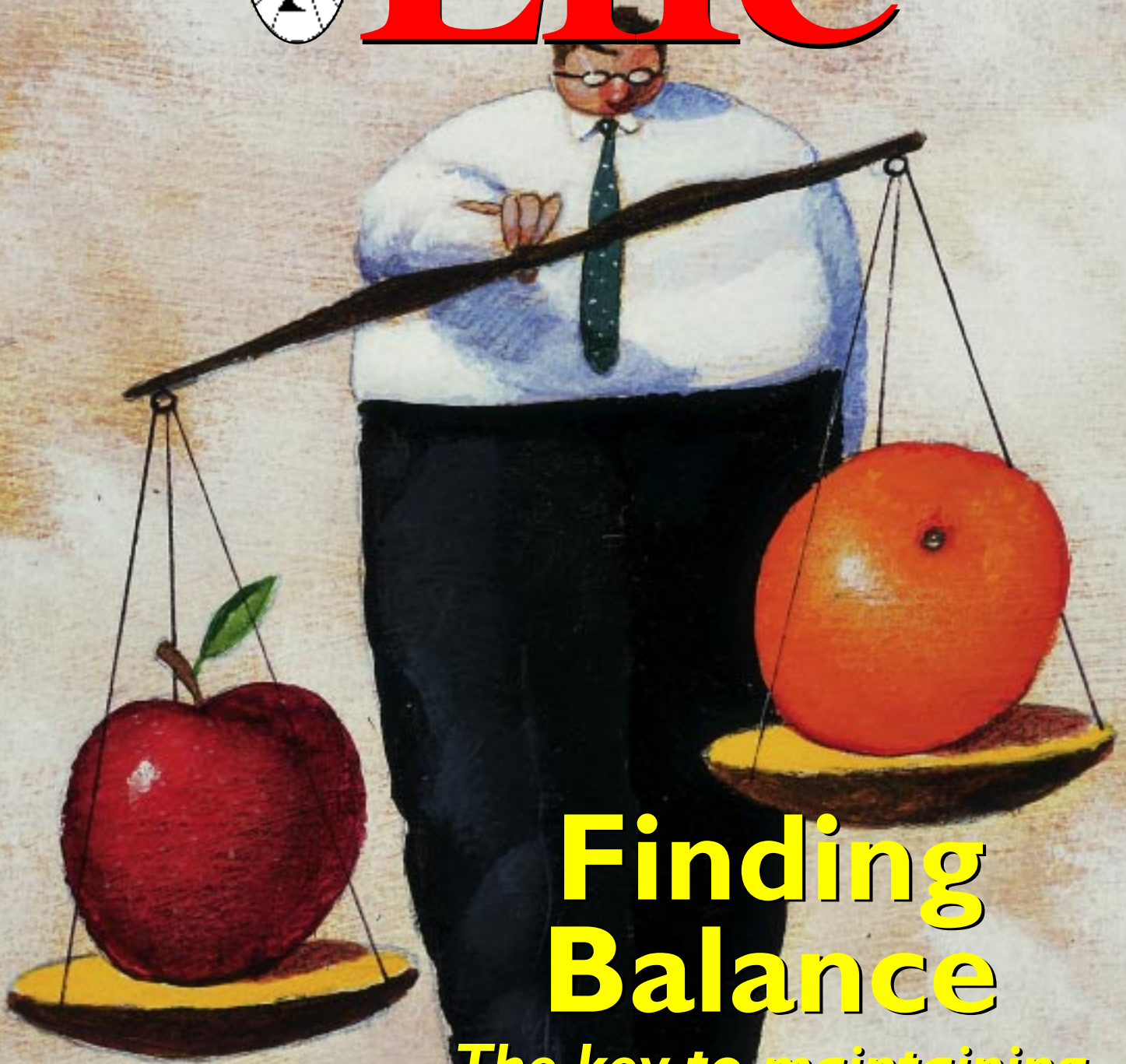


SEPTEMBER 2007

William Penn



Life



Finding Balance

The key to maintaining a healthy weight

--Page 6

**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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William Penn Life

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Cover photo (c) Images.com/ Corbis.

Official publication of the William Penn Association. Published monthly.

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

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Life Insurance Awareness Month

Secure your family's financial future

NO ONE LIKES TO THINK about dying. But you need to consider how your family would fare financially if, suddenly, you weren't there to provide for them. Where would the money come from to pay for your funeral, the monthly bills, the mortgage, the kids' education costs?

September is Life Insurance Awareness Month, and these are the questions the life insurance industry wants you to ask yourself.

If you have any doubts as to how your family would manage without you, it's time to take charge of your situation by getting a life insurance check-up today.

● **STEP 1:** Check out the website of The Life and Health Insurance Foundation for Education (LIFE). It offers a wealth of information about life insurance and the buying process. Spending some time on the website

will educate you about key insurance terms and concepts, and give you the knowledge you need to make well-informed decisions.

● **STEP 2:** Know the right questions to ask. Once you've determined that you have a need for life insurance, the very first question you always need to ask is, "how much do I need?" If you die prematurely, you want to know that your loved ones will have enough money to continue living the kind of life you hoped they'd have.

Once you know how much life insurance you need, then you're ready to look at the various types of policies available to you (e.g., term insurance, permanent insurance or maybe a combination of the two). Try out our interactive decision tree on LIFE's website. It walks you through the questions you need to consider to

determine the kind of life insurance that's right for you.

● **STEP 3:** Seek professional advice. There are lots of factors to consider when determining how much and what kind of life insurance to buy, and the purchasing process can be quite complicated. So when you're ready to shop, it's always a smart idea to seek assistance from a qualified life insurance professional, like your local WPA representative. A good insurance advisor will take the time to carefully assess your needs, and provide you with options from which to choose.

Don't gamble with your family's financial future for one more minute. Take charge of your life insurance situation today and rest easier knowing your loved ones would be taken care of if something were to happen to you.

Convention Update

As this issue was going to press, the Association's 36th General Convention was only days away. But, for many of you, by the time you read this article the General Convention will be a part of history. We use the "update" space this month to thank all those who worked to ensure a successful and productive Convention, in particular the National Officers, Board of Directors and Home Office staff. We also express our deepest appreciation to our Delegates for the loyalty and dedication they exhibited in representing their fellow WPA members. Watch for complete Convention coverage in next month's issue of the *William Penn Life*.

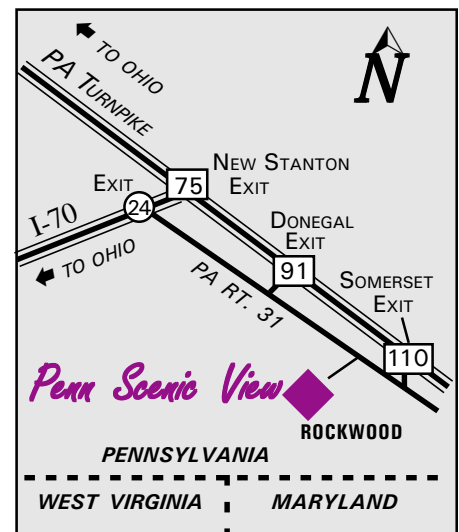
Directions to the WPA Picnic Sept. 15

From the West

1. Take the Pennsylvania Turnpike to Exit 91 (Donegal). After paying toll, turn left at stop sign onto Rt. 31 East.
2. Continue on Rt. 31 East for 12.4 miles through town of Bakersville.
3. About 4/10 mile past CoGo's Store, turn right onto Trent Road at Pioneer Park Campgrounds sign.
4. Proceed on Trent Road for approximately 3 miles until road dead ends at stop sign.
5. Turn left onto Copper Kettle Road and go 2/10 mile.
6. Turn right onto Ream Road and go 1/2 mile.
7. Turn right onto Lyons Road and go 6/10 mile to Penn Scenic View gate on right.

From the East

Take PA Turnpike to Exit 110 (Somerset). Turn right onto Rt. 31 West. Go about 5 miles & turn left onto Trent Road at Pioneer Park sign. Continue with #4 on the left.



WPA hosts another successful Hungarian Heritage Experience

ONCE AGAIN, THE HUNGARIAN Heritage Experience is just another fond memory. This year, it took place from Aug. 5 to 11 (Sunday to Saturday), and it was a fairly warm week. Thanks to the recently installed air conditioning, we were quite comfortable.

A total of 24 wonderful students registered for this year's Experience. Students came from Connecticut, Indiana, Michigan, Missouri, New Jersey, Ohio and Pennsylvania. We were privileged to have a new instructor--the Rev. Imre A. Bertalan--who, along with returning instructor Imre Markus, gave the students great instruction in the Hungarian language.

