartedly grateful. Thank you, again, for all that you do!

**Andrew D. Gordon
Newtown, PA**

Official Notice

36th General Convention

In accordance with the By-Laws, Article II, Section 202, the Board of Directors hereby gives notice that a regular meeting of the General Convention of the William Penn Association will convene on September 3, 4 and 5, 2007. The Board has designated that the General Convention will be held at the

Hilton Pittsburgh and Towers
Gateway Center
600 Commonwealth Place
Pittsburgh, Pennsylvania 15222

By order of the Board of Directors,

Stephen J. Varga
Chairman of the Board

George S. Charles, Jr.
National President

Richard W. Toth
National V.P.-Secretary

Diane M. Torma
National V.P.-Treasurer

Scholarship Foundation seeking applicants for 2007-2008 grants

POSITION AVAILABLE

Controller

William Penn Association has an opening for the position of Controller. Accounting degree required. Responsibilities include preparation and analysis of various financial reports, budget preparation, general ledger reconciliation, internal controls and direct supervision of accounting department. Position requires strong communication, organizational and analytical skills, as well as computer proficiency and software knowledge. Please send resume, along with a cover letter, to:

William Penn Association
Attn.: Human Resources Department
709 Brighton Road
Pittsburgh, PA 15233-1821

PITTSBURGH -- The William Penn Fraternal Association Scholarship Foundation has announced that it is accepting applications for scholarship grants for the academic year 2007-2008.

William Penn Association members who have been accepted by, or are currently attending, an accredited college, university or school of nursing as a full-time student may apply for a grant.

To qualify for a grant, the applicant must be a life-benefit member of the William Penn Association for at least four years as of Jan. 1, 2007. The applicant must also be a child or grandchild of a WPA life-benefit member in good standing for at least

four years as of Jan. 1, 2007.

All applications for new and renewal grants must be signed by the applicant and sent via regular mail, postmarked no later than May 31, 2007. Applications sent via email will not be accepted.

For complete eligibility rules and application procedures, please see the announcement found on the inside of the front cover of this month's issue of the *William Penn Life*.

For more information about the scholarship program and a copy of the scholarship application form, write to: President, William Penn Fraternal Association Scholarship Foundation, Inc., 709 Brighton Road, Pittsburgh, PA 15233.

Convention highlights 2007 events

SO QUICKLY THE CHRISTMAS holiday has come and gone, and the new year has come upon us. I wish everyone a happy and healthy new year. The weather has been great, and perhaps we can take a breather and make plans for the new year.

The WPA is planning a variety of events for the year 2007, including the 36th General Convention. While the primary purpose of the Convention is business related, these fraternal events are designed specifically for you and your family's enjoyment.

So, please mark your calendars for the following WPA events:

**William Penn Association
Annual Bowling Tournament
and Scholarship Days
May 4, 5 and 6, 2007**

The WPA's 64th annual bowling tournament will be held in Pittsburgh. Bowling events will take place at Princess Lanes in Whitehall, Pa., the site of several previous tournaments. Hotel accommodations for bowlers and guests will be at the Radisson Hotel Pittsburgh Greentree.

**William Penn Association
Annual Golf Tournament
July 20 and 21, 2007**

The award-winning Quicksilver Golf Club in Midway, Pa., will serve as the site of our 24th annual golf outing. Headquarters for the weekend will be the Pittsburgh Airport Marriott.

**Hungarian Heritage Experience
August 5 to 11, 2007**

Penn Scenic View in Rockwood, Pa., will again serve as the site for the Experience. Students will receive 25 hours of instruction, focusing on practical usage of the Hungarian language. The Experience is open only to WPA life-benefit members age 18 or older. The cost for the week, including lodging, meals and workshop materials is only \$275.

**William Penn Association
36th General Convention
September 3, 4 and 5, 2007**

The supreme governing body of the Association will hold its quadrennial meeting in Pittsburgh at the Hilton Pittsburgh and Towers. Delegates to the Convention will be selected during district elections, which will be held between May 1 and 15.

**William Penn Association
Picnic-A Great Fraternal Fest
September 15, 2007**

The seventh edition of the WPA's most popular fraternal event will be held on the lovely grounds of Penn Scenic View. Preparations for this picnic are already underway.

More information on these fraternal events, as well as information about events being held throughout the Hungarian-American Community, will appear in future issues of this publication. Or, you can learn more by calling me at 1-800-848-7366, ext. 136.

As always, the key to the success of these events is your participation. I look forward to meeting you throughout the coming year. **WPL**



WPA spreads fraternal spirit during visit to Children's Hospital of Pittsburgh

PITTSBURGH -- Caring and sharing have been a tradition among WPA members for more than 120 years, especially during the holiday season.

That tradition continued Dec. 2 when spouses of several national directors and other members visited the Children's Hospital of Pittsburgh to deliver many gifts, donated by the Official Family, for the hospital's young patients.

Elizabeth Vargo, wife of Vice

Chairman of the Board E. E. (Al) Vargo, presented the gifts on behalf of the entire group to Mary Dising of the hospital's Child Life Department.

Pictured above after placing the gifts under the hospital's Christmas tree are (clockwise from top, center) Thomas House, Marguerite McNelis, Elsie Radvany, Zita Prowse, Shirley Kotik, Ms. Dising, Mrs. Vargo, Sandy Stasko and Marguerite Beke.



Did You Know...?

People in the 20 to 40-year age group are now buying more life insurance.

The reasons they are buying more life insurance:

- You save money with lower premiums for life insurance when purchased at younger ages.
- Life insurance protects young families.
- Individual ownership is necessary because people in this age range change jobs more often.
- There are higher bills to be paid, for example, college loans, mortgages, credit card balances, automobile loans and other debt.
- Life insurance provides for monthly checks to their loved ones to pay the monthly bills.
- They can set money aside for college tuition upon their death.
- Buying life insurance now protects their insurability into their senior years. It's better to buy when you are healthier in your younger years.

Who is buying the life insurance?

- Spouses, parents, grandparents, aunts, uncles and even in-laws are making the payments.
- Spouses are buying to protect their financial stability.
- Parents and grandparents buy for their adult loved ones to help them with learning the importance of owning your own life insurance plan with the WPA.

Yes, we are now having all these groups purchasing life insurance for family members. Grandparents are buying more single premium whole life insurance and 20 pay plans for their grandchildren. Grandparents realize the importance of life insurance and are happy to make the purchases. They know that the financial security of the family is helped by the checks from WPA.

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.

Moneywi\$e

with Mark Lantz



And the winners are...

We drew the winners of our Puzzle Contest #16 at the Home Office Dec. 11. Thanks to Home Office employees Steve Meyers and Dora McKinsey for their help. Congratulations to:

Barbara Francis, Br. 44 Akron, OH

Frank Karako, Br. 1 Bridgeport, CT

Wade Schaming, Br. 71 Duquesne, PA

Henry A. Szarnicki, Br. 296 Springdale, PA

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

Happy New Year!

Find the words commonly associated with the New Year hidden below and you could win \$50 in our **Puzzle Contest #19.**

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 #19**, 709 Brighton Road, Pittsburgh, PA 15233.
4. Entries must be received at the Home Office by **February 26, 2007.**
5. Four (4) winners will be drawn from all correct entries at noon on February 28, 2007, at the Home Office.
6. GOOD LUCK!!!

Happy New Year

Confetti	Noise Makers
Dick Clark	Party
Dreams	Resolutions
Family	Rewards
Friends	Songs
Goals	Snow
Happy New Year	Times Square
Ice	Traditions
Memories	

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

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Name: _____

Address: _____

Phone: _____

WPA Life Certificate Number: _____

Getting to the point

The ancient practice of Acupuncture may just be the right prescription for what ails you

from the National Institutes of Health

Can't seem to get rid of that pounding headache? Doesn't feel like the pain medication alone is taking away that lower back pain? One option that a number of people with pain investigate--especially chronic pain--is acupuncture.

