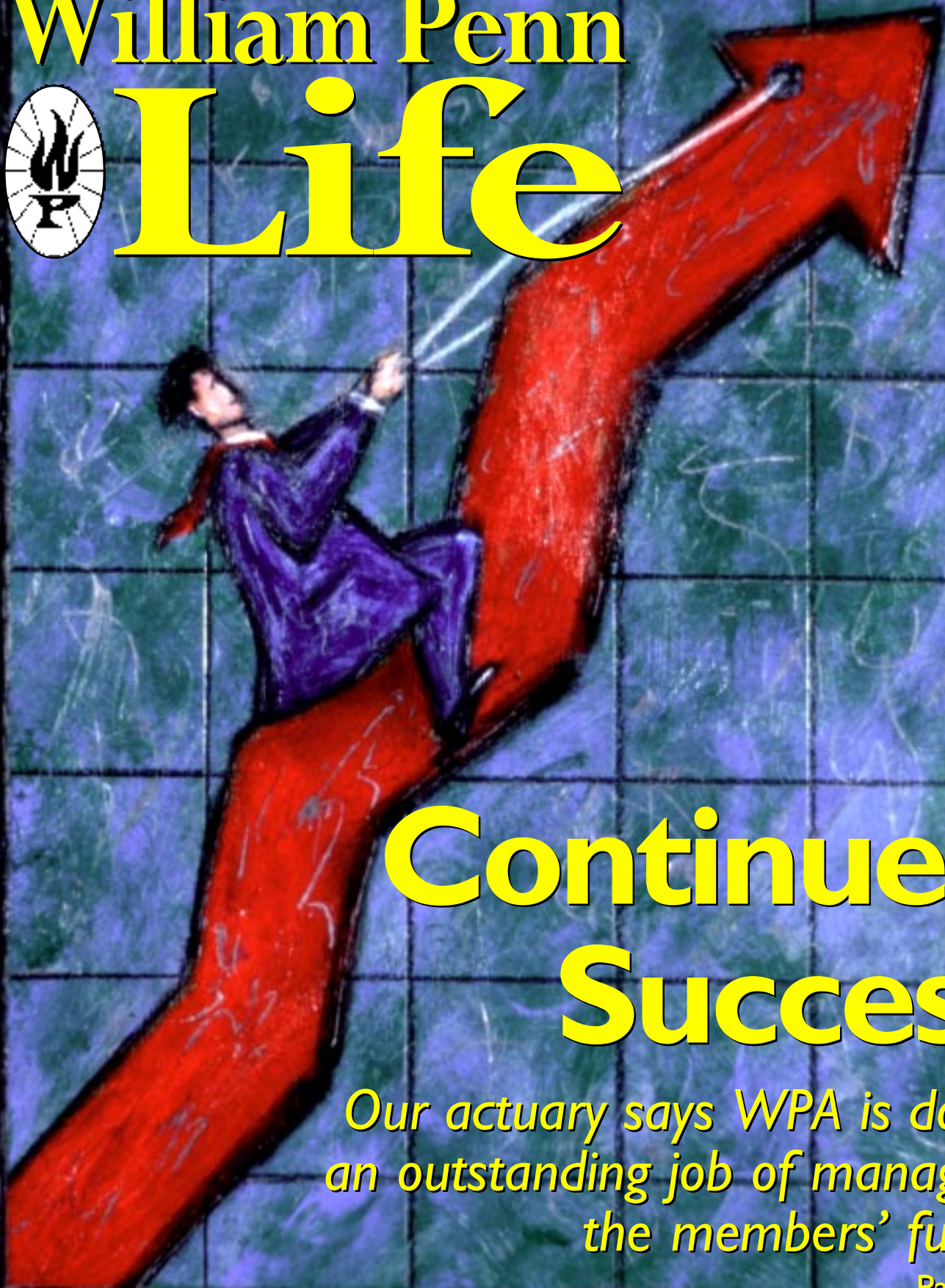


APRIL 2008

# William Penn Life



## Continued Success

*Our actuary says WPA is doing  
an outstanding job of managing  
the members' funds*

- Page 12

**8<sup>th</sup> Annual  
William Penn Association**

# **Picnic**

**A Great Fraternal-Fest**

**Saturday, Sept. 13 • Noon-6:00 pm  
Penn Scenic View • Rockwood, PA**

## **All-You-Can-Eat**

**Chicken and Mushroom Paprikas - Gulyás - Kolbász - Dumplings  
Vegetables - Hot Dogs - Bacon Fry - Coffee - Soda - And More**

## **For Sale**

**Palacsinta - Pastries - Lángos - Funnel Cake**

**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.*

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## Official Notice

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

The next annual meeting of the William Penn Fraternal Association Scholarship Foundation, Inc., will be held Friday, July 18, 2008, in the Sheraton Harrisburg Hershey Hotel, 4650 Lindle Road, Harrisburg, Pa. The time will be announced in an upcoming issue of the *William Penn Life*. The meeting will be held in conjunction with the 25th Annual Golf Tournament to be held July 18 and 19, 2008, in Harrisburg, PA.

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

Since 1972, our Scholarship Foundation has awarded 4,501 grants worth \$1,891,150. The achievements of our grant recipients continually renew our belief that helping today's youth is vital for the future of our society and our world.

**Your donations make a difference!**

### William Penn Fraternal Association Scholarship Foundation, Inc.

Financial Statement as of Dec. 31, 2007

Balance as of December 31, 2006 **\$638,672.38**

#### INCOME

Donations	\$130,590.00	
Bond Interest	32,234.89	
Interest - Checking Account and Money Markets	2,144.96	
Miscellaneous	326.87	
<b>Total Income</b>		<b>165,296.72</b>

#### DISBURSEMENTS

Scholarship Grants		
113 Renewals @ \$500.00	\$56,500.00	
59 New @ \$500.00	29,500.00	
Essay Awards	2,000.00	
Bank Charges	270.89	
<b>Total Disbursements</b>		<b>- 88,270.89</b>

Balance as of December 31, 2007 **\$715,698.21**

#### ASSETS

Bonds	\$671,888.50	
Money Market Accounts	34,728.29	
Checking Account	8,248.22	
Accrued Interest Paid on Bond Purchased	833.20	

**Total Assets as of December 31, 2007 \$715,698.21**

## For Starters

# Money is easier to give than time, survey shows

APPLETON, WI -- Americans say that giving one's money to a charitable cause is easier than giving time. According to a Thrivent Financial for Lutherans' national survey of 1,000 adults, 52 percent of Americans said it is easier to give money, while 30 percent said it is easier to give time. Sixteen percent said both are equally easy to give.