Registration took place on Sunday afternoon. At 5:00 p.m. that day, a delicious Hungarian dinner of chicken and mushroom paprikas with dumplings and cucumber salad was served along with the finest Hungarian pastries. The dinner was enjoyed by all.

Following the dinner, orientation was held during which students, instructors, cooks and kitchen helpers introduced themselves. This laid the foundation for the wonderful Experience.

This year, we were again able to spend a delightful evening at the Bethlen Home in nearby Ligonier, Pa., enjoying the hospitality of the staff there. The culmination of our visit was the music, which inspired many in our group to take part in the csárdás.

Of course, one of the most important draws to the Experience is the great Hungarian food. It has been a tradition for the Experience to serve exceptional food. This year, we were privileged to have Ilona (Ica) Martincsek as our cook and Anita Varga as her assistant. We were not disappointed in Ica's demonstration on palacsinta making. This became a "free for all" with exceptional palacsinta flipping and great fun for all.

We cannot express enough how close the students became during the week. They indeed blended to become one big family.

The new students this year made up about half of the class. The granddaughters of Nancy and Bob Kovach--Sarah, Rachel and Hannah--brought new life to the Experience with their youthful enthusiasm.

The Friday evening barbeque and closing events were the culmination of the week, capped off by the Hungarian "cheerleaders" led by Mimi Veres Taylor.

We wish to thank the many people who helped



The youthful enthusiasm of the granddaughters of Bob and Nancy Kovach--Hannah, Sara and Rachel Liesau--brought new life to the Experience.



Enjoying a well-deserved moment of relaxation on the deck of the Lakeside Lodge are the Experience's "Kitchen Crew" (from left): Nancy Kovach, Ilona Martincsek, Arlene Csoman and Anita Varga.

make this week a success--all the students, National Officers, National Directors and their spouses, kitchen crew, photographer, resident manager and everyone who supported the Experience.

Please make plans to attend next year's Hungarian Heritage Experience and participate in this wonderful week.

Moneywi\$e

with Mark Lantz, C.S.A.



September is Life Insurance Month

It is time
to review your
life insurance
needs.

Parents and grand-
parents are buying
more life insurance
for themselves and
for their children
and grandchildren.

We offer permanent
plans which allow you to
obtain coverage and to
pay monthly.

\$10,000 FACE AMOUNT - MONTHLY PREMIUMS - STANDARD RATES					
Issue Age	Insurance Plan	Male Non-smoker	Male Smoker	Female Non-smoker	Female Smoker
10	Ordinary Life	9.32	N/A	8.88	N/A
10	20 Pay Life	10.67	N/A	9.81	N/A
10	Life Paid Up at Age 65	9.42	N/A	8.98	N/A
20	Ordinary Life	10.52	11.72	9.95	10.54
20	20 Pay Life	12.89	15.00	11.84	12.92
20	Life Paid Up at Age 65	10.76	11.96	10.20	10.79
30	Ordinary Life	12.47	14.36	11.66	12.61
30	20 Pay Life	16.20	19.16	14.86	16.45
30	Life Paid Up at Age 65	13.11	14.99	12.32	13.28
40	Ordinary Life	15.98	19.18	14.54	16.07
40	20 Pay Life	21.50	25.98	19.46	21.79
40	Life Paid Up at Age 65	17.92	21.16	16.48	18.14
50	Ordinary Life	22.24	27.59	19.41	21.66
50	20 Pay Life	29.72	36.54	26.18	29.27
50	Life Paid Up at Age 65	29.30	35.02	26.21	28.90
60	Ordinary Life	34.14	42.80	28.33	31.51
60	20 Pay Life	43.80	54.50	36.83	40.85
60	Life Paid Up at Age 65	82.47	95.40	72.46	78.34
70	Ordinary Life	58.25	71.29	46.94	51.56
70	20 Pay Life	72.56	89.12	58.42	64.26

Call your local WPA agent for more details.
Or, call Mark Lantz, Sales Director, at 1-800-848-7366, ext. 134,
to be referred to an agent in your area.

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.

We look forward to helping you, your family and your friends.
Thank you...and have a great day.

Puzzle Contest

Number 26



And the winners are...

We drew the winners of our Puzzle Contest #24 at the Home Office on August 6. Thanks to National V.P.-Secretary Richard W. Toth (left) and David J. Chakey, president of Computer Specialties Corp., for their help. Congratulations to:

Jennifer Brown, Br. 89 Homestead, PA

Irene Rostik, Br. 18 Lincoln Park, MI

Ruth Salvagno, Br. 1 Bridgeport, CT

Frances Van Slambrouck, Br. 18 Lincoln Park, MI

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

Life Insurance month

Find hidden below words typically associated with life insurance, and you could win \$50 in our **Puzzle Contest #27**.

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 #27**, 709 Brighton Road, Pittsburgh, PA 15233.
4. Entries must be received at the Home Office by **October 29, 2007**.
5. Four (4) winners will be drawn from all correct entries on October 31, 2007, at the Home Office. Each winner will receive **\$50**.
6. **GOOD LUCK!!**

Life Insurance Month Word List

Affordable	Ordinary
Almost Guaranteed	Permanent
Cash Values	Planning
Death Benefit	Premium
Guaranteed	Single Premium
Joint Term	Specials
Level Term	Term
Life Insurance	Vanishing Premium
Life Paid Up	Youth Term
Low Cost Term	

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

Name: _____

Address: _____

Phone: _____ Email: _____

WPA Life Certificate No.: _____

When it comes to maintaining a healthy weight, the key for you and your family is

Finding Balance



from the National Heart, Lung and Blood Institute

There's been a lot of talk lately about how much heavier Americans have been getting since the 1970s. Today, approximately 65 percent of adults are overweight or obese. Sixty-one million adult Americans are considered obese. What's more, children are getting heavier as well. The percentage of children and teens that are overweight has more than doubled in the past 30 years. Today, about 17 percent of American children ages 2-19 are overweight.

Extra pounds can add up to health problems, often for life. In adults, overweight and obesity are linked to increased risk of heart disease, type 2 diabetes, high blood pressure, certain cancers and other chronic conditions.

For children, being overweight also increases their health risks. Type 2 diabetes was once rare in American children--now it accounts for eight to 45 percent of newly diagnosed diabetes cases in children and adolescents. And, overweight children are more likely to become overweight or obese as adults.

Becoming overweight doesn't happen overnight. It happens over time when the energy we take in by eating is not in balance with the energy we burn from physical activ-

ity. However, there are things we can do to prevent overweight and obesity.

Get Started

As you think about how to approach your family with a plan to eat better, increase physical activity, and reduce screen time, here are some suggestions worth considering:

Be a good role model. Research shows that children and teens really do listen to their parents and model their behavior. If you eat well and move more, your children are more likely to follow.

Involve younger children in the decisions. Young children love to try new things, even new foods or activities. Talk to your children about making smart food and physical activity choices. It will be easier if

everyone can help support each other to eat well and move more. For example, every weekend have one or more of your children pick one physical activity for the whole family to do. Have your younger child come with you to the grocery store to pick out some healthy foods he or she would like to try. Try fresh fruits in season. Summer is a great time to try peaches and strawberries as snacks.

Have older children make decisions. Older children might not be as open to you telling them what to do, so tailor your request to the child's age and temperament. For example, for teens who are learning to be more independent, you can explain that you want them to be more active. Then ask them what they want to do, rather than tell them what they should be doing. You also could let them know that you bought some healthier snacks for them to try and tell them you trust them to prepare something healthy when they're hungry.

Make dietary changes slowly. If your family normally drinks whole milk, try buying two percent low-fat milk and see if they notice a difference. After a few weeks, try reducing the fat content again to one percent low-fat milk. Too drastic a change all at once may upset your family; introduce new foods gradually.

Health Links

For more information on how you can help each member of your family maintain a healthy weight, visit the We Can section of the National Heart, Lung and Blood Institute's website at:

➔ <http://www.nhlbi.nih.gov/health/public/heart/obesity/wecan/>

Make the new health behavior easy for them. Put a bowl of washed fruit, such as grapes or apples, on the table. It's easy if they can just grab the fruit for a snack without thinking! Cut up broccoli, carrots and celery, and have a low fat dip available.

Limit foods high in fat and sugar in the house. Use the Nutrition Facts label to find foods lower in calories, fat, and sugar. This will help everyone in the house eat fewer of these foods. Make available plenty of healthy foods for them to choose, such as fruits and vegetables, whole grains, and low-fat milk products.