What is it?

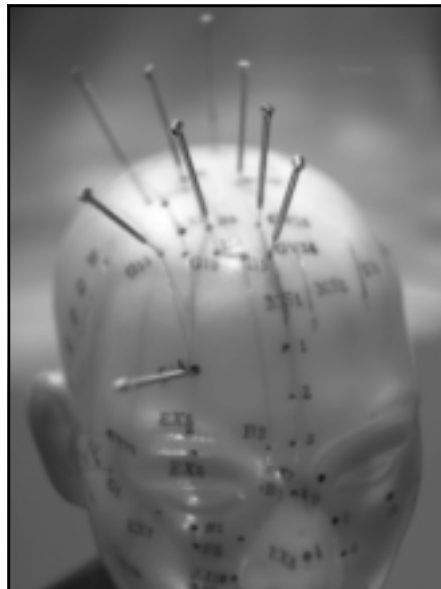
A traditional Chinese practice that began over 2,000 years ago, acupuncture today combines medicinal traditions from Japan, Korea and other countries. The practice of acupuncture is based on the belief that there are more than 2,000 anatomic locations throughout the body that connect with energy pathways called meridians. It is believed that energy called Qi (pronounced "chee") flows through the meridians and is responsible for maintaining spiritual, emotional, mental and physical balance.

Qi is believed to be influenced by opposing forces called yin (negative energy) and yang (positive energy) and that when yin and yang become unbalanced, health problems occur. That's where acupuncture comes into the picture. Acupuncture is used with the intention of removing imbalances within yin and yang, normalizing energy flow and restoring or maintaining health.

How does it work?

While acupuncture encompasses a variety of techniques, the procedure that has been most studied scientifically involves stimulating points throughout the body by penetrating the skin with thin, solid, metallic needles that are manipulated by the hands or by electrical stimulation.

There are various theories as to why acupuncture may have effects,



primarily on pain. It may stimulate the central nervous system to release chemicals into the muscles, spinal cord, and brain. It may signal the body to release pain-relieving chemicals called opioids, as well as hormones like endorphins. Studies have shown that changes in brain chemistry affect the release of neurotransmitters and neurohormones, which play a role in processes that regulate blood

pressure, blood flow and body temperature.

Scientific studies have found benefits from acupuncture for nausea and vomiting caused by chemotherapy and for post-operative dental pain. Acupuncture has been found to be possibly useful for addiction, headache, menstrual cramps, tennis elbow, carpal tunnel syndrome, fibromyalgia and asthma. In the area of chronic pain, the findings from clinical studies have been mixed (positive and negative).

While acupuncture is increasingly incorporated into mainstream western medicine, further research into its effectiveness is necessary.

Ouch? Does it hurt?

While everyone experiences acupuncture differently, most people feel little to no pain as the needles are inserted. Some people are energized by treatment, while others feel relaxed. In any case, the effects of acupuncture are not the same for everyone, due to the differences in factors such as lifestyle, age and physiology.

If you are considering acupuncture

Anyone who is considering trying acupuncture or any other form of complementary or alternative medicine (CAM) should inform all of their health care providers. This is for safety; providers need to make sure that all aspects of health care are working together.

It is also important to seek out a qualified licensed acupuncture practitioner. One reason to do so is that improper needle placement, movement of the patient, or a defective needle can cause soreness and pain during treatment. WPL

Health Links

For more information on acupuncture and how to find and select a qualified practitioner, go to the website of the National Center for Complementary and Alternative Medicine at:

➔ <http://nccam.nih.gov>

Or, call the NCCAM Clearinghouse at 1-888-644-6226.

Give or Take?

How to ensure your charitable donations benefit the people and organizations you want to help

from the Federal Trade Commission

You may have contributed some of the more than \$200 billion raised for charities in 2006. Unfortunately, a portion of that amount may have been misused or ended up in the pockets of fraudulent solicitors. With more than 700,000 federally recognized charities soliciting for charitable contributions, it pays to be cautious when making a donation.

Your charity dollars are an investment in your community, the nation and the world. It's wise to use just as much caution when making your charitable giving decisions as you do when making other decisions affecting your overall financial picture.

Consider the following precautions to ensure that your donation dollars benefit the people and organizations you want to help. They're good practices whether you're contacted by an organization's employees, volunteers or professional fund-raisers, soliciting donations by phone, mail or in person.

- **Be wary of appeals that tug at your heart strings, especially pleas involving patriotism and current events.** Although the Department of Defense does not endorse any specific war related charity, you can visit their Web site at www.army.mil/operations/oif/FAQ.html to find out about military relief societies that provide assistance to U.S. servicemembers and their families.

- **Ask for written information about the charity, including name, address and telephone number.** A legitimate charity or fund-raiser will give you information about the charity's mission, how your donation will be used and proof that your contribution is tax deductible.

- **Check out the charity's financial information.** For many organizations, this information can be found online at www.guidestar.org or at GuideStar, 427 Scotland Street, Williamsburg, VA 23185; phone (757) 229-4631.

- **Ask for identification.** The Telemarketing Sales Rule requires for-profit fund-raisers to disclose the name of the charity requesting the donation. Many states require paid fund-raisers to identify themselves as such and to name the charity for which they're soliciting. If the solicitor refuses to tell you, hang up and report it to law enforcement officials.

- **Call the charity.** Find out if the organization is aware of the solicitation and has authorized the use of its name. If not, you may be dealing with a scam artist.

- **Check with local recipients.** If giving to local organizations is important to you, make sure they will benefit from your generosity. If a charity tells you that your dollars will support a local organization, such as a fire department, police department or hospital, call the organization to verify the claim.

- **Watch out for similar sounding names.** Some phony charities use

names that closely resemble those of respected, legitimate organizations. If you notice a small difference from the name of the charity you intend to deal with, call the organization you know to check it out.

- **Know the difference between "tax exempt" and "tax deductible."** Tax exempt means the organization doesn't have to pay taxes. Tax deductible means you can deduct your contribution on your federal income tax return. Even if an organization is tax exempt, your contribution may not be tax deductible. If a tax deduction is important to you, ask for a receipt showing the amount of your contribution and stating that it is tax deductible.

Beware of organizations that use meaningless terms to suggest they are tax exempt charities. For example, the fact that an organization has a "tax I.D. number" doesn't mean it is a charity; every nonprofit and for-profit organization must have a tax I.D. number. And an invoice that tells you to "keep this receipt for your records" doesn't mean that your donation is tax deductible or that the organization is tax exempt.


Some additional tips:

- Be skeptical if someone thanks you for a pledge you don't remember making.

- Ask how your donation will be distributed.

- Refuse high pressure appeals.

- Be wary of guaranteed sweepstakes winnings in exchange for a contribution. According to law, you never have to donate anything to be eligible to win.

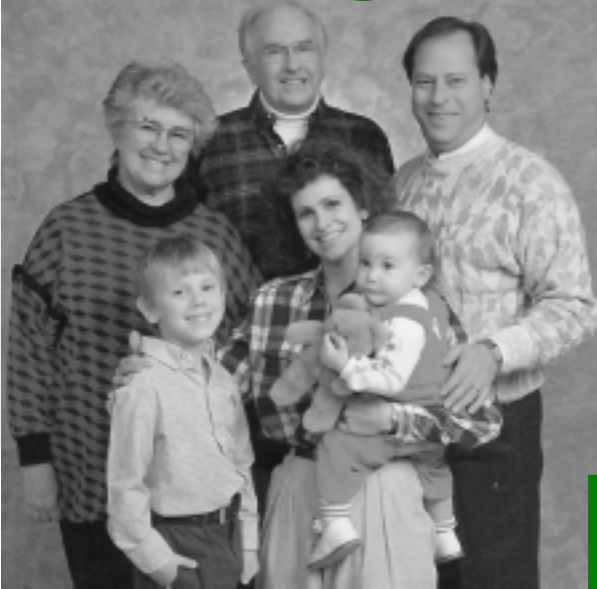
- Avoid cash gifts. Cash can be lost or stolen. For security and tax record purposes, it's best to pay by check. 