The survey showed that age, income, education and employment status affect attitudes about giving. Fifty-eight percent of seniors (age 65+) and 53 percent of pre-retirees (age 55 to 64) favor giving money over time versus 44 percent for young adults (age 18 to 24).

While a plurality of all income groups favor giving money, 56 percent of those earning \$75,000 or more said giving money is easier versus 45 percent for those earning less than \$25,000. Conversely, 58 percent of those with a high school education or less said giving money to a charitable cause is easier than giving time. This compares to 49 percent of those with a college degree or some college and 47 percent of those with a post-graduate degree.

Telephone interviews were conducted between Nov. 30 and Dec. 2, 2007, among a nationwide sample of 1,000 U.S. adults age 18 and older. The margin of error for questions posed to all respondents is plus/minus three percent.

# Tickets for AHF 'Mega Raffle' still available

NEW BRUNSWICK, NJ -- Tickets for the American Hungarian Foundation's Mega 50/50 Raffle are still available.

The drawing will take place May 17 during the AHF's Carousel Ball in New Brunswick. Tickets for the raffle are \$100 each, and a maximum of 2,000 tickets will be sold, meaning the prize pool could reach as high as \$100,000.

The grand prize will be 50 percent of the prize pool, for a potential grand prize of \$50,000.

There will also be 99 other cash prizes awarded as follows:

- one first prize equal to 12.5 percent of the prize pool (max. \$12,500);
- one second prize equal to five percent of the prize pool (max. \$5,000);
- two prizes equal to 2.5 percent of the prize pool (max. \$2,500 each);
- 15 prizes equal to 0.5 percent of the prize pool (max. \$500 each); and
- 80 prizes equal to 0.25 percent of the prize pool (max. \$250 each).

Ticket applications are available by calling the AHF at 732-846-5777.

# Donating cell phones

*Things to consider before getting rid of your old phone*

from [charitywatch.org](http://charitywatch.org)

Americans are replacing their cell phones about once every two years to get the latest and greatest model. So what do we do with all of our leftover phones? An environmentally friendly solution is to donate the phone to a charity such as Goodwill or Salvation Army. But does the charity really benefit?

According to the American Institute of Philanthropy, all the charities it contacted that run cell phone donation programs, including Goodwill and the Wireless Foundation, sell the phones rather than use them. "Most donated cell phones don't work very well, if at all," says Jennifer Comer, program manager at the Wireless Foundation, a non-profit that collects donated cell phones to raise money for domestic violence.

## Do Charities Benefit?

The Wireless Foundation and a number of other charities sell donated cell phones to ReCellular Inc., a cell phone recycling company, for an average price of \$2 to \$3 per phone. Some models are not sellable, however, and ReCellular recycles these. ReCellular runs several websites that encourage non-profits to raise money with cell phone collection drives. ReCellular pays for shipping, plus an amount that varies depending on the model of the phone. ReCellular does not pay for accessories such as chargers and headsets.

For one Goodwill location, it is still too early to tell whether its cell phone donation program will be financially viable. David Alexander, Salvage Supervisor at Goodwill Industries of Middle Tennessee in Nashville, sent out his first shipment of donated cell phones to ReCellular at the end of January. He believes their arrangement with ReCellular could be fairly profitable but mentioned that packing

the phones is a bit time-consuming.

Another organization, the Jewish Family & Children's Service (JFCS) of Boston, appears to benefit from its phone donation program. For about two years, JFCS has partnered with Shelter Alliance, an organization that recycles the cell phones JFCS collects. According to Elana Premack Sandler, Outreach Coordinator of JFCS' Domestic Violence Program, Shelter Alliance pays for shipping and provides marketing materials, such as posters, for JFCS to distribute.

Charities that use donated cell phones in their programs typically receive new or refurbished cell phones from companies such as Verizon and Track Phone. For example, JFCS also receives new phones from Verizon that they use in their domestic violence prevention program. JFCS provides these phones to survivors who can use them for emergencies, job seeking and making counseling appointments.

## Donating Your Old Phone

Donors seeking to donate their cell phones should contact local charities involved in collecting household goods such as Goodwill, Hadassah and ARC, to see if they will accept them.

Another convenient way to recycle

## Charity Links

For more information on recycling your old cell phone, log onto:

➔ [www.epa.gov/rcc/plugin](http://www.epa.gov/rcc/plugin)

For more on donating your old phone, check these sites:

➔ [www.recellular.com](http://www.recellular.com)

➔ [www.phones4charity.org](http://www.phones4charity.org)

your cell phone for charitable use is to drop it off at your local Sprint, T-Mobile or other cell phone dealer or print out a mailing label from their website and drop it in a mailbox. Sprint representative Darrin Beck stated that since 2001, the company has received over 7 million phones and donated over \$4 million to charity through sales of those phones. The company accepts all makes and models of handsets, PDAs, and accessories from any service provider, and donates to charity all of the net proceeds from these sales after its costs (e.g. shipping, vendor fees, etc.) — in Sprint's case, K-12 education. Verizon and T-Mobile offer similar programs benefiting a number of causes.

## Donor Beware

If someone solicits you to donate a used cell phone on behalf of a particular charity, check to make sure that the charity is legitimate and if the charity is currently conducting a phone collection drive. According to a March 2006 Seattle Times article, a couple in Oklahoma allegedly raised over \$1 million soliciting cell phones from 41 states in a charity scam. The couple allegedly claimed to be raising money for Save a Life Give a Phone Foundation, a non-existent charity, but kept the money for their own personal benefit.