Emphasize the benefits. The apparent benefits of making nutritious food choices and increasing physical activity will be different for you and your children. Children probably won't care that a nutritious diet that includes lots of fruits and vegetables can help prevent certain diseases, or that being physically fit can reduce the risk of heart disease later in life. However, they are likely to care about growing tall and strong, being attractive or being good at sports. Helping them make connections between their lifestyle choices and benefits that are meaningful to them may help them try new things.

Create opportunities for active family time together. Plan fun things for your family to do together, such as play in the park, walk through the zoo, tour some local sites, hike, swim, or ride bikes.

Healthy Weight for Life

Maintaining a healthy weight for life is a great goal to set. Keep these simple tips in mind to help you and your family achieve this goal. You will also feel great about making positive changes to your eating, physical activity and television time habits.

Make a commitment. You need to make a commitment to yourself and your family to eat nutritious foods, get regular physical activity, and reduce recreational television time.

Create a support network. It helps to have a network of family, friends and colleagues who will support you in your new lifestyle habits. Families

can serve healthy meals for gatherings and your friends can limit drinks with added sugar. You can also limit TV watching time when your children are playing together. At work, go on short power walks with colleagues and talk to co-workers about making healthier choices at the cafeteria or vending machine. Let as many people as possible know what your goals are and, hopefully, they will not only support you, but join you!

Set realistic goals. The best goals are specific, attainable, and forgiving (not perfect). "Eat three servings of fruit a day" is a better goal than "eat more fruit."

Track progress. Tracking progress can help you and your family feel good about your successes and can show you where you may need to make some changes if everyone is not meeting their goals. The National Heart, Lung and Blood Institute (NHLBI) offers several useful tracking tools on its website which you can download for your own use. See the "Health Links" box on where to find these.

Be ready. Having a list of ideas for eating well and moving more will help your family stay in energy balance. The NHLBI's website also offers a list of "Everyday Tips" for great ideas for you and your family, some of which appear on this page.

Learn how to handle setbacks. Expect them. Setbacks usually happen to those who are overconfident and say, "It won't happen to me!" Being committed, setting realistic goals, and being prepared with alternative ideas will help you handle "slacker moments" with good cheer and a "let's keep going" attitude.

Reward yourself. One way to help you and your family stay motivated is to regularly reward yourselves. Choose non-food rewards as much as possible. A day at the local lake or beach, or a trip to the park to ride bicycles, roller blade, or fly a kite are family friendly rewards. You also can buy the family gifts to help them stay physically active, such as new workout shoes or clothes, a ball, racket, or other piece of sports or active play equipment.

Tips for Energy Balance Everyday

Eating Well (Energy IN)

- Drink water before a meal.
- Share dessert, or choose fruit instead.
- Serve food portions no larger than your fist.
- Eat off smaller plates.
- Don't eat late at night.
- Skip buffets.
- Grill, steam, or bake instead of frying.
- Share an entree with a family member or friend.
- Eat before grocery shopping.
- Choose a checkout line without a candy display.
- Make a grocery list before you shop.
- Serve water or low-fat milk at meals instead of soda or sugary drinks.
- Flavor foods with herbs, spices, low-fat seasonings.
- Keep to a regular eating schedule. Eat together as a family most days of the week.

Moving More (Energy OUT)

- Walk your children to school.
- Do sit-ups in front of the TV.
- Challenge your children to see who can do the most sit-ups in one minute.
- Walk instead of drive whenever you can.
- Take a family walk after dinner.
- Join an exercise group and enroll your children in community sports teams or lessons.
- Replace Sunday drive with Sunday walk.
- Do yard work.
- Get your children to help rake, weed, plant, etc.
- Get off the bus a stop early and walk.
- Work around the house.
- Ask your children for help doing active chores.
- Take the dog to the park.

For more tips, visit the website of the National Heart, Lung and Blood Institute.

Fundraising basics

Successful fundraising events are never easy to organize, but following these proven methods can earn more dollars for your charity

How many times have you or your branch participated in a fundraising event and, when it was all over, were disappointed by the results? You knew the event could have been more successful, but you weren't sure what could--or should--have been done to make it more successful.

Most of us are not professional event planners or fundraisers, but, by utilizing some of the following advice from the Association for International Cancer Research, we can plan fundraising events like a professional--events that will raise more money for your favorite charity.

Getting Started

Once you have chosen your event there are many areas that you must cover to make it a success. The keyword is **PLANNING**--allow plenty of time to look at the various aspects of the challenge that lies before you:

- Discuss with friends, colleagues, and management how easily the event can be organized.
- Do we have the people to make all parts of the project run smoothly?
- Will the event cost us anything to get off the ground?
- Arrange a date.
- What resources do we need?
- How do we publicize the event?
- What can go wrong?
- Can we get a local celebrity?

Publicizing the event

Your event must be well publicized if it is to be a success.

You can begin at your place of work. You can place information on the bulletin board and in the company newsletter. You can make a brief announcement about your event at meetings. And, there's always the water cooler: nothing gets the word

around faster than word of mouth.

Meanwhile, back at home, you can get the word out by sending leaflets to family members and to local merchants and businesses. Make sure you place notices in public places, including the library, churches and government office buildings.

The media

If you are able to get the support of your local radio and TV stations, your event's profile is taken onto another level. You will find it invaluable when approaching people in the local business community. If they think that they might be able to get some good (and cheap) local PR, they are more likely to help.

The person to get in touch with in the local paper is the news editor. If you know a reporter, use the personal contact as this always works better than the cold contact. Find out the paper's deadlines for copy and photographs. When preparing your information for the media, always include:

- What the event is
- Who is involved
- Why the event is taking place
- When, where and what time

Charity Links

For more information and ideas on how to plan a successful fundraising event, contact the charity you are trying to help. They will be happy to assist you. Or, you can log onto the ideas page of the Association for International Cancer Research's website at:

➔ <http://www.aicr.org.uk/Ideas.stm>

- A contact name for further information

When you are planning your event, always try and think like a newspaper reporter. Think what is newsworthy. Try to create a publicity stunt, have a local dignitary or celebrity and always have a photo opportunity.

Seeking Sponsors

Getting other individuals and local businesses to help cover the cost of staging your fundraising event will not only make this easier for you as you plan the event, but will also allow more of the money you raise to go to your selected charity.

Set your sponsorship target and aim high!

First, seek help from your friends, family, neighbors and co-workers. You will collect more than you thought possible, but you need to work at it.

Start seeking sponsors early, well in advance of the event. When you approach people for sponsorship, ask them if they would mind giving you the money now and offer a receipt. It is easier to give money back should you have to cancel the event, as opposed to trying to collect after the event. People lose interest quickly, and often find excuses for not giving you the money afterwards.

Always maintain a record of your sponsors and ensure that your list reflects those who have paid and those who have still to give you their contribution.

If you belong to a club or association, get them involved either as a sponsor, by organizing a fundraising event, or by 'matching' the funds you raise.

Ask local companies or firms to sponsor you in return for wearing their logo on your T-shirt.

Habitat for Humanity breaks ground for latest housing project in Hungary

from *The Budapest Sun*

HAJDÚBÖSZÖRMÉNY, Hungary -- The Town of Hajdúböszörmény, located in Hajdú-Bihar County in northeastern Hungary, and Habitat for Humanity Hungary staged a formal ground-breaking ceremony on Aug 15 marking the beginning of construction of a new housing project.

Construction proper of what Habitat described as “new, simple, decent, and affordable homes for eight local families” was scheduled to start in late August. The families expect to move into their new homes on Alföld Street in June 2008.

Each of the families will devote 1,200 hours of their own work to the building of their new homes.

“Habitat for Humanity builds almost exclusively with volunteer labor, and our program is supported by numerous individuals and organizations,” said András Székér,

Habitat’s donor relations manager.

Construction will be financed by Habitat for Humanity, and the families will buy their new homes with long-term, subsidized mortgages.

Habitat for Humanity says these solutions enable it to provide families in need with new homes at a price well below their market value. Its stated mission is the elimination of poverty housing worldwide.

Habitat for Humanity Hungary was established in 1996, and has worked with 141 families at six different locations since that date.

“We are launching our new construction program in Hajdúböszörmény in close co-operation with the town,” explained Székér. “The municipality provides free land for our houses and takes over several tasks related to running the program.”

Passaic parish bids pastor fond farewell

PASSAIC, NJ -- More than 240 parishioners of St. Stephen Parish here gathered June 17 to say goodbye to their pastor, the Rev. Stephen Mustos, who has guided their parish since 1990. Father Mustos, who



officially retired on June 20, returned to his native Hungary.

Serving as main celebrant at the farewell Mass was the Rev. Barnabas Kiss of Detroit.

Four additional priests and friends of Father Mustos served as co-celebrants.