Charity Links

For more information about how to wisely choose which charities to support and how to spot charity fraud, log onto the consumer information page of the Federal Trade Commission's Charity Fraud website at:

➔ www.ftc.gov/bcp/online/edcams/charityfraud/coninfo.html

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."

**Want to know more?
Call us TODAY at:
1-800-848-7366**

The Hungarian Kitchen™

with Főszakács Béla

Sweet Yeast Breads

These baker's delights are perfect for breakfast, for dessert or with coffee with friends



FÁRAD JON BE A MAGYAR KONYHÁBA.

A Happy New Year to you, your family and friends. This should be an exciting year as we have a new look and more information to pass your way about Hungarian food.

Thank you to all who sent cards during this Christmas season from Chef Vilmos and me. We were both putting in kitchen time testing new recipes and trying new things.

Each year it's nice to offer more and more to you readers. Think of how much we have all learned over the last few years and how much better we have gotten with our kitchen skills. This year will be no exception as we learn more and more about Magyar food, traditions and customs.

This month the topic is sweet yeast

bread we can enjoy for breakfast, dessert or with coffee and friends. First, here are two trivia questions for you: (1) What is the only yeast that when used for its intended purpose does not cause the product to rise? And, (2) can you name the two most popular unleavened breads consumed by many people? As always answers are at the end of the column.

Bread making has been around since prehistoric times and is mentioned quite often in the Bible. Most of the ancient bread was unleavened bread because leavening agents had not been discovered or invented. Imagine the expression on the faces of the bakers the first time they saw bread rise up like magic. They probably didn't know what to think and were truly amazed. The Egyptians used yeast as a leavening agent 5,000 years ago.

Science has provided us with the answer to the yeast question: where does it come from? Wild yeast is in the air all around us all the time. All yeast needs to grow is a food source of starch or sugar, some moisture and a nurturing temperature (70-85 degrees Fahrenheit). Yeast is a living microorganism that, as it grows, converts its food to alcohol and carbon dioxide. This process is called "fermentation."

The first thought that comes to mind would be winemaking and beer making and, you're right, yeast is used in both processes. Winemakers

and beer makers count on the yeast to create alcohol and carbon dioxide. Carbon dioxide gives the effervescence to beer, champagne and sparkling wines.

But fermentation in baking takes on a different task. As the yeast ferments the dough, it creates carbon dioxide bubbles within the dough that make it rise up. As heat is applied in the oven, the dough rises a bit more, the alcohol is burned off and you're left with a very tasty product.

The gluten in the dough traps the air bubbles created by the carbon dioxide. Gluten is a product created when you mix water with wheat flour and the proteins glutenin and gliadin. More specifically, it is the name given to the combination of glutenin and gliadin. This gluten product is pliable and can be kneaded, which stretches the gluten into elastic sheets trapping even more carbon dioxide.

Okay, enough of the science lesson for now. I'm sure you understand how it works.

A test for yeast activity to make

CHEF'S TIP #7

*To insure the liquid used in your yeast recipes is the right temperature, between 95 and 110 degrees, buy yourself a **digital kitchen thermometer**. You can also use it to measure the internal temperature of your finished products, making sure they are done properly.*

Culinary Corner

When boiling any vegetables in water for a meal, save the water and use it for a vegetable soup or meat stew. The extra flavor in the water adds a better taste to your final product.

sure it's good is called **PROOFING**. Dissolve a small amount of yeast in warm water (95 degrees), add a pinch of sugar, then set aside in a warm place for 10 minutes. If the mixture starts to foam, the yeast is active.

There are two main types of yeast: **BAKER'S** and **BREWER'S**.

BAKER'S yeast comes in three forms: active dry, compressed fresh yeast and yeast starters.

ACTIVE DRY yeast is made up of tiny dehydrated granules that are dormant until a liquid is added and the right temperature (105-110 degrees Fahrenheit) applied to start the fermentation process. This yeast comes in active and fast rising forms.

COMPRESSED FRESH yeast comes already moist and is extremely perishable. It is best kept cold for storage and best used by the date on the package. This product may also be frozen and should be defrosted at room temperature for best results.

YEAST STARTER'S are a combination of yeast, flour, water and sugar. They are used in modern day bread making. A good example would be sourdough bread which uses a sourdough starter.

BREWER'S yeasts are special non-leavening yeasts. They are a rich source of B vitamins and also used as a food supplement in many, many recipes and foods we enjoy everyday.

Savory Spotlight

LENTILS are a good meat substitute and contain 25% protein, fiber, vitamins A and B, minerals, carbohydrates and some fats. Lentils, part of the legume family, have seed pods which split along the sides when ripe. The dried seeds from the pod are called pulses. They grow on a bushy, annual plant and are mentioned in the Bible. Lentils are never consumed fresh but dried at their peak of ripeness. The Latin word "lens" is used today to describe a glass which has the shape of a lentil.

YEAST DOUGH is the product created by using yeast in your bread recipe. Danish pastry, braided breads and croissants are a few good examples, and here are some more:

- **BRIOCHE** is a light yeast bread rich with butter and eggs.

- **DANISH PASTRY** starts as yeast dough then is rolled out, dotted with butter, rolled out again then is shaped into pastries.

- **STOLLEN** is a traditional German yeast bread filled with dried fruits

and topped with powdered sugar.

- **BABKA** is a rum-scented Polish sweet yeast bread with almonds, raisins and orange peel.

- **KALACS** is yeast dough filled with poppy seed or nut filling proudly made by Hungarians. This can also be made with golden raisins and sherry brushed on the top for extra flavor.

- **CHALLAH** is egg rich yeast bread traditionally served by Jewish families during their holidays.

Now you know a bit more about yeast and what it does in our bread recipes!

Once again, congratulate yourselves and go to the kitchen and enjoy making the recipes. The trivia answers are (1) **Brewers yeast** doesn't cause the product to rise but creates carbon dioxide and adds some nutritional value. And (2) **Matzo**, a thin, brittle unleavened bread which is traditionally enjoyed during Passover, and **Lavash**, in crispy or soft form, is the other unleavened bread.

Have a wonderful month.

*Jó étvágyat
Főszakács Béla*

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

Kalács (Hungarian Sweet Bread)

- 1 cup warm milk (95 degrees)
- 2 teaspoons dry yeast
- 1 cup flour
- 1 teaspoon sugar
- 1 1/2 cups flour
- 4 whole eggs
- 1/4 cup butter
- 1/2 cup sour cream
- 2 teaspoons salt
- 1/4 cup sugar
- 1/2 cup golden raisins
- 3 1/2 cups milk
- 1 beaten egg
- 1/4 cup cream sherry

In a large bowl make a sponge from the warm cup of milk, two teaspoons

RECIPES

dry yeast, one cup of flour and one teaspoon sugar. Work the mixture together using your hands until you get dough. Let it rise in the bowl then add all the other ingredients in order **except** the one beaten egg and cream sherry. Knead the mixture on a cutting board until a soft dough is formed that separates from your hands and the board very easily. Put the dough in a clean, lightly greased bowl and cover with plastic wrap, punching a few holes in

the top. Let the dough double in size then divide in half. Place each half in a greased loaf pan then brush the top of the dough with the one beaten egg. Place in a preheated 350 degree oven and bake for one hour. Check for doneness by inserting a cake tester that should come out clean OR use a digital thermometer which should read at least 180 degrees, indicating the kalacs is done. Remove from the oven and brush the cream sherry on top for extra flavor. Let cool for 10 minutes then remove from loaf pans and continue cooling on wire racks. Slice and serve to your guests.

More great recipes on Page 12.