Bottom Line: Donating your used cell phone, which you paid hundreds of dollars for when it was new, will likely only result in a few dollars benefiting a charity. But millions of charitable phone donations could add up to some significant money for charity and reduce the harm to our environment caused by trashing electrical equipment.

*(c) 1995-2008, The American Institute of Philanthropy.*



# Have a life insurance problem? WPA has a solution

## Problem

### Will your life insurance die before you do?

If you or your family own an old Universal Life Insurance policy, or an employer-paid plan, ask yourself the following questions:

- How long will the policy last?
- What is the current death benefit?
- What is the projected guaranteed death benefit?
- How much cash is in the policy today?
- Are you required to deposit more money to keep the policy alive?

Then, ask yourself one more question: ***Are you tired of not having guarantees?***

You deserve better. After all, you buy life insurance to be there when the money is needed most.

Call your WPA agent or Mark Lantz, sales director, at 1-800-848-7366 (ext. 134) for more information on getting your permanent life insurance.

## Solution

### Solutions made easy!

### Whole Life Insurance plans from WPA

At the risk of repeating ourselves, the solution to your life insurance problems is really this simple:

- ***Permanent Life Insurance from WPA.***

Many of you already understand the value of having permanent life insurance coverage through WPA. We urge you to share this message with your children and your grandchildren. They will be glad you did.

#### Permanent Plans Available:

- Ordinary Life
- Life Paid-Up at Age 65
- 20 Pay Life
- Single Premium Whole Life
- Senior Ordinary Life Special
- Almost Guaranteed Issue Ordinary Life
- Almost Guaranteed Issue Paid-Up at Age 65

**The WPA offers many affordable life insurance plans for people ages 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.**

**Call your local WPA representative to learn more,  
or call Mark Lantz, Sales Director, at 1-800-848-7366, Ext. 134.**

## Puzzle Contest

Number 34

# Scattered Seeds

Find the names of various types of seeds hidden in the puzzle below, and you could win \$50 in our **Puzzle Contest #34**.

## Puzzle Contest #31 WINNERS

The winners of our Puzzle Contest #31 were drawn March 3 at the Home Office.

Congratulations to:

**Jenelle Carrington, Br. 14 Cleveland, OH**  
**Shirley D. McDonald, Br. 383 Buffalo, NY**  
**Irene E. Nock, Br. 28 Youngstown, OH**  
**Eileen J. Sera, Br. 159 Phoenixville, PA**

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

### 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 #34**, 709 Brighton Road, Pittsburgh, PA 15233.
4. Entries must be received at the Home Office by **May 27, 2008**.
5. Four (4) winners will be drawn from all correct entries on May 30, 2008, at the Home Office. Each winner will receive **\$50**.
6. **GOOD LUCK!!**

## Scattered Seeds Word List

Ammi	Polygonum
Clarkia	Poppy
Cosmos	Rudbeckia
Euphorbia	Salvia
Flower Seeds	Scabiosa
Forget-Me-Not	Snapdragon
Impatiens	Statice
Phlox	

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

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

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

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

Email: \_\_\_\_\_

WPA Life Certificate No.: \_\_\_\_\_

# Eligibility Rules for Year 2008 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. 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 2008 school year, the parent/grandparent must be a Life Benefit Member for at least four (4) years as of January 1, 2008.
- 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, 2008**, 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 Can William Penn Association Do to Attract More Young Members,"** postmarked by **May 31, 2008**, 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 Can William Penn Association Do to Attract More Young Members,"** postmarked by **May 31, 2008**, 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, 2008**, even if Proof of Enrollment and transcript are not available by that date. Such documents must be **submitted by September 30, 2008, 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, 2008**. 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) or e-mail us at **scholarship@williampennassociation.org**.*

**\*DEADLINE FOR APPLICATION IS MAY 31, 2008\***

# The power of protein

*Getting enough is important, but so is not getting too much*

from NIH News in Health

The idea of eating more protein has gained popularity in the past few years. Some people may think the way to build body muscle is to eat high-protein diets and use protein powders, supplements and shakes. But there's no solid scientific evidence that most Americans need more protein. Most of us already get all we need. Some of us may even be eating much more than we need.

Proteins play a key role in our bodies. You probably know proteins as the major component of muscle. Muscles flex arms and legs, contract our hearts and create waves in the walls of our intestines to move food along. All this muscle activity accounts for most of the energy our bodies burn. The more muscle you have, the more calories you burn and the more food you need to maintain your weight.

Proteins also perform crucial activities within all the cells of your body. They move molecules from one place to another, build structures, break down toxins and do countless other maintenance jobs. Proteins play an important structural role in cells as well.

Proteins are actually chains of small molecules called amino acids. Some of these chains are constantly being broken down, and new ones are strung together to take their place. Your body can make some of these amino acid building blocks, but not all of them. The ones you can't make are called essential amino acids.

Meat in general is a good source of protein, with a full mixture of all the essential amino acids. However, it can be high in fat. Try to select lean cuts such as top round and sirloin. Poultry, fish, eggs, nuts, seeds and legumes (dry beans or peas such as lentils, chickpeas and kidney beans) are also good sources of protein.

Most Americans already eat about 12 to 18 percent of their calories as protein. Dr. Van S. Hubbard, director of the National Institutes of Health Division of Nutrition Research Coordination, says that most Americans don't need to worry about getting enough protein. "Since protein is such a common component of most foods that you eat, if you're eating a relatively varied diet, you're getting enough protein," he says.

Some people, such as vegetarians, do have to pay attention to the protein in their diets. While animal proteins have all the essential amino acids, plant-based proteins can have low amounts of some. That's why vegetarians have to eat protein from several different sources to get all the different amino acids they need.

Vegetarian food combinations that give you complete protein, for example, include rice and beans or peanut butter and bread. Eggs are also a good source of complete protein. People who don't eat eggs or dairy products need to be particularly careful to get all the essential amino acids they need.