Father Mustos, confined to a wheelchair following hip and ankle surgery, was wheeled up the center aisle of the church between rows of Hungarian scouts and to applause from the congregation. At the end of Mass, Father Mustos offered the final blessing then led the procession out of

church and to the Cardinal Mindszenty Cultural Center for a reception.

Father Mustos began his life as a priest with his ordination in 1958. He taught math and physics at Canisius College in Buffalo and at the local Piarist high school. He served as headmaster at Devon Preparatory School in Devon, Pa., from 1969 to 1987 and as chaplain of St. Stephen Parish in Trenton, N.J., from 1987 to 1990.

He served as the U.S. delegate to Bishop Attila Miklósházy, chaplain of the North American Region of the Hungarian Knights of Malta, member of the Grand Council of the Hungarian Scout Association in Exeter, N.J., and president of the Eastern Division of the Hungarian-American Priests Association.

Those interested in sending Father Mustos their best wishes can write to him at: Országos Papi Otthon, 8000 Szekesfehervár, Petöfi út2, Hungary, Europe.

In Brief

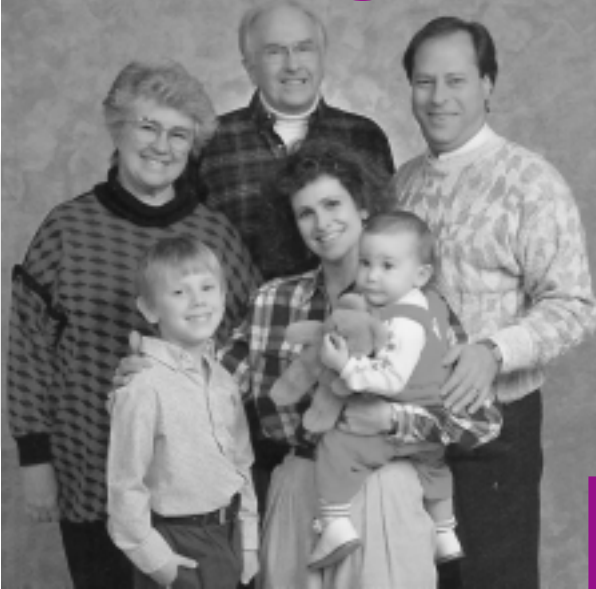
Hungary agrees to accept Cuban political refugees

BUDAPEST -- Budapest will provide refuge to 29 Cuban political refugees currently living on the U.S. base in Guantanamo, Hungarian daily *Népszabadság* reported Aug 21. According to the paper, the offer is a result of Hungarian-U.S. talks. The Cubans are not connected to prisoners held at Guantanamo Bay. The Cuban Foreign Ministry strongly criticized Hungary in a statement released Aug 22, branding Hungary an American “lackey,” saying “the Hungarian government is taking action as an accomplice of the American empire.” The Hungarian Foreign Ministry responded to the criticism saying that the Cubans’ had used “a sharp tone unacceptable in diplomacy.”

Thieves attempt to steal bridge

BUDAPEST -- Thieves attempted to disassemble and steal an entire railway bridge near the Austrian border at Pinkamindszent, located about 124 miles west of Budapest. The thieves had almost succeeded, when they were caught red-handed by the local mayor, István Csizsár. The bridge--which spans a distance of about 30 feet--had been closed since 1962. Presumably this was the inspiration for the thieves, who planned to sell the metal parts to the nearby waste collecting and recycling plant. Police have arrested one of the thieves, who had already damaged the bridge with a cutting torch, cutting at least one ton of iron from it.

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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.

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*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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The Hungarian Kitchen™

with Főszakács Béla



Food & the Internet

FÁRAD JON BE A MAGYAR KONYHÁBA.

Congratulations to those who attended the Hungarian Heritage Experience at Penn Scenic View. There is nothing better than being immersed in Hungarian culture for an entire week. To all of those who graduated, please plan on coming back next year as you are now "Experienced" alumni. It only gets better year after year.

If you couldn't attend the Experience, fear not because you can attend the upcoming WPA picnic at Penn Scenic View and still get a good dose of Magyar food, music, culture and fraternalism. That is one day where your Hungarian pride stands out.

While at the picnic, please stop by and visit The Hungarian Kitchen booth located next to the main food tent. Next to the HK will be another tent where you can purchase your copy of the new WPA cookbook entitled "A Taste of Hungarian Heaven." The Hungarian Kitchen will have food samples using recipes from the new book, another great gift basket raffle to benefit the scholarship fund and lots of talk about Magyar food. A good time will be had by all who attend.

This is one of the last big events of the year for WPA members to gather and experience fraternalism and food. SO...if you're in the area or coming to the area, make plans to attend this

event on Saturday, Sept. 15, from noon to 6:00 p.m.

Last month, I received my original Certificate of Registration issued by the United States Patent and Trademark Office which finally means that "The Hungarian Kitchen" is now officially trademarked! That is a major step to make the HK more marketable for future endeavors. My goal is to have the HK contribute to the scholarship fund. In a future column I'll explain more about the Hungarian Kitchen and scholarship connection.

It also gives me great pleasure to announce that The Hungarian Kitchen will be on line starting this month at www.HungarianKitchen.com. There, you can find the same column as it appears in the *William Penn Life* along with many other features to help you enjoy Magyar food. As time goes on there will be an archive where you can look up all the recipes that have come out in print along with other food information, kitchen tips

CHEF'S TIP #70

As you search the Internet for recipes, don't forget to bookmark your favorite websites. Even though you can print out single recipes, it's a good idea to have a reference point you can start from the next time you need new recipes or want to get more in depth information about a certain food topic.

and photos. You can even contact me or Chef Vilmos by email!

Here is your trivia question of the month: **Who invented the World Wide Web?** The fact-filled answer awaits you.

Food and the Internet is a very broad topic, but I'll try and make it a simple learning tool. The fact of the matter is, if you know how to use a computer, everything else will fall into place and be easy for you. First thing we need to do is review some basic facts about the internet.

The INTERNET is a worldwide public accessible network of interconnected computer networks that transmit data to each other, a network of networks.

A WEB PAGE is a text document that is published on a server, has HTML tags, and includes hypertext links and usually graphics.

A WEB SITE is a collection of web pages that share a common theme and purpose usually accessed through a home page.

A WEB BROWSER is a software application that enables a user to display and interact with text, images and other information located on a web page. Let me give you some examples. Internet Explorer and Netscape Navigator would be examples of web browsers. Yahoo.com would be an example of a web page and web site.

A DOMAIN NAME represents a

web site to the outside world. In the United States the domain name usually ends with one of the following endings; “.com” for a business, “.edu” for educational institutions, “.org” for nonprofit groups like the William Penn, “.net” for those groups that are directly part of the internet and “.gov” for government agencies.

Here is one more example to clarify things even more. The address www.williampennassociation.org tells us it's on the World Wide Web, the William Penn Association is the group that sponsored the site, and it's a nonprofit organization.

We're making great progress, so here are a few more things you need to know. A SEARCH ENGINE is an information retrieval system designed to help find information stored on a computer system which also minimizes the time required to find the information and the amount as well. Some of the most popular search engines are Google, Yahoo Search, Ask Jeeves and Alta Vista.

We are done with the technical stuff, and now its time to put what we've learned into practice. So, let's go exploring the Internet.

Let's find a recipe for German bratwurst. First we choose a search engine like www.google.com and type that address in the address bar of our web browser. Once the Google home page comes up, we'll see the large, colorful Google logo and, directly below it, a box with a blinking cursor. In this box, let's type “German bratwurst recipe.” Now, click on the “Google Search” tab that's just below

Practical Pointer

While traveling when in small hotels it's recommended not to brush your teeth or eat any food that has been washed in the water. If you need water, bring along an immersion heater to boil a small amount or use purifying tablets such as Halzone. Safe beverages are coffee and tea provided you are sure the water has been boiled. Bottled water, beer, wine and sodas are usually safe to drink but use a clean glass or straw.

what we typed. Soon will appear a long list of places where you can find recipes for German bratwurst.

Now, instead of getting a recipe, let's say we want to find a place where we can buy bratwurst on the Internet. Once again, go to the Google homepage and type in “German bratwurst retailers.” Google gives us many options--from German grocery stores to restaurants in Berlin--where we can get the best German bratwurst.