RECIPES

Makos Kalács (Poppyseed Rolls)

4½ cups flour
1 teaspoon salt
1 cup warm milk (95 degrees)
½ pound butter
2 egg yolks
2 whole eggs
4 tablespoons sugar
2 yeast cakes
1 beaten whole egg

FILLING

1 pound ground poppy seed
1 cup sugar
½ cup honey
1 cup hot milk
1 teaspoon lemon rind
1 teaspoon lemon juice
¼ cup white raisins

For the filling, mix all ingredients in a small bowl then set aside to cool until ready to spread on the sections of dough. In another small bowl, crumble the yeast then add the one cup warm milk and the four tablespoons sugar and let stand until it foams and gets active. In a large mixing bowl, mix the flour and the butter as you would for a pie crust then, making a small well, add the whole eggs, salt and the yeast mixture from the small bowl. Blend this mixture until the dough does not stick to the sides of the bowl. Divide this dough into four pieces and roll out each one as thin as possible. Spread with the filling and roll up like you would a jelly roll, pinching the edges closed. Place each roll on a greased baking sheet and brush with the beaten whole egg. Bake in a preheated 350 degree oven for 45 minutes or until golden brown. Cool, then slice and serve.

Challah

½ cup spring water
2 whole eggs, room temperature
2 tablespoons butter cut into pieces
2 teaspoons salt
2 tablespoons sugar
3 cups bread flour
2¼ teaspoons dry yeast
1 whole egg, lightly beaten
1 tablespoon water

In a large mixing bowl, combine one cup of flour and all the dry ingredients, then the ½ cup of water. Beat using a hand-held mixer on medium for three minutes, then add the two whole eggs and beat another minute. Stir in the remaining flour by hand to make stiff dough. Knead on a lightly floured surface until the dough becomes smooth and elastic. Use a little more flour if you need to. Place the dough in a lightly oiled bowl turning to coat the top of the dough. Cover with plastic film poked with a few holes and let rise until dough tests ripe. Turn dough back onto a lightly floured surface and punch down all the air bubbles. Roll up the dough and crimp the edges so it fits into a 9 x 5 inch loaf pan that has been greased. In a cup, combine the lightly beaten whole egg with the teaspoon of water to make the glaze. Brush the loaf with the glaze and sprinkle with sesame or poppy seeds. Bake in a preheated 375 degree oven for 40 minutes until the challah is golden brown. Remove from pan and cool on a wire rack. Slice and serve.

Stollen

2½ yeast cakes
½ cup granulated sugar
1 cup warm milk (95 degrees)
2 whole eggs slightly beaten
2 sticks butter melted
½ teaspoon salt
5 cups all purpose flour
½ cup walnuts
½ cup raisins
½ cup dates
½ cup mixed fruit
¼ cup dark rum
Butter for brushing
Powdered sugar for sprinkling

In a small bowl, marinate the walnuts, raisins, dates and mixed fruit in the rum overnight. In a large mixing bowl, crumble up the yeast, then add the granulated sugar, milk,

eggs, salt, butter and the flour. Blend this mixture until a dough forms. Knead well until the dough is elastic and smooth. Cover with a clean towel and let rise for one hour. Add in the drained marinated fruit and knead again, then divide into three loaves. Place the loaves on a cookie sheet lined with parchment or brown paper. Let the loaves rise again for 45 minutes. Bake in a preheated 350 degree oven for 45 minutes. During the last 20 minutes, brush the loaves with butter, then brush again with 10 minutes left during the baking. Remove from oven and cool on wire rack. Sprinkle with powdered sugar before serving.

Sweet Dinner Rolls

½ cup warm water (110 degrees)
½ cup warm milk (110 degrees)
1 whole egg beaten
1/3 cup butter, softened
1/3 cup white sugar
1 teaspoon salt
3¾ cups all purpose flour
1 package dry yeast (.25 ounce)
½ cup butter, softened for brushing

In a small saucepan warm the water and milk to 110 degrees. Pour this mixture into a large mixing bowl then add the egg, 1/3 cup butter, sugar, salt, flour and yeast. Mix together until a dough forms and knead until it's smooth and elastic. Put the dough ball into a clean bowl that has been greased, then turn the dough so it's completely greased. Cover the bowl with plastic wrap poked with a few holes. Set this bowl aside until the dough rises. Turn the dough out onto a lightly floured surface and cut in half. Roll each half into a 12-inch circle and spread the ¼ cup of butter over the two halves. Cut each circle into eight wedges like you would a pizza. Start at the wide end roll the wedge toward the small end keeping the dough tight. Place the point side down on an ungreased cookie sheet. Cover with plastic film and let rise for one hour. Bake in a preheated 400 degree oven for 15 minutes or until golden. Serve warm to your guests.

Scholarship recipient experiences Roma culture during internship

Claudia Garman was this year's recipient of the Samuel C. Gomory Memorial Scholarship, awarded by the Hungarian Room Committee of the University of Pittsburgh. The award is granted to a full-time student at the university to assist in meeting expenses of summer internships in Hungary. What follows is Ms. Garman's account of her experiences.



Transylvania. One of my most memorable experiences of the summer was attending a Pentecostal baptism in the mountains. The pastor of the

church was one of the kings of Roma in Romania. It was an amazing weekend full of singing, eating and praying. As this Roma community still wore traditional outfits and head scarfs, I was given a skirt by the Roma princess to wear during the weekend.

When I arrived in Mera, Romania, I felt like I was back in Hungary. Mera is outside of the city of Cluj and very close to the Hungarian border. The majority of the people were Hungarian nationals and the houses and gates in town looked like traditional Hungarian homes.

I also traveled throughout Hungary, although not for official research. Instead, I traveled to get to know Hungary and its culture a little better. So, I took trips to Pécs, Kalocsa and Eger. Each town had its own charm.

While I enjoyed traveling around Hungary and its neighboring countries, I was always glad to come "home" to Budapest. There was something about the city that made me feel very welcome and comfortable. The people were always helpful, the food was delicious and the architecture was breathtaking.

My summer was fantastic and I feel very privileged that I had the opportunity to live in Hungary for nearly three months. What made it even more special was that I was able to help advance Roma rights and travel to Roma villages to meet with Roma in their homes. This experience has deepened my wish to be a human rights lawyer, and I am hoping to continue my work for Roma rights after graduation.

Köszönöm szépen!

Police official admits mistakes were made in handling protests

from The Budapest Sun
BUDAPEST -- Hungary's most senior police officer defended the actions of his officers in Budapest during the street violence in September and October, but admitted that, with hindsight, mistakes had occurred and that investigations had uncovered evidence supporting some allegations of excessive force.

Lt. Gen. László Bene, police high commissioner, said the violence--unprecedented for over half a century in Hungary--had a "cathartic" effect on the country's law enforcers, who were ready and willing to learn from the experience.

Speaking to the Hungarian International Press Association on Nov 29, he pledged wide-scale changes in terms of how the police would deal with any future violent protests.

Attention would be paid to identifying and extracting ring-leaders of crowd violence in the future, and to the psychological preparedness of officers, who in recent weeks had suffered prolonged bouts of highly stressful work, said Budapest police chief Péter Gergényi.

He also took a swipe at the Hungarian electronic media, alleging that TV stations had refrained from showing scenes of violent protesters after the first night of troubles because footage from that night had been used to identify criminal elements. Repeated showing of rough policing, without showing the violence from the other side, gave the public a slanted view of events, he said.

by Claudia Garman

As this year's Hungarian Room Committee scholarship recipient, I would like to thank each and every person who helped make this scholarship and my trip to Hungary possible.

I am a second-year law student at Pitt, and I am specializing in international human rights law. After my first year of law school, I wanted to do an internship with the European Roma Rights Center (ERRC) in Budapest. The ERRC is a human rights organization that advances the rights of Roma (also known as Gypsies) through strategic litigation, international advocacy and policy research. Since the ERRC is a non-profit organization, I did not receive any compensation for my work and would not have been able to intern with them without the Hungarian Room Committee scholarship.