Another group that may not get enough protein is older adults. A recent NIH study of men and women in their 70s found that those who ate the least protein lost significantly more muscle than those who ate the most protein. Maintaining muscle is particularly important as you age. Older adults who lose muscle in their

legs and hips are more likely to fall and have injuries like broken hips. Those who don't maintain strong muscles as they age might also have trouble doing basic things like getting up from a chair, walking up stairs or taking a stroll through the park.

For most Americans, however, there's little benefit to eating more protein than they already do. In long-term studies of high-protein diets, researchers have found that most differences in weight loss can be explained by the amount of calories people eat rather than their protein intake. High-protein diets may make some people feel fuller, but that effect has been hard for researchers to tease out, because many high-protein diets are also high in fat.

There are questions about the benefits of protein supplements as well. Advertisements for protein powders and shakes say their products have essential amino acids that the body can't make. "That is true," Hubbard says, "but if you're eating a varied diet, particularly animal protein, there is skimpy, if any, data that it's better to eat protein in supplement form than in food."

In special cases, these products can prove useful. For elderly people who can't eat enough protein or patients with diseases that leave them malnourished, a protein supplement can be one way to help get enough protein. But be sure to talk to a doctor or nutritionist before trying this.

Is it possible to eat too much protein? Hubbard says, "There is insufficient data to say that a person can eat too much protein." He says there is evidence to suggest that people with certain diseases and conditions should limit their intake. For people with kidney disease, for instance, a reduced-protein diet may help delay the progression towards kidney failure. **WPL**

## Health Links

For more on proteins, dietary information and tips on living a healthy lifestyle, log onto the Health Information page of the National Institutes of Health website at:

➔ [www.health.nih.gov](http://www.health.nih.gov)

# The Hungarian Kitchen™

with Főszakács Béla



## Marinating Food 301

### **FÁRADJON BE A MAGYAR KONYHÁBA.**

Hope you all had a wonderful Easter and spent some quality time with your family. The days are getting longer and warmer as well. Chef Vilmos and I have been busy working on recipes and future columns for your enjoyment.

In another month, I will start my garden. It will be a little bigger in size than last year. If we have a good spring and summer, with plenty of sunshine and just enough rain, I'll have another great harvest of tomatoes, banana peppers, dill, parsley and string beans. I almost forgot to mention the cucumbers for pickling, which make great relish and dill chips. Both go great at any summer barbecue. The three things I enjoy most about the summer are my garden, golf and working on recipes with all the great produce available in the summer.

New Hampshire has a great selection of berries in season. There is always an abundance of blueberries, both wild and domestic, along with juicy strawberries and raspberries. You can even find gooseberries and red currants, if you know the right PYO (pick your own) farm to visit. A few jars of the fruit made into a jam, jelly or spread goes a long way during the winter months.

Okay, I promise that is the last time I'll mention the winter! In June I'll have a column dedicated to summer fruit and the many ways they can be

enjoyed in recipes.

The final touches are being put to many fraternal activities you can enjoy as WPA members. Keep up to date by reading the *William Penn Life* to learn all the details. My favorite is the golf tournament, which this year will be in Harrisburg at Dauphin Highlands Golf Course. Besides the golf, there are many activities in the area, like Hershey Amusement Park, the Chocolate Factory, outlet shopping and the Hollywood Casino at Penn National. If you are in the mood to go exploring, try a tour of the Indian Echo Cave which is near the hotel. Make your plans early and check out the local attractions via the internet so you can enjoy the weekend of fraternal merriment!

I have been working on many things, and, yes, they all involve cooking or food. When I started this project a few years back, it was with the intention of contributing to the WPA scholarship fund. While I have made donations to the scholarship fund, my goal is to provide additional funds for those who wish to attend a culinary school and become a chef. I am moving closer to that goal everyday. My work on the trademark for The Hungarian Kitchen is in the hands of a U.S. government trademark attorney for final approval. Once that is settled, I can go to the next level which would be having

foods produced under that label along with a series of cookbooks with the Magyar touch. I'll keep you posted with all the details in future columns of The HK.

Let me also mention that the WPA has a website where you can get all the latest information about events and insurance. The address is [www.williampennassociation.org](http://www.williampennassociation.org), and once you get there, bookmark it for your next visit. Steve Charles has done a great job with that site.

This month begins my fifth year writing The Hungarian Kitchen. I always have plans to make it better, and it **will** get better with your help and the help of my good friend, Chef Vilmos. Thank you all for your support, your comments and the recipes you've sent to share with all our readers.

I invite you to visit my website, [www.hungariankitchen.com](http://www.hungariankitchen.com), which has been up and running since the early fall. In the next few weeks I'll be adding an extensive archive of recipes and columns, dating from April 2003 to the present.

Okay, the housekeeping is done and announcements made, so here's your monthly trivia: Can you name one of the oldest marinades used to soak meat? The flavorful answer awaits you.

In the last two columns we covered the ingredients of basic marinades

Visit Chef Béla on the Internet at [www.hungariankitchen.com](http://www.hungariankitchen.com)

## Dinner for 4

### Hortobágy Palacsinta

1 lb. diced chicken breast or lean veal  
2 medium white onions minced  
1 teaspoon kosher salt  
½ teaspoon white pepper  
¼ cup all purpose flour  
1 tablespoon Hungarian paprika  
2 tablespoons lard  
1½ cups sour cream  
12 palacsinta  
Fresh chopped parsley for garnish

In a skillet with a lid, melt the lard and sauté the chicken or the veal, then cover and cook another 5 minutes. Drain the pan juices and set aside. Add 2 tablespoons of sour cream to meat mixture, stir well and cook another 10 minutes. Adjust taste with salt and pepper. Make 12 palacsinta and divide portions of meat mixture into each. Roll the crepe 2 inches, then fold in ends and finish rolling. Put crepes on a serving dish side by side and warm in oven for 5 minutes at 350 degrees. Mix the flour, remaining sour cream and paprika with the pan juices to make a sauce. Bring to a boil then ladle over the crepes. Garnish with parsley and serve your family.

and how they work to enhance the flavor of any food. We also reviewed how to substitute items in a marinade recipe to obtain the flavors you want to bring out when you cook the food. All the recipes serve as examples of how to prepare food using the marinating process. You know the basics of working with marinades and the approximate time to marinate food, so the rest is left up to you and your creativity in the kitchen.