It's that easy to navigate the Internet to find anything you want when it comes to food (or virtually anything else, for that matter)

Let's try it one more time using Ask Jeeves as our search engine. We go back to our web browser home page and type “www.askjeeves.com” in the address bar and hit enter. Once the AskJeeves homepage appears, let's look for pickled pigs feet. Type that in the box and hit enter. On the top line you will see pickled pigs feet followed by “showing 1-10 of 21,300” which mean you are viewing 10 items out of a list of 21,300 that relate to pickled pigs feet. If you keep hitting the next button on the bottom right of the page you will keep getting results for pickled pigs feet until you reach the last entry which would be 21,300.

As you can see it's easy to find out a lot about food. Here are some quick tips to help in your searches:

- Choose a search engine, then “bookmark” it (i.e., save it) in your “favorites” tab. This will save you time when you need to search for information.
- Be precise when searching. If you're looking for recipes, include that in your query. If you're searching for sellers of a product specify that as well. The more precise you are, the more closely your results will match what you are looking for.
- Be patient when searching and you will find exactly what you're looking for, whether it is a recipe or certain hard to find product.
- Last, but not least, have fun and enjoy the experience of learning more about the Internet and all it has to offer.

Culinary Corner

When searching for a recipe on the Internet, make sure to print it out in the size that works for you. Most websites let you choose between an 8½ x 11 sheet and a 3 x 5 index card for your recipe box. Many recipe sites also list links to help you find related information, including quick videos describing culinary techniques and definitions. Some sites even have a picture of what the finished product should look like.

Congratulations! Now, your homework assignment is to search for Hungarian recipes you can prepare for your family. I did random searches to get the four recipes for you this month which I know you will enjoy.

Trivia Answer: Tim Berners-Lee invented the World Wide Web back in the early 1990's which had a point and click browser, core ideas that included today's web browsers like Internet Explorer, Netscape, Opera and Mozilla. He was born in London, educated at Oxford and associated with M.I.T in Cambridge, Mass.

Jó étvágyat Főszakács Béla

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

RECIPES

Best Internet Crockpot Beef Stew

- 1 large Vidalia onion halved and thinly sliced
- 3 medium carrots peeled and sliced into coins
- 2 large Yukon gold potatoes sliced into ½-inch chunks
- 1 cup turnips peeled and diced
- 1 cup fresh cut green beans
- 1 lb. stew beef cut into bite size chunks
- 2 bay leaves
- ½ teaspoon dried thyme
- 1 garlic clove crushed
- 3 cups beef stock
- 2 tablespoons light brown sugar
- 1 teaspoon salt
- 1 tablespoon Worcestershire sauce
- Salt and pepper to taste
- 3 tablespoons all-purpose flour
- 1 tablespoon tomato paste

Load everything--except the flour and tomato paste--into the crockpot. Stir to mix contents well. Cover the pot and cook on high for 4 hours or until the beef and potatoes are tender. Stir the stew while it's cooking whenever possible. Before serving the stew, take a ladle full of broth and pour into a small bowl. Add the flour and tomato paste mixing until very smooth. Stir this mixture back into the stew and cook for another 30 minutes until the stew thickens a bit. Serve hot to your guests with a freshly made French baguette.

Internet Fried Chicken

- 4 skinless, boneless chicken breast halves
- 1 small can cream of chicken soup
- 1 whole egg slightly beaten
- Salt and pepper to taste
- ½ cup all-purpose flour
- ½ cup cornstarch
- ½ teaspoon granulated garlic
- ½ teaspoon Hungarian paprika
- ¼ teaspoon salt
- ¼ teaspoon black pepper
- Canola oil for frying

In a small bowl combine the soup and egg, mixing together until creamy, then dip each piece of

chicken until it's completely coated and set aside. Using a sealable plastic bag, pour in the flour, cornstarch, spices with the salt and pepper. Place a piece of chicken into the bag and shake until it's completely coated. If you need more dry coating, add it in proportion to the recipe. Place the chicken on a platter to dry a bit and become doughy. The doughier the chicken the crisper it will fry. Fry the chicken in the canola oil for 4 minutes, then turn the chicken and cook for another 3 minutes or until clear juices run from the chicken when stuck with a fork. Drain on paper towels, then serve hot to your guests. Carolina Cole Slaw makes a great side dish.

Internet Meatloaf

- 1 lb. ground beef
- 1 lb. ground veal
- 1 lb. ground pork
- 1 large Vidalia onion diced
- 3 cloves of garlic minced
- 6 ounces canned sliced mushrooms
- 1 tablespoon yellow mustard
- 3 tablespoons ketchup
- 1 28 oz. can diced tomatoes with juice
- 2 whole eggs
- 5 slices of fresh bacon
- 7 medium slices of white bread
- ½ teaspoon kosher salt
- ½ teaspoon black pepper
- ½ teaspoon lard
- ½ cup of whole milk

In a skillet, fry the onion in the lard until it softens, then add the garlic and cook for another minute or two. Take off the stove and set aside to cool a bit. In a mixing bowl, combine the beef, veal and pork, then add the cooled onion/garlic mixture. Put the bread in a dish and pour in the milk to soften the bread. Add the softened bread to the meat mix. Toss in all the other ingredients except the tomatoes and bacon. In a

baking dish, pour some of the tomatoes and juice on the bottom, then place the shaped meatloaf on top. Pour the rest of the tomatoes over the top of the meatloaf and place the bacon strips evenly over the top. Bake the loaf at 350 degrees for 1½ hours or until its done. Add water if needed to keep the meatloaf from drying out.

The Best Apple Pie

- 6 Granny Smith apples cored, peeled and thinly sliced
- 1 teaspoon ground cinnamon
- 1 small pinch cayenne pepper
- ½ cup firmly packed brown sugar
- 2 tablespoons fresh lemon juice
- 2 teaspoons all purpose flour
- Pastry for one 9-inch pie top and bottom
- 1 large whole egg slightly beaten
- 2 tablespoons whole milk

Preheat your oven to 400 degrees. In a large mixing bowl mix the apples with the cinnamon, cayenne, brown sugar and lemon juice. Roll out enough pastry for the pie bottom and place it in a 9-inch pie pan. Sprinkle the flour over the bottom of the unbaked pie crust. Arrange all the apple slices evenly on the bottom crust leaving a little space between the slices. In a cup, create an egg wash mixing the egg and milk. Brush the edge of the bottom crust with some egg wash. Roll out remaining pastry to make the pie top and place over the bottom, covering the apples and crimping the edges for a tight fit. Brush on the remaining egg wash and bake in the oven for 30 minutes. Reduce the heat to 325 and bake for an additional 20 minutes or until the crust is golden brown. Cool on a rack then slice and serve.

Have comments or questions for the Chef? Then write to:

**The Hungarian Kitchen
c/o William Penn Assn.
709 Brighton Road
Pittsburgh, PA 15233
wvasvary@camail.harvard.edu**

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 **December 26, 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

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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

Branch News

Branch 14 Cleveland, OH

by Dawn D. Ward

It's hard to believe that summer is almost over and the 36th WPA General Convention is just around the corner. There will be six delegates representing Branch 14 in Pittsburgh Sept. 3 to 5. A report on this quadrennial event will appear in the next issue of the *William Penn Life*.

The bus to Penn Scenic View Sept. 15 for the annual WPA Picnic has again been filled by Branch Coordinator Violet Sarosi. Great job, Violet!

Congratulations to Branch 14 Vice President Tom Levi and his wife, Vera, on their 50th wedding anniversary. Family and friends gathered at the Bethlen Hall of the First Hungarian Reformed Church Aug. 18 to commemorate this event.

The next Branch 14 meeting will be held Wednesday, Sept. 12, at 7:30 p.m. at the Bethlen Hall of the First Hungarian Reformed Church, 14530 Alexander Road, Walton Hills, Ohio. Please plan to attend to help plan the fall branch activities.

Branch 18 Lincoln Park, MI

by Barbara A. House

Happy Labor Day. Aren't we glad to see this summer go? It has really been a scorcher. Give me fall and winter anytime.

Happy anniversary, Tommy. Can you believe 41 years? Where does the time go? I love you. We will celebrate in Hungary. I may work on a WPA trip to Hungary next year. Would there be any interest? Let me know. I'll tell you all about our trip when we get back.

Get well wishes go to all our

**Next Deadline
Sept. 10, 2007**

wonderful members, especially Eleanor Kender (who recently suffered a heart attack), Elsie Kantor, Lou Almassy and Douglas Truesdell. Get well soon. You are all loved and missed.

Hi, Joe Gegus. Nice talking to you.

Congrats also to member Christina Marchelletta and her team of all-stars (see photo at right). They went to the state finals for the third year in a row.

Branch 18 has sponsored two teams for four years. Christina pitches at 51 miles per hour! We're very proud of you. Way to go, girl!