I am originally from Berlin, Germany, and my knowledge of Roma was unfortunately limited to the stereotypes commonly held by Europeans. My internship taught me how to address and rebut these prejudicial views. My work consisted of legal research, including the case of a Roma torture victim in the Ukraine.

My research took me to several Roma villages (also known as tábor), and for the first time in my life I saw a slum. The Roma in that particular tabor were living in huts made out of trash on muddy ground without any running water or electricity. In that same village the people showed me great hospitality, in spite of their poverty.

I also traveled throughout Romania to several Roma villages in

Welcome to our Fraternal Family

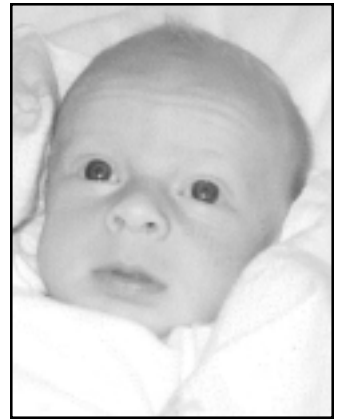
We happily present more of our newest members. If you have a child or grandchild who recently joined the WPA, then send us his or her photograph. We will publish it in an upcoming issue so that all our members can welcome your child into our WPA Fraternal Family. All photos will be published as soon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



MORGAN CALLA
Branch 34 Pittsburgh, PA



SCARLET CALLA
Branch 34 Pittsburgh, PA



CONNOR CATTERSON
Branch 28 Youngstown, OH



CASSIDY AND ALEXIS DAVIS
Branch 18 Lincoln Park, MI



CARSON P. FRANCESCHI
Branch 88 Rural Valley, PA



LINDSAY P. GILL
Branch 296 Springdale, PA



EMMA L. GOSTEY
Branch 28 Youngstown, OH



NATHAN R. GOSTEY
Branch 28 Youngstown, OH



JONATHAN D. KOROSY
Branch 189 Alliance, OH



MEGAN TAR
Branch 18 Lincoln Park, MI

Branch News

Branch 8 Johnstown, PA

by Dorothy Kedves

Branch 8 held its annual election of officers and family Christmas party on Dec. 3 at the Johnstown-Windber Hungarian Reformed Church.

Elected were Sandor Yuhas, president; Ernest Kedves, vice president; David S. Kozak, treasurer; Dorothy Kedves, secretary; and Mary Groshans and Elaine Engle, auditors.

The Christmas party started with delicious food and drink and plenty of goodies. Ernest Kedves played Christmas music.

Santa arrived to hear all the children's Christmas wishes. The children enjoyed the spinning fans, flying saucers and coloring books they received. Everyone attending received wonderful gifts from the WPA.

Special thanks go to all who helped make the party a success, especially the Home Office which provided financial aid and materials.

Branch 8 would like to wish all WPA members a very happy and healthy new year.

For all your life insurance and annuity needs, please call Sandor Yuhas at (814) 255-1123.

Branch 13 Trenton, NJ

by Elsie H. Radvany

It was a beautiful day for Branch 13's annual family Christmas party held on Dec. 10 at the Hungarian Reformed Church auditorium in Trenton. The weather was sunny and mild.

Branch President Frank J. Radvany opened the festivities with a business meeting during which officers were elected for 2007. Those elected were: Mr. Radvany, president; Joseph Hamari, vice president; Elsie H. Radvany, secretary; Anthony C. Beke, treasurer; and Steven F. Beke and Dr. John E. Radvany, auditors. Arlene



Some of the 104 children who attended Branch 18's family Christmas party.

Gordon, daughter of Frank and Elsie Radvany, duly installed the officers. The officers once again chose not to accept any honorarium for the coming year, a practice they have continued for many years.

Many members attending the party said they enjoyed reading the *William Penn Life*. One lady from our branch in attendance said she was a past winner in the Puzzle Contest.

The family Christmas party began with a delicious Hungarian buffet featuring kolbasz, stuffed cabbage, head cheese and Hungarian pastries provided by Margo Beke, Olga Radvany and Elsie Radvany. Our sincere thanks go to Anthony and Margo Beke and Elsie Radvany for their fine efforts in arranging and preparing the party.

Following lunch, door prizes were distributed. We also handed out WPA goodie bags filled with candy, cookies, nuts, fruit and items supplied by the Home Office. Everyone also received a WPA calendar for 2007,



Officers of Branch 13 for 2007 are: (front, l-r) Elsie H. Radvany, secretary; Frank J. Radvany, president; Anthony C. Beke, treasurer; (back, l-r) Dr. John E. Radvany, auditor; Joseph Hamari, vice president; and Steven F. Beke, auditor.

and each child received a monetary gift.

Our sincere thanks go to the Home Office for its generous subsidy for our party. President Radvany extended Christmas greetings on behalf of the Board of Directors, National Officers and National Auditing Committee to all those present.

We wish all our members a happy and healthy new year.

For servicing your life insurance and annuity needs, please contact Elsie H. Radvany, 2006 Yardley Road, Morrisville, PA, phone (215) 295-2222.

Branch News

Branch 14 Cleveland, OH

by Dawn D. Ward

Branch 14 sponsored another fantastic children's Christmas party Dec. 9. About 120 children attended along with their families during the afternoon open house.

Everyone enjoyed a luncheon while Sparkles the Clown entertained the children painting faces and making various animal shaped balloons. Santa Claus (who bore a striking resemblance to Branch 14 member Richard Jacob) also had wonderful gifts for all the children.

We were very happy to have Fraternal Director Endre Csoman and National Director Ronald Balla at the party.

Branch 14 is proud to hold the largest WPA children's Christmas party in the country, and it continues to grow every year!

Branch 14 welcomes the following new members: Mathayus Scarpelli, Kylor Vasquez, and Emma McCandlish. Call the Ward Agency at (440) 838-1200 with any potential new members and earn Recommender Bucks!

Congratulations to Richard Sarosi, secretary-treasurer of Branch 14, who was selected as a Fraternal MVP (Most Valuable Participant) for the week of Nov. 6, 2006, by the National Fraternal Congress of America. Richard is also the chief elder of the First Hungarian Reformed Church of Cleveland. His spirit of volunteerism is evident to anyone who knows him, and he credits his inspiration to his parents, Ernie and Violet Sarosi, and his sister, Caroline Lanzara, Branch 14 president. Branch 14 is very proud to have an officer recognized with this honor.

The next Branch 14 meeting will be Wednesday, March 7, at 7:30 p.m. at the First Hungarian Reformed Church, 14530 Alexander Road, Walton Hills, Ohio. All Branch 14 members are welcome to attend.

**NEXT DEADLINE
JANUARY 10, 2007**



Santa greets children attending Branch 26's family Christmas party.

Branch 18 Lincoln Park, MI

by Barbara A. House

Thank you to all who helped make our annual family Christmas party another great success. Everyone brought desserts to die for and prizes for our super 50/50 raffle. First prize (\$300) was won by National Director Ronald Balla from New Kensington, Pa. Second prize (\$200) was won by Margaret Yesue. The Official Family bought \$400 worth of tickets. Our branch supplied the food, magic, caroling and Santa Claus (thank you, Mark Molnar).

I need to thank our super branch officers: Helen Molnar, Carol Truesdell, Rose Antal, Ernie Mayoros, Doug Truesdell and Tom House. We also put some wonderful members to work: Emma Poliska, Kay Momtsios, Irene Korpak, Joanne Mayoros and Rachel Chamberlin. Thanks to Beata Cszaszar and Emma and Rocky Borsa for shopping all year. We had prize tables that circled most of the hall at the American Hungarian Reformed Church. Thank you to the WPA Home Office for the kids' prizes and adult hand outs. We again had a very happy bunch of members. Thank you everyone for all your help.

Our deepest sympathy is sent to Chairman of the Board Steve Varga and his wife Donna on the death of his mother Anna. She fought a valiant fight. May she rest in peace with our Lord. Our sympathies also are sent to the families of members Louis Takacs

and Louis Wiederman. Please pray for these families during this difficult time.