I mentioned SALT early on in our discussions and want to clarify a few things about the product. Salt is a universal spice that can be used before, during and after food is prepared. I'll leave all the specific details about salt for another column.

For our current purpose (i.e., marinades), salt is used not so much to add flavor but to *draw out* the bland flavor in any food in the form of moisture. Since the salt is highly concentrated, it takes a lot of water or moisture to break it down. If you take a highly concentrated spice like salt and combine it with water or the moisture of a food product, the end result will be salty liquid. This

happens because the bland concentration of water will offset the high concentration of salt by absorbing as much as it can. Since the liquid needs to mix with the salt, it leaves the food source to attack the salt crystals. When most moisture is removed from a food product, you're left with a concentrated flavor of that food.

Think of a tomato that has all the moisture removed. A dried tomato has much more flavor than one fresh from the garden. Understanding how salt works will let you bring out the best flavor in food. By marinating a piece of meat with salt, you will get a stronger tasting meat. Try marinating a piece of chicken with salt and pepper, then cook it next to a plain piece of chicken. You will be amazed at the difference in taste between the two pieces.

If you're concerned about too much salt in your diet, or if you can't have any salt, you can leave it out of any recipe and adjust the marinating time to get pretty much the same result.

When moisture is removed from food by salt, space is available for other flavors to enter the food product

and change the taste of the food. While the bland moisture comes out of food using the front door, the back door is wide open to allow other spices or herbs to enhance the product.

That's enough about salt and what it does. Now, a little more about marinades....

We have learned that marinades can tenderize food as well as give it flavor. You can also give flavor to cooked food using a marinade.

Let's say you had a roast chicken for dinner but had meat left over. You could marinate the cooked meat in an Italian marinade and make a chicken salad. You could do the same with fish or any other meat after it has been cooked.

Refrigerating food when using a marinade and turning it at timely intervals creates a better flavor profile. The more evenly the marinade is dispersed, the better it works.

We also learned that wet marinades penetrate and add more flavor than their dry rub counterparts. This is because the dry rub only works on the surface of the meat.

Another thing to remember is that you control the final product from start to finish. This is the best advice I can give to create or use a marinade. First, think of the best pieces of meat you ever had and analyze what made them taste that way. Now follow the steps in putting together a marinade based on your past experience and knowledge learned about marinades. If you can think it, you can make it! If you need other information, just remember there is always helpful hints on the internet. Have fun with these recipes and creating your own marinades!

TRIVIA ANSWER: Soy Sauce is one of the oldest marinades used to soak meat and vegetables, dating back 3,000 years.

*Jó étvágyat  
Főszakács Béla*

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

## RECIPES

### Chinese Marinade

- 1 teaspoon ground ginger
- 1 teaspoon ground mustard
- 1 tablespoon granulated sugar
- 1 scallion stalk, chopped
- 4 ounces soy sauce
- 1 ounce canola oil
- 1 ounce sesame oil
- 3 cloves garlic, smashed

In a small bowl combine all the ingredients and let stand for two hours. Use on pork, chicken or beef.

### Italian Marinade

- 3 garlic cloves, smashed
- ½ cup balsamic vinegar
- ½ cup olive oil
- 1 teaspoon lemon juice
- 1 teaspoon salt
- ½ teaspoon sugar
- ½ teaspoon white pepper
- 1 tablespoon fresh chopped basil
- 1 tablespoon fresh chopped oregano

Combine all the ingredients in a mixing bowl and blend well, then chill for 30 minutes. Good for vegetables and small pieces of meat.

### Mediterranean Marinade

- ¼ cup fresh lemon juice
- ¼ cup red wine vinegar
- 1 cup extra virgin olive oil
- ½ teaspoon hot pepper flakes
- ½ teaspoon cracked black pepper
- ½ teaspoon kosher salt
- 3 garlic cloves smashed
- ¼ cup chopped fresh parsley
- ¼ cup chopped Greek oregano
- 1 tablespoon fresh chopped basil

In a small bowl blend all the ingredients then chill for 30 minutes. Adjust taste with salt and pepper. Use with chicken, lamb or seafood.

### Salt-Free Marinade

- 1 cup cider vinegar
- 1 cup lemon juice
- 1 cup canola oil
- 3 cups spring water
- ½ cup hickory liquid smoke
- 3 garlic cloves minced
- 1 cup chopped Vidalia onion
- ¼ cup granulated sugar
- 3 bay leaves
- 7 whole black peppercorns

## Nagymama's Recept\*

### Nudli

(Potato Noodles)

- 2 pounds white potatoes boiled in skins
- 1 pound flour
- 1 egg
- 1 teaspoon salt
- 1 stick butter
- ¼ cup bread crumbs

Skin the potatoes and mash. Add the flour, egg and salt mixing well. Place on a floured board and roll out ½-inch thick, then cut into strips 1-inch wide. Cut strips into oblong shapes. Cook the pieces in boiling salted water for 10 minutes, then drain and set aside. Fry bread crumbs in butter until brown, then pour over the noodles, mix well and serve.

*\*That's Hungarian for "Grandma's Recipe."*

Combine the ingredients in a saucepan and bring to a boil, then stir well. Simmer for another five minutes. Remove from heat and cool to room temp. Use on spare ribs, pork butt, pork chops and chicken.

### Peanut Butter Marinade

- ½ cup natural creamy peanut butter
- 1 tablespoon canola oil
- 1 tablespoon spring water
- 1 tablespoon Hungarian paprika
- 1 teaspoon sugar
- 1 teaspoon kosher salt
- ½ teaspoon granulated garlic

In a small mixing bowl combine the ingredients in order. If the peanut

butter is too hard soften it in a microwave for 10 seconds. After the mixture is blended, taste and make adjustments. This marinade is great for chunks of tofu or vegetables. You can also serve this as a sauce over pasta. Heat slowly and stir then toss with the pasta and serve.