Happy birthday to all our members, especially Kalman Toth (who is celebrating his 85th), Margaret Danko, Edith Kiss, Jennifer Balog, Lydia Kadi, Eva Veres, Shirley Gegus, Dan Nagy, Latoya Boswell, Olivia Hall, James Desana, Bishop Wolfe (love you), Art Antal, Mike Kessler, Frank Kender, Kayla Mayoros, Samantha House, Eleanor Kender, Tibor Tuske, Bob Jackson, Rob Kantor, Mark Mayoros, Carol Hebert, Sky Molnar, George Schvarckopf, Carl Schvarckopf, Mary Tirpak, Barbara Yarbrough, Wanda Gall, Carianne Mayoros, Anna Bodnar, Eileen Gonzales (best meatloaf maker), Angela Molnar and Helen Paul. Hope you all have many more.

Please remember our deceased members and their families in your prayers, especially Marge Swek on the death of her sister Liz Piwowarski, Jennifer Balog on the death of her father David, as well as Helen Novak, Joseph Berezal, Jolan Ladanyi, Helen Bond, Helen Kadykowski, Anthony Perruzzi and Raymond Ostrosky. May they rest in peace with the Lord.

Thank you to all who helped me celebrate my most special birthday. I



The Taylor North Central North East Girls Softball team, sponsored by Branch 18, won the Michigan District #5 championship and competed in the state finals this July.

celebrated for two weeks. It's always nice to be remembered.

Happy anniversary to Carol and Doug Truesdell. Carol, we will celebrate this and your birthday in Hungary. Can't wait.

A great big thank you to all who again made our Chinese Auction at the Annual Golf Tournament such a success. Thank you to all who donated money and prizes. A huge thank you to Ronda, Cassie and Sandy for working all day and night. Without you it couldn't happen. We contributed \$2,220 to the Scholarship Foundation. Hope to double that at the WPA Picnic this month.

I am now taking reservations for our annual Soaring Eagle trip. Please see the ad on the next page.

Remember your Support the Troops items. Bring them to our September branch meeting.

The Hungarian American Cultural Center, 26257 Goddard Road, Taylor, will host an old-fashioned pig roast on Saturday, Sept. 22. For more information, call 1-734-946-6261.

Mark your calendars for upcoming events at Holy Cross Church:

- Oct. 21, Card Party;
- Oct. 28, Holy Cross Church 101st anniversary and Oct. 23 commemoration; and

Continued on Page 17

Branch News

Continued from Page 16

- Nov. 18, Feast of St. Elizabeth of Hungary Mass and Dinner.

Please support these events.

Our next branch meeting will be held Wednesday, Sept. 12, at 7:00 p.m. at the Hungarian American Reformed Church.

Welcome new member George Sabo. Thank you, Deac.

Remember: I can always be reached at 1-734-782-4667 or 1-313-418-5572.

Hope to see you all at Penn Scenic View for the picnic.

Branch 28 Youngstown, OH

by Kathy Novak

Can it really already be the end of summer? How fast those days of fun in the sun go by.

Wishing all the students returning to school this fall much success and happiness.

We're looking forward to having a wonderful time and seeing everyone

again at the WPA Picnic-A Great Fraternal Fest. Thanks to all the volunteers who work for days and days planning, preparing and hosting this wonderful event.

By the time you read this, another General Convention will be part of the WPA's history. I look forward to writing about the activities which occurred during the days I spent at the convention.

Just a reminder: Sept. 9 is Hungarian Heritage Day at 2219 Donald Ave. Guess I know where I'll be spending my birthday that day.

Congratulations to Leslie Polgar on winning the top prize in the golf tournament benefit raffle.

Get well wishes to all those on the road to recovery, especially Peg Kutty, Lillian Sefcik and Madison Hartman.

Wishing all those celebrating their birthday or anniversary many best wishes. Special congratulations to Al and Betty Vargo on their 50th!

We express our sincere condolences to all those who have recently lost a loved one.

For any of your life insurance or annuity needs, please call Kathy at 330-746-7704 or Alan at 330-482-9994.

Branch 34 Pittsburgh, PA

by Andy McNelis

Hope everyone's summer is going great. It is hard to believe that the General Convention and the Picnic are right around the corner!

Thank you, officers and staff at the Home Office, for your help at the golf tournament and always. I will take a chance and speak on behalf of the golfers that Quicksilver is a challenging course and very enjoyable. The weather couldn't have been better. The food served at the barbeque after golf was delicious. What a great idea having it right at the course!

Our sympathy and heartfelt prayers go out to the family of Michael J. Stefan who passed away on June 29, 2007. Mr. Stefan, his wife Margaret, children and grandchildren have been Branch 34 members for many years. He was 90 years old and now joins his old gang from St. Anne Hungarian Church in Hazelwood to watch out for us. He leaves behind his wife, two daughters and sons-in-law, four grandchildren and four great grandchildren. He was employed by USS Homestead Works for approximately 40 years. Isten Veled Mihály Bácsi. Our sympathy and heartfelt prayers also go out to John L. Lovasz and family on the death on his wife, Betty. Mr. Lovasz is also a long time Branch 34 member.

Happy birthday wishes go out to everyone celebrating their birthday in August and September.

On a personal note, my brother-in-law, Gary Vamos, had a knee replacement. He is the son of long time members Andy and Maria Vamos. Take care, Gary, and hope to see you walking at the Picnic.

If you have any news you would like to share, please contact Andy McNelis at 412-421-6031. For information about WPA insurance and annuity policies, please contact

Continued on Page 18

WPA Branch 18 Overnight Trip to the **SOARING EAGLE CASINO** November 19-20, 2007

PACKAGE INCLUDES:

- Roundtrip deluxe motorcoach transportation with DVD/VCR.
- Gambling at the Soaring Eagle Casino Resort.
- \$20.00 in coin & one Firefly Dinner Buffet Coupon!
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For more information call Barbara House at (734) 782-4667

Branch News

Continued from Page 17

Branch Coordinator Maria Bistey at 412-431-6035.

Branch 76 Philadelphia, PA

by Jack Tokar

Hello to all the officers and members of the WPA and to all who read this newsletter. We hope that you had a good summer and are looking forward to "back-to-school" time.

I want to apologize for not preparing the news for a while; I was in Europe. My family lives in what is now Slovakia, very close to the border of the Ukraine. I had not really planned to visit this year. However, my sister's grandson was getting married, and this was a wonderful time to visit with all my Hungarian relatives. In addition to all the wedding celebrations, we were also treated to a party in a wine cellar in the Tokay mountains and spent some time at the Sarospatak Spa as well.

Since our last news article, there was an election for a delegate to the WPA Convention, which takes place over Labor Day weekend. Our usual faithful members were at this election meeting: Aranka Mezei, James Pokorny, Stephen Pokorny, and my wife, Bette. I was elected as delegate, with Stephen Pokorny as alternate.

We would like to have more activities at our branch. However, it is a chicken/egg situation. Without more members, we cannot support activities; without activities, we cannot attract members. If you would like to be more active in the organization or have any suggestions, please let me know.

The Philadelphia Hungarian Club celebrated St. Stephen's Day on Aug. 10 at 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.

We want to issue a warm welcome to our newest members, Robert Szilagyi and Edith Nemeth. Our very best wishes go to all those celebrating

birthdays, anniversaries, or additions to the family. We have a new great-niece, named Mia Maffeo.

We also want to congratulate all those who have just graduated from college, high school, or even kindergarten, especially our grandson, Eric Zimmermann.

If you or your family are celebrating an important milestone, let us know so that we can include it in our newsletter.

The WPA is not as well known in the Philadelphia area as in the regions like Pittsburgh, Detroit, and Cleveland. We do not want to be a best-kept secret. Spread the word about our low-cost insurance and annuities. Remember that children who are insured by WPA and who have a parent or grandparent who is a member are eligible for some scholarship money from WPA. There is usually information in the WPA news about how the student can apply.

Don't forget to call Jack Tokar at 215-357-4516 to discuss insurance or annuities.

Branch 132 South Bend, IN

by Ann Horvath

We were blessed with a beautiful, sunny afternoon July 29 when our branch hosted its annual picnic at Potowatomi Park. It was good to see all our old and new friends. The branch supplied the drinks, chicken, sausage and tableware. Everyone brought a side dish or dessert to share.

Our thanks to Bob Horvath who did the grilling. Also, thanks to Michael Horvath and my friend, Helen Peci, for their help. Thanks to all who came and made the picnic a success.

Irene Vellucci celebrated her birthday that day. Happy birthday, Irene, and to all those recently celebrating their special day.

We extend our sincere condolences to the family of Joe Bertolan. May he rest in peace.

We also send get well wishes to Don Czajkowski and Frank Wukovits.