Many thanks to Liz Piwowarski, my Recommender of the Year. Thanks to Liz, we have many new members. Welcome Maria Pistin, Ethel Weidig, Marge Swek, Megan Tar, Cassidy and Alexis Davis and Ashley Russell. Liz also added another certificate to her portfolio. I also wrote my wonderful niece, Pamela George, a certificate. Welcome, sweetheart. Thank you all for becoming WPA members.

Congratulations to George Schvarckopf on his retirement. He and his wife Doris have been waiting for this time in their lives for quite a while. I hope you have many more enjoyable years to spend with us on all our branch trips. See you at the party.

Get well wishes to all our members and to Walter Sabo, Ann Nagy, Rocky Borsa, Bill Sorke and Frank Zito. You are all special people.

Happy January birthday to all our members, especially Lydia Kadi, Olivia Soter, Andy Dichazi, Mary Sabo, Steve Boroznaki, Jaden Antal, Joe Penzes, Steve Orsargos, Julia Alex, Marianne Orsargos, Frank Rizsak, Zachary Haas, Veronica Giss, Christina Marchelletta, Ernie Mayoros, Nancy Boike, Adela Pistin, Julia Bubenko, Michael Gibson, Amy Polakowski, Steve Koman, Helen Molnar, Marilyn Kadi, Dan Nagy and Marge Szalai. Wishing you many more happy and healthy years.

Due to my mother's surgery, I believe I will be home in Michigan

Branch News



Children and officers of Branch 28 share a moment at the branch Christmas party.



Officers of Branch 28 for 2007 are: (front, l-r) Mary Schauer and Maria Goda, auditors; (back, l-r) Frank Schauer, vice president; Kathy Novak, secretary-treasurer; and Steve Novak, president.

this winter. Please feel free to call me at my cell number. It is with me most of the time. That way I am always available. My number is (313) 418-5572.

The WPA's Field Committee has extended the Guaranteed Issue Program for a couple more months. It is really a super opportunity to add to your existing coverage or to join us and become members of the WPA. I hope to hear from you soon.

Remember to donate to our Scholarship Foundation. We awarded nearly 200 scholarships to our members this past year. You can also remember the Foundation in your will. It is also a wonderful way to say thank you from those who have already received a scholarship and

are now out in the world.

Wishing you and your family a happy, healthy and prosperous 2007.

Think spring. This winter has started off really cold here in Michigan. Stay warm and healthy.

Branch 26 Sharon, PA

by Gerry Davenport

On Dec. 2, Branch 26 held its family Christmas party at Neatfeat Roller Skating Rink in Grove City, Pa. It was surprising to see so many adults put on roller

skates and "dance to the music" right along with the kids.

A pizza party--complete with Christmas cookies, delicious brownies and other homemade desserts--was enjoyed by all. The evening was complete when Jolly Ole St. Nick (R.J. Robison) made his appearance. He was the highlight of the evening. The children, as well as the adults, sat on Santa's lap and told him what they wanted to receive on Christmas Day.

After pictures were taken on Santa's lap, the children received Christmas gifts donated by the Home Office and special gifts compliments of Branch 26.

Branch 26 would like to wish everyone a happy and healthy new year.

Branch 28 Youngstown, OH

by Kathy Novak

Wishing everyone a healthy, happy and prosperous new year.

A big thank you to the Home Office for allowing Branch 28 to host another successful and enjoyable Christmas party.

Those in attendance were entertained by the Aut Mori Clowns, a support group which provides funds for handicapped children in need of financial assistance.

Andrew Check II provided background music for the afternoon by playing the cimbalom. A sing-along was held with Evie Byers leading the group. After everyone enjoyed the abundant buffet, the man of the hour, Santa (John Tollas Sr.) arrived to visit with each child and distribute the money envelopes and bags filled with gifts provided by the Home Office. Assisting Santa were Branch President Steve Novak and Branch Auditor Mary Schauer. Santa also assisted in the raffles held. Fourteen children's gifts were awarded and 28 door prizes were given out as consolation prizes to the split-the-pot raffle.

In conjunction with our branch party, the scholarship/holiday raffle was held. Winners were:

- First prize, Mary Foor, \$100;
- Second prize, Landon Palotsee, a Hungarian doll donated by National Director Michael Tomcsak;
- Third prize, Cyndi Wofton, \$50;
- Fourth prize, Maria Goda, \$20.

Five other prizes were awarded as well.

We thank everyone who supported this fund-raising event.

A big thank you to everyone who helped to make the day a success.

Following the party the election of branch officers for 2007 took place. Elected were: Steve Novak, president; Frank Schauer, vice president; Kathy Novak, secretary-treasurer; and Mary Schauer and Maria Goda, auditors.

The holidays always find families gathering together. This year the Schauer family had special guests for several months while they await the building of their new home in Florida.

Branch News

Enjoying the Ohio winter weather are Liz, Rachel and Jerry Schauer.

Best wishes to all those celebrating birthdays or anniversaries recently, especially Robert and Evelyn Horvath who were honored at a surprise party to mark their 50th wedding anniversary.

Get well wishes to those under the weather, especially Joan Nagy, Frank Tobias and Irene Devlin.

We also express our sincere sympathy to all those who have recently lost a loved one, especially to Chairman of the Board Steve Varga and his family on the loss of his mother. May she rest in peace.

For your life insurance and annuity needs, please call Kathy Novak at (330) 746-7704 or Alan Szabo at (330) 482-9994.

Branch 51 Passaic, NJ

by Martha Barillo

Today is Dec. 10; 15 more days until Christmas. By the time you read this, the holidays will be over, but we hope you all had a wonderful Christmas and we wish you a happy and healthy new year.

Holidays bring out the best in all of us. We try to clean the house inside and out, and we run around shopping our heads off (and returning gifts after Christmas).

Today, for me, was special because my 13-year-old granddaughter and I spent three hours baking cookies, decorating them and eating the burnt ones (and some that weren't so burnt). This tradition started when her mother was a girl scout. This is called quality time for grandmothers. You wonder about the other grandchildren. They are also very special and I hope to spend some quality time with them during the holiday season.

This holiday is also special for me because I have a cousin visiting from Slovakia. When I was a child, I left Europe on Dec. 28. I spent my last six months before leaving with that cousin. I will never forget that Christmas. It was magical in every way.

More happy times: we attended the Protestant Ball on Nov. 10 at the

Holiday Inn in Carteret, N.J. Aside from the most awful traffic on a Friday night, we had a wonderful time. Maybe because it was a new place, and the people at our table--the Bekes and the Radvanys. The debutantes were lovely, the music heavenly and the food very good. A good night was had by all.

The branch family Christmas party was held on Dec. 3 at the American-Hungarian Club in Garfield, N.J. Mr. Meatball entertained the children, parents and grandparents. Many of the children participated in the show. Christmas carols were sung and Santa Claus arrived. Santa spoke with each child and gave them a monetary gift. The children really enjoyed the spinning light toy

provided by the Home Office. Refreshments were served and the afternoon was enjoyed by all. Thanks to the WPA Board of Directors and the Home Office for their assistance in making the party a success.

Before the party, Branch 51 held its annual election of officers for 2007. Reelected were: Ernest J. Mozer Jr., president; Marian Rubin, treasurer; Christine Baldyga, secretary; and Maria Mozer, auditor.

We wish everyone a happy and healthy new year.

(Christine Baldyga also contributed to this article.)

Branch 76 Philadelphia, PA

by Jack Tokar

Hello, hello you beautiful people of the WPA everywhere.

We wish you a very happy, healthy, and prosperous new year.

The Christmas party for Branch 76



Santa Claus welcomes children to the Branch 51 family Christmas party.