### Root Beer Marinade

- 16 ounces root beer
- 8 ounces soy sauce
- 1 tablespoon ground ginger
- 1 tablespoon granulated garlic
- ½ teaspoon kosher salt
- ½ teaspoon white pepper

In a saucepan combine all the ingredients and bring to a simmer stirring for a good blend. Let the marinade cool to room temperature, then pour it over your favorite meat and marinate overnight.

### Tomato Ketchup Marinade

- 1 cup of tomato ketchup
- 1 cup brown sugar
- 1 cup bourbon whiskey
- ½ cup spring water
- 1 teaspoon salt
- ½ teaspoon white pepper
- 1 teaspoon Hungarian paprika

In a saucepan combine the ingredients and bring to a simmer stirring all the while. Cook for 10 minutes, then cool to room temperature. Brush over your favorite meat to marinate and save the rest to serve with the meal.

### Fruit Salad Marinade

- ¼ cup white balsamic vinegar
- ½ cup fresh orange juice
- 1 tablespoon fresh lime juice
- ½ cup white grape juice
- ¼ cup canola oil
- ½ teaspoon fresh chopped mint
- ¼ teaspoon salt

Combine the ingredients then blend well and chill for 30 minutes. Adjust the flavor to your liking and add a little sugar if not sweet enough. Pour over a fruit salad consisting of pineapples, diced apples, blueberries, white seedless grapes, firm melon, kiwis, strawberries and bananas.

# Travel to Hungary with WPA

PITTSBURGH - The WPA is accepting reservations for its tour to Hungary, Sept. 18 to Oct. 1. Discover the treasures of northern Hungary and the Great Plains. Visit Nagyvárád, Transylvania, and beautiful

Budapest. Experience the history, culture, food and spa facilities of Hungary. The cost for the trip is \$2,875, plus travel insurance. For more information, call Endre Csoman at 1-800-848-7366, ext. 136.

### WILLIAM PENN ASSOCIATION

# Hungary Tour 2008

## RESERVATION FORM

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

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

City: \_\_\_\_\_ State: \_\_\_\_\_ Zip: \_\_\_\_\_

Date of Birth: \_\_\_\_\_

Telephone: \_\_\_\_\_

Fax: \_\_\_\_\_

E-mail: \_\_\_\_\_

Name and phone number of person to be contacted in case of emergency: \_\_\_\_\_

Send this form, along with your deposit of \$650 per person, made payable to "William Penn Association" to:  
**Hungary Tour, William Penn Association**  
**709 Brighton Road, Pittsburgh, PA 15233**

## Collegium to meet at Penn Scenic View for university-level Hungarian studies

PITTSBURGH -- The American Hungarian Collegium will convene its first-ever summer university for a week of university-level study in Hungarian language and culture Aug. 16 to 23 at Penn Scenic View.

University professors from the U.S. and Hungary scheduled to participate include Dr. Géza Jeszenszky, Dr. Judit Kerekes and Dr. Gábor Tarján. Special guest professors include Dr. András Ludányi, Dr. Ágnes Várdy Huszár and Dr. Stephen Béla Várdy.

Courses to be offered will cover topics such as Hungarian language, society, culture, folklore and cinema as well as contemporary Hungarian politics, emigration and the problems of Hungarian ethnic minorities.

The participation fee is \$350 per person, which includes room and board for the week.

More information can be obtained by visiting the American Hungarian Collegium website at [www.AmHunCol.com](http://www.AmHunCol.com).

## Experience a true taste of Hungary.

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

## Sign up today!

## Hungarian Heritage Experience Reservation Form

August 3-9, 2008 • Penn Scenic View, Rockwood, PA

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

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

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

WPA Policy Number: \_\_\_\_\_

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

Make check payable to "William Penn Association"

Mail this form and check to:

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

## ANNUAL ACTUARY'S REPORT

# Continued Success

*WPA is doing an outstanding job of managing the members' funds*

by Robert E. Bruce, FCA, MAAA

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

The year 2007 continued the Association's long history of successful and profitable operations. Unassigned funds and insurance totals again reached record levels. William Penn Association continues the policy of returning to the members the highest possible benefits consistent with safety.

Unassigned funds reached a new high level at \$26,555,000. The net gain on operations after dividends was \$421,000 in 2007, representing 40 consecutive years of profits. The officers and directors deserve great credit for management skills. The major lines of business, life and annuity, were again profitable. This is a fine record. The members should feel very proud of WPA and its financial strength to guarantee their benefits.

Assets at \$188,434,000 continue to be valued very conservatively, are of very high quality and fully comply with the strict standards of the National Association of Insurance Commissioners. All members can continue to have confidence that the assets standing behind their policies are sound and will provide the required funds when needed.

The solvency ratio at Dec. 31, 2007, continues to be very strong at 116.40 percent. This means that the Association held \$116.40 of admissible assets behind each \$100 of liabilities as a safeguard and guarantee to all members that the benefits promised in the certificates will be paid when due. The Association enjoys a stronger safety margin than most of the very large companies. This strong safety margin will continue for the benefit of all members, even into the next generation.

The Association enjoyed a very favorable year

from investments. The net rate of return on mean assets was 6.02 percent, which supports the generous rates paid to members and reflects a slight increase from 2006. During 2007, the Association earned net investment income of \$11,109,000 after deducting all investment expenses. Investment income exceeded requirements by \$6,155,000 in 2007. Excess interest continued to be the most important profit source to the Association. It is significant to note that interest earned, over and above that required, again increased in 2007.

In addition to the excellent investment returns, it is worth noting that the Association maintains \$2,806,000 in Security Valuation Reserves to guard against adverse fluctuation in investments. The members' assets are well protected by this strong safety fund.

The Association has set aside \$156,029,000 of life, annuity and A&H reserves, deposits and claims for future payments to members. Management continues its prudent and conservative practice of setting aside sufficient funds with which to meet all known and contingent liabilities. William Penn Association is doing an outstanding job of managing the members' funds.