Bob Horvath mans the grill at the Branch 132 picnic July 29.

Branch 189 Alliance, OH

by Rhonda Mobley

Greetings from Branch 189 in Alliance. Hope everyone has been enjoying their summer.

After taking a break during the summer months, the club's monthly steak fry will resume on Friday, Sept. 21. The monthly steak fry is held the third Friday of every month. We offer not only great steaks but also delicious beer-battered fish and a salad bar. Come check it out. Appreciation Day is fast approaching. Watch the board at the club for details.

Congratulations go out to Bob and Kathy Schaefer who celebrated their 34th wedding anniversary July 28.

A going away party was held at the club on July 21 for Bill Nichols. Bill moved to Michigan in August due to the relocation of his employer, Nel-Cor. Good luck and best wishes, Bill.

Congratulations also go out to the William Penn F League Hot Stove Baseball team who won the Ohio state championship. They defeated Firestone Park 5-0 to take the state

Continued on Page 19

Branch News



Among those attending the Branch 336 golf tournament were: (front, l-r) James Robertson, Branch President Zita Prowse, National Director Charles S. Johns, Vice Chairman of the Board E. E. (Al) Vargo, Marguerite Beke; (back, l-r) Sandra Stasko, National Director Anthony C. Beke, National Auditing Committee member William S. Vasvary, National Director William J. Bero, National Director Nickolas M. Kotik and Fraternal Director Endre Csoman.

Continued from Page 18

title. After an impressive fourth-place finish at the state tournament two years ago, these boys have been dominant in our area, making the William Penn name very popular. They finished the year with a 29-1 record, including city, district and regional titles.

A pizza and ice cream party was held at the club following the state finals for the team, coaches and families. Way to go, guys!

We would also like to thank the Ladies Auxiliary who sponsored the party and continue to sponsor such great youth sports teams.

So long until next month, and remember to check the board at the club for all the fun upcoming events.

Branch 336 Harrisburg, PA

by Charles S. Johns

The 7th Annual Branch 336 Golf Tournament and Picnic was held on Saturday, July 7, at Cribort Park in Bressler, Pa.

The members of our branch were honored to have among our golfers National Vice President-Secretary

Richard W. Toth, Vice Chairman of the Board E. E. (Al) Vargo and National Auditing Committee member William S. Vasvary.

We were also pleased to welcome to the picnic special guests National Director Anthony C. Beke and his wife Marguerite, National Director William J. Bero and Sandra Stasko, and National Director Nickolas M. Kotik. Mr. Kotik, who is a member of the Pennsylvania General Assembly House of Representatives, left a budget hearing at the state capitol to sample some good food and to receive advice from many in attendance at the picnic.

Branch President Zita Prowse, along with National Director and Branch Coordinator Charles S. Johns, did an outstanding job in hosting the large crowd of 380 members.

What a picnic! Congratulations to the Verhovay Club and its members.

Fraternal Director Endre Csoman and his wife Arlene were also in attendance, and we celebrated Arlene's birthday by singing "Happy Birthday" to her.

Many Branch 336 golfers who participated in our branch tournament also played in the WPA's 24th Annual Golf Tournament on July 21.

Branch 352 Coraopolis, PA

Congratulations to Branch 352 member Michael C. Ferraro (pictured) who was named valedictorian of his graduating class at McKeesport Senior High School this year. Michael is set to begin his pre-med studies this fall at Washington and Jefferson College.



In addition to being an outstanding student, Michael was a member of the National Honor Society, golf team, band, stage crew,

jazz band and orchestra and served as layout editor of the high school newspaper.

Michael also served as president of his church's youth group, sang in the church's youth choir, runs his own lawn-cutting business and delivers the local newspaper.

He is the son of Patti and Angelo Ferraro and the grandson of longtime WPA member Steve Balogh and his wife Grace.

Branch 590 Cape Carol, FL

by Joan Mauerman

Branch 590 will host a picnic Oct. 4 at Gilcrest Park in Punta Gorda, Fla., beginning at 10:00 a.m.

Our annual Christmas party and election of branch officers will take place on Thursday, Dec. 13, at the Broadway Palms Dinner Theatre in Fort Myers, Fla. The election will take place prior to a dinner and show. More information will be available at the branch picnic.

Our condolences to the family of Jean Dobos, wife of Frank Dobos of Brimfield, Ohio, and Naples, Fla. May she rest in peace.

Get well wishes to Tiffany Dues, Emily Damon, Dawn Ward and Janice Girard. We will remember you in our prayers.

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In Memoriam

ELIZABETH (BETTY) IAMS LOVASZ
PITTSBURGH -- The Home Office staff was saddened by the recent death of Elizabeth (Betty) Iams Lovasz, wife of former National Treasurer John L. Lovasz and stepmother of Publications Editor John E. Lovasz. Mrs. Lovasz, 88, passed away July 16, 2007.

She was born Nov. 4, 1918, daughter of the late Ruth and John Mitchell Hughes Jr. She grew up in Youngstown, Ohio, and Dormont, Pa. She was a graduate of the University of Pittsburgh and earned a masters degree in library science from Duquesne University. She served as librarian at Waynesburg Central High School for more than a decade before retiring. She was a member of WPA Branch 226 McKeesport, Pa. In addition to her parents, she was preceded in death by a brother John Mitchell Hughes III.

Survivors also include her daughter Janet (Tom) Wertz; her son Richard (Gail) Iams Jr.; step-

daughter Catherine (Lee) Fedner; and nine grandchildren.

Interment was in Jefferson Memorial Park, Pleasant Hills, Pa.

The family suggests memorial contributions be made to the St. Vincent DePaul Society, 1243 N. Franklin St., Pittsburgh, PA 15233.

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

JULY 2007

- 0001 BRIDGEPORT, CT
Richard Seaman
Thomas Tomczyk
- 0008 JOHNSTOWN, PA
John Beres
Bertha Krzysko
Michael Beres
- 0013 TRENTON, NJ
F. William Boros
Elizabeth Chanti
Louis Pek
Domenic M. Sanchirico
- 0014 CLEVELAND, OH
Rose A. Kaul
Francis A. Kovacs
Elizabeth McGovern
Mary Jean Szabo
- 0015 CHICAGO, IL
Irene Kruchten
- 0018 LINCOLN PARK, MI
Joseph Berczel
Helen Bond
Helen M. Kadykowski

- Jolan Ladanyi
Helen Novak
Raymond J. Ostrosky
Anthony Perruzzi
0019 NEW BRUNSWICK, NJ
Margaret Serdy
- 0024 CHICAGO, IL
John Reihel
- 0026 SHARON, PA
Stephen Chuzie
Lawrence Lutheran
- 0028 YOUNGSTOWN, OH
Esther Carabelos
Helen C. Vasko
- 0034 PITTSBURGH, PA
Kevin Paul Jones
Stephen Nyiri
Michael J. Stefan
- 0040 MARTINS FERRY, OH
Adelmo E. Dolfi
Rose M. Tankovits
- 0044 AKRON, OH
Helen Strohleim
- 0048 NEW YORK, NY
Blanche E. Kish
Dorothy McDonald
- 0051 PASSAIC, NJ
Elizabeth Kerstner
Joseph Milak
- 0071 DUQUESNE, PA
Elizabeth R. Yusko
- 0076 PHILADELPHIA, PA
Joan F. Roskow
- 0088 RURAL VALLEY, PA
Joseph J. Avi
Helene Y. Szenyo
- 0089 HOMESTEAD, PA
Helen Blizman
Margaret Gyurisin
Wanda A. Konchak
- 0090 ALLENTOWN, PA
Joseph Toth
- 0098 BETHLEHEM, PA
Frank S. Jany

- Grace M. Stenger
Isabelle H. Toth
0132 SOUTH BEND, IN
Joseph Bertolan
Henrietta W. Bulza
Margaret J. Kalmar
Helen McKeen
Ethel Molnar
- 0159 PHOENIXVILLE, PA
Donald R. Bauman
Marianne S. Fronheiser
Leona M. Stahl
- 0174 SCRANTON, PA
Peter J. Bacchetti
Louise Renard
- 0226 MCKEESPORT, Pa
Elizabeth Hensler
- 0248 MONAVILLE, WV
Erma M. Wroblewski
- 0249 DAYTON, OH
John O. Heckman
- 0349 WEIRTON, WV
William Balazsi
Isabel Molnar
- 0383 BUFFALO, NY
Walter C. Andzel
- 0525 LOS ANGELES, CA
Nellie M. West
- 0590 CAPE CORAL, FL
Joseph R. Buccieri
Violet H. Timmer
- 0705 MAYVILLE, WI
William F. Fenning
- 0720 DEDHAM, MA
Richard E. O'Keefe
- 0723 WORCESTER, MA
John C. Moniz
Doris M. Roberts
- 0725 SPRINGFIELD, MA
Esther I. Gralinski
- 8020 MCKEES ROCKS, PA
Frank J. Brunner
- 8114 CLARION, PA
Paul E. Denslinger

Branch News

Continued from Page 19
 Happy birthday to Tony Di Giulio, Ernie Miller, Joe Bartha, Connor Damon, Chris Gantt, Kevin Mac Egan, Avary Lynn Boano, Pauline Tomcsak and Tina Mauerman.