Branch 51 officers for 2007 are (l-r) Marian Rubin, treasurer; Ernest J. Mozer Jr., president; Christine Baldyga, secretary; and Maria Mozer, auditor.

was held on Dec. 17, in conjunction with the celebration of the members of the Philadelphia Hungarian Club. Since the club's building was sold, their usual party was held at a different location: the Duna-Danube Swabian Association Club, at 1277 Southampton Road, Philadelphia. This new location is about two blocks east of where the Philadelphia Hungarian Club was located on Southampton Road. It was a very joyful occasion. The children had lots of fun with the gifts they received from the William Penn Santa.

The annual election of officers for our branch took place, with no change in officers. They remain: Jack Tokar, president and coordinator; Stephen Pokorny, vice president; Bette Lewis Tokar, secretary-treasurer; and James Pokorny and Stephen Pokorny, auditors.

We would very much like to see some of our younger members begin to be more active in the Association.

Branch News



Children of Branch 296 Springdale, Pa., meet Santa at the branch Christmas party.

Some of us are not as young as we used to be!

It was a pleasure talking on the phone to Al Vargo about his relatives in my area of Hungary/Slovakia. We also enjoyed the card and message from Anthony and Marguerite Beke.

As usual, our monthly meeting is on the fourth Friday of the month at 8:30 p.m. From now on our meetings will be held at the Duna-Danube Swabian Association Club, at 1277 Southampton Road, Philadelphia, PA 19116. All members or prospective members are welcome.

The Philadelphia Hungarian Club had their annual Christmas Bazaar on Dec. 9. The weather cooperated; it was cold but clear and sunny. Along with other treats, the ladies made their usual excellent pastries. There was also the usual New Year's Eve Party on Dec. 31.

Happy birthday and/or anniversary to all those who have celebrated recently or who will celebrate in the coming month. A birthday is a wonderful time to take stock of your life and plan for the future. Remember, we are all getting older every day. The important thing is to make the most of each day and each opportunity that we are given.

Don't hesitate to call Jack Tokar for information about life insurance and annuities. It is a wonderful gift to give yourself or your family, offering the satisfying warmth of a secure future. Call (215) 357-4516.

**Next Deadline
January 10, 2007**

Branch 296 Springdale, PA

by Diane M. Torma

Branch 296 held its election of officers on Dec. 14. The following members were re-elected to serve our branch for the year 2007: Ron Balla, president; John Rusak, vice president; Diane M. Torma, secretary-treasurer; and Ronda Grotefend and Margaret Kosheba, auditors. Patty Balla installed the officers and auditors.

The annual branch Christmas party was held at the Springdale Veterans Association on Dec. 10. The new location was beautiful and well received by many in attendance. Magician Jason Christopher entertained the children and adults alike with his mesmerizing performance. He included several of the young (and not so young) members in his show, including a girl, who he amazingly made "fly" in mid-air! This was followed by a chorus of "Jingle Bells," which prompted the eagerly awaited arrival of Santa Claus. The children took turns sitting on Santa's lap to tell him their Christmas wishes. Gift bags full of treats from the Home Office and the branch were then distributed to each child by President Balla.

The afternoon concluded with a delicious buffet lunch and Christmas cookies. Much thanks to the Home Office and Board of Directors for the financial assistance and promotional items. Also, President Balla wishes to thank the branch officers, members and friends who gave their time and effort to make this year's party

successful, including: Patty Balla, George and Irene Charles, Boris and Helen Gosciejew, Noreen Fritz and her son Frank, Ronda Grotefend, Marge and Antoinette Kosheba, Leanne and John Lovasz, Diane and Tony Thomas, and John and Diane Torma. Thanks also to everyone who brought cookies and desserts.

Get well wishes to our good friend Irene Charles, who recently underwent surgery. Our thoughts and prayers are with you as you recuperate. We all missed you and George at the party.

We hold our monthly meetings on the second Thursday of each month at 7:30 p.m. There will be no meetings in January and February.

Call Noreen Fritz at (412) 821-1837 for your life insurance and annuity needs. If you have branch news to share, call me at (724) 339-2445.

Happy New Year to all!

Branch 590 Cape Coral, FL

by Joan Mauerman

I hope you all enjoyed a blessed and happy Christmas and New Year.

As I was writing this, I was preparing to travel to Crawford, Texas, to spend Christmas with my son Danny and his family.

Our heartfelt condolences are extended to the families of Laszlo Pingiczer, Bob Menner, John Mraz and Anna Varga on the recent loss of their loved ones. May they rest in peace.

Happy birthday to Julia Nagy, Irene Slauterbeck, Eugene and Helen Toth, Caitlyn Damon, Carrie Damon, Audrey MacEgan, Caroline Hughes, Joanie Mauerman and Aaron Hopper.

Wedding anniversary greetings to Debbie and Tim Meehan.

On Dec. 10, I attended a dinner and play at the Plant City Magyar Club. The club meets on the second Sunday of the month. At the December meeting, there were about 15 WPA members in attendance.

For all your life insurance and annuity needs, please call Mike Tomcsak at (863)858-8071. Ask him about the Guaranteed Issue Program.

Branch News

Branch 800 Altoona, PA

by Vincent Frank

All present Branch 800 officers were reelected to serve another one-year term for 2007. They are: Vincent Frank, president; Daniel Greiner, vice president; George Dorman, secretary; Robert Jones, treasurer; and Melvin Frank, Robert Aiken and David Greiner, auditors. Those who were unable to attend the election meeting are invited to bring suggestions to any of the monthly meetings and they will be welcomed.

Our branch's memorial Mass was held in November. We thank you for taking the time to attend and remember our branch's deceased brother and sister members. Many thanks for bringing food for the needy. Branch Secretary Dorman did a fine job while serving as cantor/lector.

We are always on the lookout for news from our branch members. Don't let anything pass by unnoticed when you know you or one of your family members deserve to be recognized for what you or they have accomplished. We will share your news with others through these

pages. Call me at (814) 695-0213.

As we begin the new year, we congratulate all of you who will be celebrating birthdays or anniversaries in the days ahead. These are special days. Enjoy them.

Are you ready to purchase fraternal life insurance or annuities for you or members of your family? Then please be sure to see what the WPA has to offer before making any decisions. Call Bob Jones in Altoona at (814) 942-2661 to learn more about what the WPA has to offer you.

Branch 8114 Clarion, PA

by Noreen Fritz

On behalf of the William Penn Association I want to thank branch officers Art Aaron, Bob Donahue, John Slike and everyone who worked on the annual branch Christmas party. Thank you for the excellent job in the arranging, preparation and hosting of this most enjoyable evening.

Joining all the members in a family style dinner was simply wonderful and the hospitality was greatly appreciated. In addition, the

children's choir sang beautifully and was very entertaining. The evening was topped off with a visit from Santa.

January birthday greeting go out to: Nola Aaron, Amy Beckwith, John Baum, Eugene Carroll, Jim Delaney, Deborah Donahue, Robert Kerr, Cletus Schill, Jr., Rev Paul Schill, Peter Schill, Cyril Schmader, James Kerle, Matthew Delaney, Susan Jones, Terry Pierucci, Patricia Schill, Joseph Smith, William Rice, Kristine Fink, Ronald Hanold, Emily Rice, Rebekah Hurst, Marian Hargenrader, Anna Cherico, Donna Lebda, and Diane Rhoads. Happy Birthday to these great members!

Wishing you a new year filled with peace, love, happiness and fun!

For any information on life insurance, IRA's, annuities, IRA transfers or pension rollovers, you may call me anytime at my direct business line (412) 821-1837 or write to me at P.O. Box 15060, Pittsburgh, PA 15237-0060, or send me an e-mail at noreenbunny.fritz@verizon.net.

Branch meetings are held on the third Tuesday of each month in the meeting room of the Immaculate Conception Church. We hope you will be able to join us.