An important index of service to members is the total amount paid to members. During 2007, the Association paid the significant amount of \$17,939,000. A summary of these payments to members for the past two years is as follows:

ITEM	2006	2007
Death Claims	\$1,909,000	\$1,701,000
Matured Endowments	90,000	119,000
Emergency Cash Surrender Benefits	536,000	608,000
A & H Supplementary Payments	89,000	24,000
Annuity and Old Age Benefits	10,778,000	10,756,000
Excess Interest on Funds to Member's Acct.	4,395,000	4,391,000
Dividends	343,000	340,000
<b>Benefits to Members</b>	<b>\$18,140,000</b>	<b>\$17,939,000</b>

WPA is rendering a truly valuable financial service to members.

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

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

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

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

Subscribed and sworn to before me  
this 13th day of February 2008  
Virginia S. Kiddle, Notary Public.

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

## WILLIAM PENN ASSOCIATION 2007 ANNUAL STATEMENT FINANCIAL REPORT

### ASSETS

Bonds	\$173,161,533
Stocks	8,231,066
Mortgage Loans	134,634
Real Estate	942,745
Cash and Short-Term Investments	2,385,666
Certificate Loans	940,462
Accrued Investment Income	2,613,359
Electronic Data Processing Equipment & Software	4,625
Premiums Due and Uncollected	20,568
<b>Total Admitted Assets</b>	<b>\$188,434,658</b>

### LIABILITIES, SPECIAL RESERVES & SURPLUS CERTIFICATE RESERVES

Life, Annuity and Accident & Health Policy Reserves	\$149,008,000
Liability for Deposit-Type Contracts	6,481,107
Life and Accident & Health Claim Reserves	180,582
Provision for Refunds Payable in Following Calendar Year	360,000
Premiums Paid in Advance	497,014
Officials' Retirement Program	1,726,132
Interest Maintenance Reserve	1,851,206
General Expenses and Taxes Due or Accrued	68,852
Asset Valuation Reserve	954,951
Trust Account	616,046
Other Liabilities	135,742
<b>Total Liabilities</b>	<b>\$161,879,632</b>
<b>Unassigned Surplus</b>	<b>26,555,026</b>
<b>Total</b>	<b>\$188,434,658</b>

### INCOME

Premiums & Annuity Considerations	\$8,597,224
Net Investment Income	11,108,898
Amortization of Interest Maintenance Reserve	175,849
Miscellaneous Income	21,911
<b>Total Income</b>	<b>\$19,903,882</b>

### OUTGO

Life Benefits Paid, Including Dividends	\$ 2,780,631
Annuity and Pension Benefits Paid	10,756,039
Interest on Funds to Members' Accounts	4,676,394
Increase in Aggregate Reserve for Life, Annuity and Accident & Health Certificates	(3,479,000)
Commissions on Premiums & Annuity Considerations	355,677
General Operating and Fraternal Expenses	4,248,552
Insurance Department Licenses, Taxes & Fees	144,254
<b>Total Outgo &amp; Reserve Increase</b>	<b>\$19,482,547</b>
<b>Net Gain from Operations after Refunds to Members</b>	<b>\$421,335</b>

### RECONCILIATION

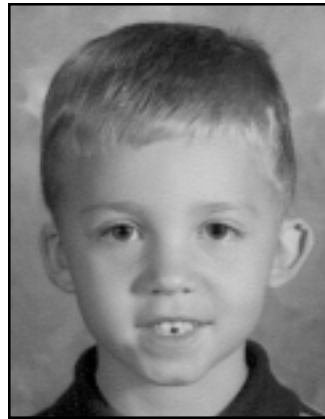
Net Gain from Operations	\$ 421,335
Realized Gains (excluding transfers to the IMR)	191,704
Net Income	\$ 613,039
Unassigned Funds as of 12/31/06	26,329,552
Change in Unrealized Gains	(344,949)
Change in Nonadmitted Assets	(104,549)
Change in Asset Valuation Reserve	61,933
Unassigned Funds as of 12/31/07	\$26,555,026

# *Welcome* to our Fraternal Family

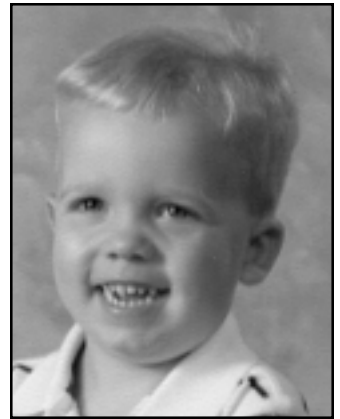
We happily present more of our newest members. If you have a child or grandchild who recently joined the WPA, then send us his or her photograph. We will publish it in an upcoming issue so that all our members can welcome your child into our WPA Fraternal Family. All photos will be published as soon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



DANIELLE BOYER  
Branch 28 Youngstown, OH



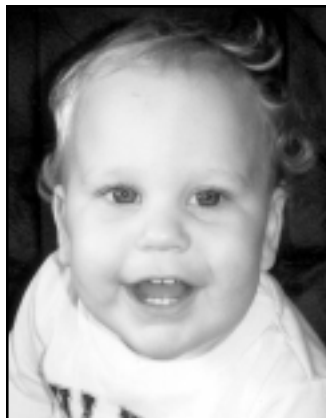
CHARLES J. BRAUSCH  
Branch 14 Cleveland, OH



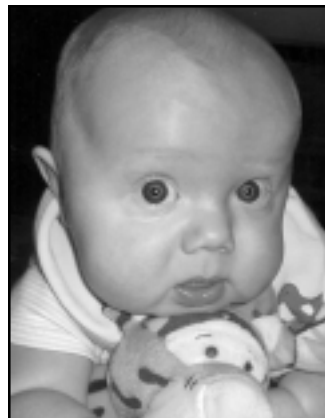
JEREMY BRAUSCH  
Branch 14 Cleveland, OH



JON BRAUSCH  
Branch 14 Cleveland, OH



DAYSEN G. KOSTELLA  
Branch 88 Rural Valley, PA



JAMES W. NEWBERRY  
Branch 352 Coraopolis, PA



ANGELENA RICO  
Branch 226 McKeesport, PA



HUNTER D. STACY  
Branch 28 Youngstown, OH

*If you have a child or grandchild who recently became a member of our Association, please send his or her photo to:*

**William Penn Life  
William Penn Association  
709 Brighton Road  
Pittsburgh, PA 15233**

# Branch News

## Branch 14 Cleveland, OH

by Dawn D. Ward

The first branch meeting of 2008 was held Wednesday, March 5. Branch President Caroline Lanzara reported that the annual children's Christmas party will be held Saturday, Dec. 6, 2008. This year the children will have additional entertainment. Along with Sparkles the Clown and her popular face painting, we will be entertained by "Balloonatic" and his creative balloon sculptures.