Congratulations to Erin Meehan and Chad Dukats who will be married Sept. 8 in Boardman, Ohio. They will reside in Columbiana,

Ohio.

Special "hello" to Helen Rosner in New Jersey. We miss you.

The dinners at the Plant City Hungarian Club will resume on the second Sunday of September, beginning at 12:30 p.m.

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

All articles & photographs
 for the October issue
 of the William Penn Life
 are due in our office
 by September 10, 2007.

Recent Donations

WPFA Scholarship Foundation

JULY 2007

Branch - Donor - Amount

1 - Gabriel C. Amato - \$3.00
 5 - Lisa M. Roth - \$10.00
 8 - Andy W. Tomko - \$3.74
 14 - Kathleen Battles - \$2.00
 14 - Yolanda E. Borocz - \$3.00
 14 - Agnes M. Rosenberg - \$5.00
 16 - Barbara N. Ledig - \$10.00
 18 - John E. Pasko - \$1.36
 18 - Eileen B. Gonzales - \$6.88
 28 - Lori A. Garovich-Szabo - \$2.90
 28 - Julia C. Pitlik - \$5.00
 28 - Cynthia A. Garovich - \$10.00
 34 - Paul G. Koch Sr. - \$5.00
 34 - Ilona Martincsek - \$25.00
 44 - Valeria Thrasher - \$20.00
 44 - Vera J. Hulgin - \$2.00

*Today's young people are tomorrow's leaders.
 Please make a contribution to the WPFA
 Scholarship Foundation and help make the
 future brighter for all of us.*

44 - George Ostronisky III - \$1.10
 59 - Stephen J. Gall Jr. - \$2.00
 76 - Teresa M. Tokar - \$35.00
 89 - Carissa R. Debreczini - \$5.00
 89 - Lindsay M. Jenkins - \$10.00
 129 - Andrew J. Schill - \$5.00
 129 - Kevin E. Schill - \$5.00
 226 - Timothy R. Holtzman - \$1.40
 226 - Carol S. Burlikowski - \$5.00
 226 - Dennis S. Burlikowski - \$5.00
 226 - Robert W. Serena - \$5.00
 296 - Brittany A. Brasiola - \$25.00
 296 - Geraldine M. Heade - \$10.00
 336 - Richard E. Schneck - \$20.00
 336 - Ernest B. Molnar - \$2.00
 352 - Dora S. McKinsey - \$1.02
 525 - Frank P. Breitenbach - \$10.00

705 - Sarah J. Michels - \$1.20
 8019 - Sarah Pace - \$50.00
TOTAL for Month = \$313.60

JULY 2007

William J. Bero - \$77.04
 WPA Cookbook Sales - \$1,295.00
TOTAL for Month = \$1,372.04

**IN MEMORY OF
 JULY 2007**

**Donor - Amount
 (In Memory of)**
 Gladys R. Uveges - \$100.00
 (Rose Arnosky Kaul)
 Charlotte & Margaret Mozga -

\$100.00

(Elizabeth Iams Lovasz)
 Br. 18 Lincoln Park, MI - \$125.00
 (Carolyn Lavoy, Steve Molnar,
 William Imry, Mary Cook, John
 Roskevitch, Dale Adams, Joyce
 Dabrowski, Jeannette Udvardi)

TOTAL for Month = \$325.00

William Penn Association Foundation

ST. EMERY'S CEMETERY FUND

JULY 2007

Donor - Amount
 Mato J. Granich - \$15.00
 American Hungarian Federation
 Churches - \$100.00
TOTAL for Month = \$115.00

Enjoy a taste of Hungary today!

The *NEW* WPA Cookbook

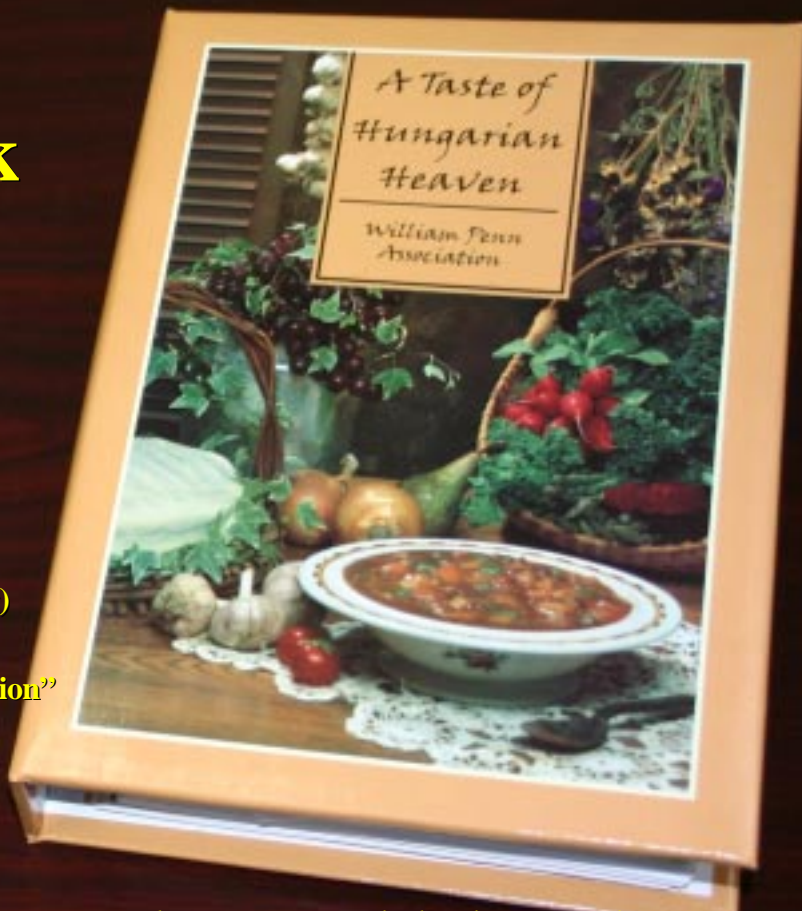
- Over 500 recipes
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All proceeds benefit the William Penn Fraternal Association Scholarship Foundation, Inc.



Inside this issue:

Directions to the WPA Picnic...**PAGE 2.**

Finding 'balance' is key to maintaining a healthy weight...**PAGE 6.**

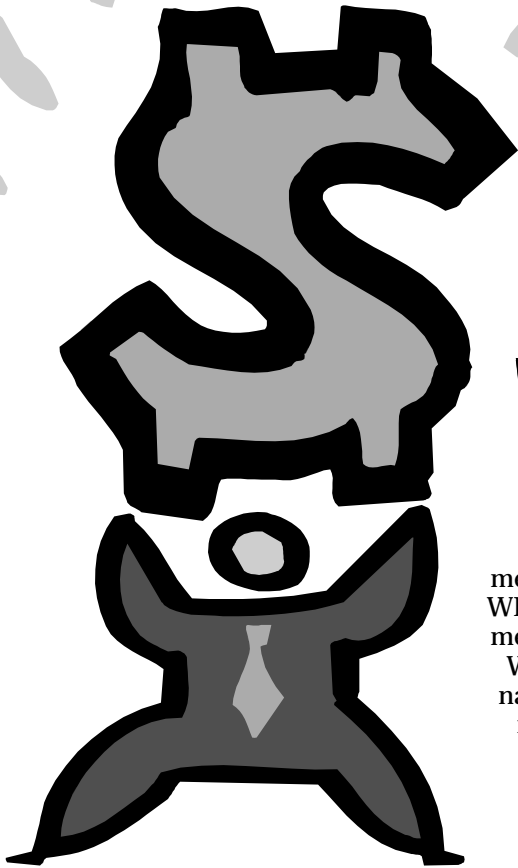
Chef Béla discusses the basics about food and the Internet...**PAGE 12.**

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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.*

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WPA RECOMMENDER

Your Name: _____ Branch No.: _____

Address: _____

Phone: _____ WPA Representative/Agent: _____

Name of Prospective Applicant: _____

Address: _____

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