In Memoriam

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

NOVEMBER 2006

0001 BRIDGEPORT, CT
Anna Filo
Carmel Grimaldi
Alexander Lenart
Julia Miclette
0008 JOHNSTOWN, PA
Jean S. George
Dolores L. Guady
Patricia A. Lasher
Arthur J. Sherry
0014 CLEVELAND, OH
Louis S. Madar
B. William Simon
0015 CHICAGO, IL
Julius L. Sabo
0016 PERTH AMBOY, NJ
Joseph B. Big
Joseph C. Erdely

Charlotte Foldhazy
Irma Takacs
0018 LINCOLN PARK, MI
Louis Takacs
Louis Wiederman
0019 NEW BRUNSWICK, NJ
Julia Puskas
0025 BECKLEY, WV
Steve Hajash, Jr.
0026 SHARON, PA
Thomas G. Nies
Dorothy Toth
0028 YOUNGSTOWN, OH
Joseph Kovach
0034 PITTSBURGH, PA
Karl H. Antesberger
0040 MARTINS FERRY, OH
Mary M. Nagy
0044 AKRON, OH
Nancy A. Thomas
0048 NEW YORK, NY
Eleanor G. Cohen
Carol Grehm
0051 PASSAIC, NJ
Elizabeth E. Eperjesi

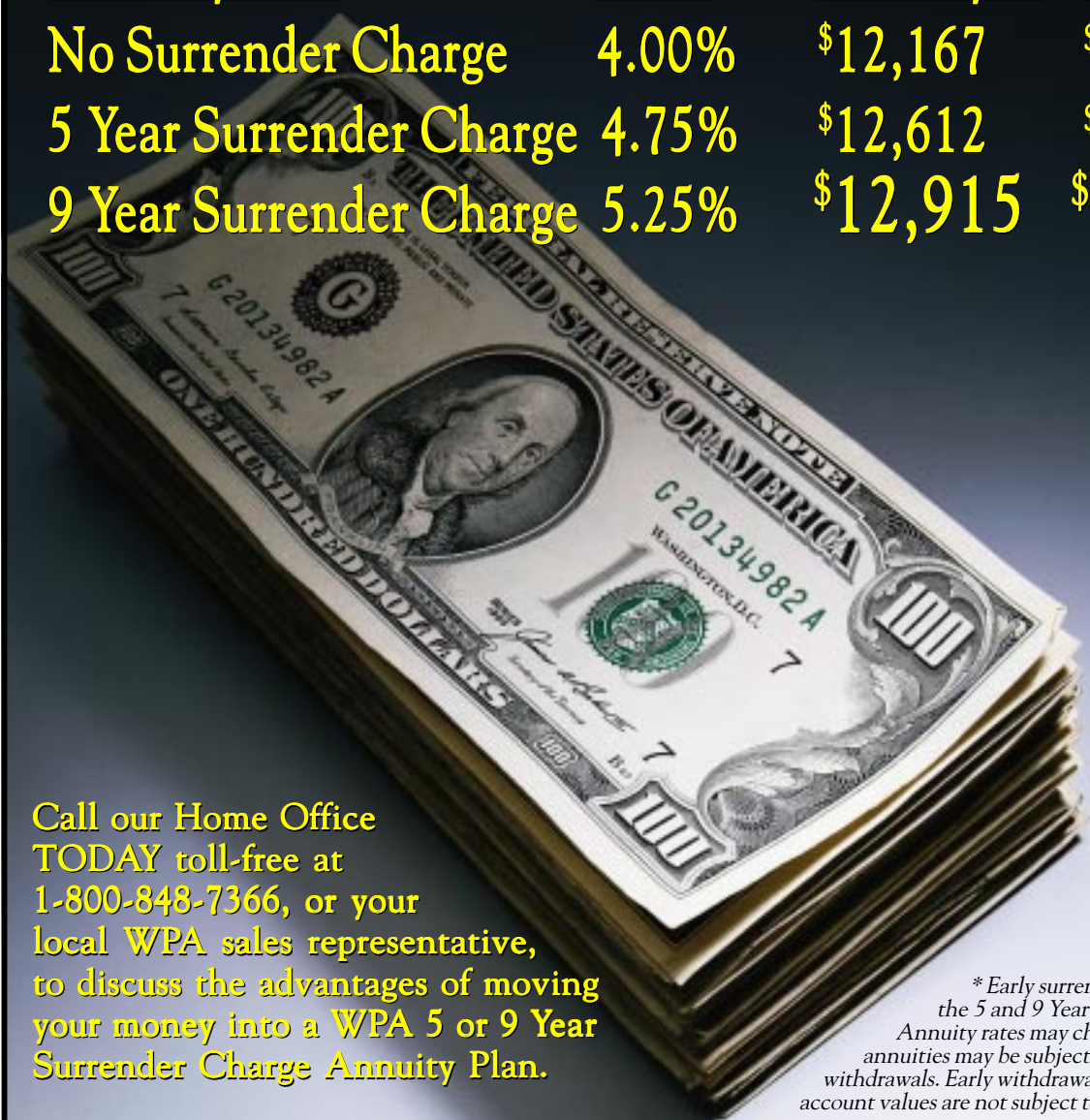
Margaret Koleszar
Irene Mihely
0059 WINDBER, PA
John M. Berish
0071 DUQUESNE, PA
Dorothy R. Rizzo
0089 HOMESTEAD, PA
Antoinette Furtivo
Elizabeth Grib
Richard J. Hoffman
0132 SOUTH BEND, IN
James S. Denton
Stephen Doroghazi
0174 SCRANTON, PA
Albert Nemeth
Joseph S. Penkala
John J. Thornton
0226 McKEESPORT, PA
Mary Barnes
Robert Shelby
0296 SPRINGDALE, PA
Joseph J. Kozlowski
0336 HARRISBURG, PA
Mary S. Rados

Clarence Schlauderaff
0352 CORAOPOLIS, PA
Margaret D. Pavicic
0590 CAPE CORAL, FL
John E. Mraz
0705 MAYVILLE, WI
Marie S. Hahn
0720 DEDHAM, MA
Madelyn C. Langione
George L. Perry
0723 WORCESTER, MA
Anne M. Hughes
Yvette J. Leblanc
Evelyn C. Leger
0725 SPRINGFIELD, MA
Nellie S. Pultorak
Walter H. Pultorak
0800 ALTOONA, PA
Alma M. Baronner
William H. Cox
Charles R. Diehl
8014 PITTSBURGH, PA
Joseph F. Churilla
8036 SCOTTDALE, PA
Rosemarie J. Kubic

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5 Year Surrender Charge	4.75%	\$12,612	\$15,184
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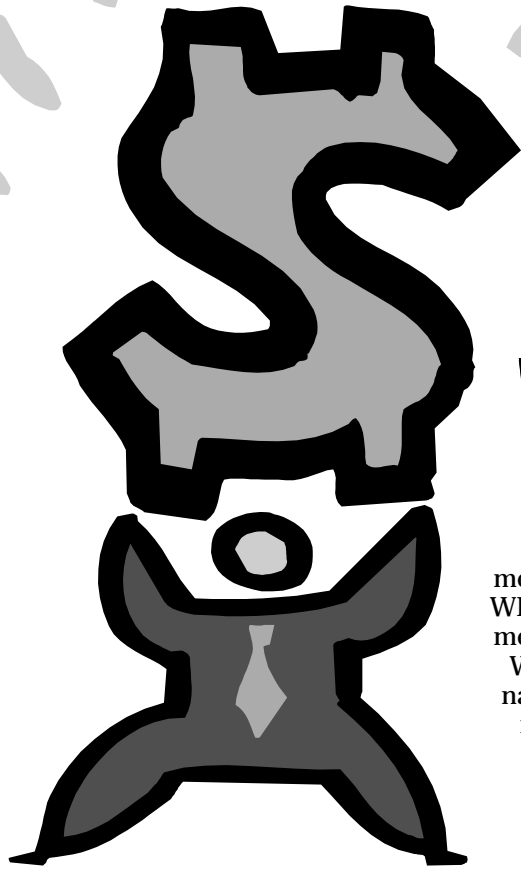
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Name of Prospective Applicant: _____

Address: _____

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