President Lanzara then read a letter from Endre Csoman, national vice-president-fraternal, regarding branch participation in Join Hands Day, Saturday, May 3. We discussed donating toys to the children at Rainbow Babies and Children's Hospital in Cleveland. This will be solidified at the next branch meeting.

Branch 14 made a generous donation to the Hungarian Cultural Gardens to assist in its upkeep. The gardens were founded Oct. 21, 1934, and anyone who has driven down East Boulevard can appreciate the beauty and serenity of the gardens honoring different ethnicities in the Cleveland area. With this donation, Branch 14 is now an official member of the Cultural Garden Society. The gardens will be rededicated Aug. 24.

Any member wishing to participate in the WPA's Annual Golf Tournament held in Harrisburg, Pa., the weekend of July 18 and 19 should contact Caroline Lanzara at 216-581-8979.

We were all saddened by the death of Branch 14 member Frank J. Borisz, a well-known violinist and orchestra leader. Frank and his band played for many William Penn functions including countless picnics for the Verhovay and Rakoczy fraternal organizations, which were the predecessors to our fine association. He wrote his first song, "JoVolna" in 1964, which was on his first album in 1965. He recorded five

more albums and one cassette tape. He played for 35 years before he had to retire due to illness. He also had a Hungarian radio program on radio station WADC in Akron, Ohio, for many years. The joy he brought to people through his musical talent will never be forgotten. (For more on Joe, please see Page 19.)

The branch welcomes the following new members: Hannah Uveges, Jacqueline Andenoro, Andrew Fijalkovich, Marie Fijalkovich, Dylan Masola, Gabrielle Masola, Marissa Masola, Luke Smillie and Emmerson Puskar.

The next branch meeting will be held Wednesday, April 2, at the First Hungarian Reformed Church, 14530 Alexander Road, Walton Hills, Ohio. All adult members are welcome to attend for branch planning and an enjoyable evening of fellowship and refreshments.

## Branch 18 Lincoln Park, MI

by Barbara A. House

I thoroughly enjoyed my winter break this past February. I only wish everyone could have done the same thing. Two days after I got home, we had the worst snow storm of the season, 10-and-a-half inches of snow. Can you believe this winter? Hurry spring! I know we can't take anymore.

Thank you to all our wonderful members who continue to remember to bring to our monthly membership meetings their donations for our armed forces and our food pantry. Your response has been super. Thank you. We will continue this project as long as there is a need.

Please mark your calendars for these upcoming events:  
- June 23 to 25, our annual June trip. This year we are going to

## WPA Branch 18 Trip to Kewadin Casino June 23-24-25, 2008

### PACKAGE INCLUDES:

- Roundtrip deluxe motorcoach transportation with DVD/VCR.
- Gambling at the Kewadin Casino.
- Two-nights accommodations at the Kewadin Casino hotel.
- Baggage handling and tax.
- PLUS, EACH GUEST WILL RECEIVE \$90 BACK FROM KEWADIN! SO, FINAL COST TO MEMBERS IS JUST \$19!

### Special Offer!

Only **\$109** for  
WPA members.  
(Non-members  
price is \$209.)

Price listed is per person based on double occupancy

NAME: \_\_\_\_\_

DATE OF BIRTH: \_\_\_\_\_

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

CITY, STATE, ZIP: \_\_\_\_\_

PHONE: \_\_\_\_\_

ROOMING WITH: \_\_\_\_\_

Make checks payable to "William Penn Association"

Send this form & full payment to: 24541 Manchester Dr., Brownstown, MI 48134

For more information call Barbara House at (734) 782-4667

## Branch News

Kewadin located in northern Michigan. The cost is \$209 per person, but Branch 18 life benefit members pay only \$109. But, the best part is you will receive \$90 cash back when we reach our destination. Please see the ad and reservation form on Page 15 for more information.

- Aug. 4 to 5, we are going to the Soaring Eagle for an overnight trip. The cost for this trip is \$155 per person, but only \$75 for life benefit members.

- Sept. 12 to 13, is our annual bus trip to the wonderful WPA Picnic-A Great Fraternal Fest at Penn Scenic View. Cost per member is \$75.

- Sept. 18 to Oct. 1, will be the WPA's fabulous trip to Hungary. I know many of you are planning to join us. I can't wait.

Our branch's next membership meeting will be held Wednesday, April 16, at 7:00 p.m. at the American Hungarian Reformed Church in Allen Park.

Your Branch 18 officers are always striving to keep your branch as active as possible. Watch for more information in future branch reports right here in the *William Penn Life*.

Holy Cross Hungarian Catholic Church is busy preparing for its annual spring card party on April 20. Plans are also being finalized for the Hungarian Festival at the Yack Center in Wyandotte on June 7 and 8. Please plan to support these events. We must do all we can to make sure events like these at our churches and branches are supported, or they will be cancelled.

Happy birthday to our April members: Michael Oberg, Anna Golob (happy 92nd), Jim Soltesz, Katalin Lukacs (glad you are feeling better), Marge Forhan, Amanda Semetko, Julius Bubenko, Steve Stoltz, Shelby Truesdell, Jonathan Antal, Judy Toth, Rose P. Antal (love you), Art Antal, Steve Vargo, Carol Falwell, Alex Marchelletta, Michael Truesdell, Jacob Gross, Helen Soltesz, Sandra Stocks, Ashley Molnar, Lori Gross, Rey Holguin (get well soon), Darlene Kraepel, Paul Torony, Joshua Atnip, Rocky Borsa (get well soon) and Joshua Truesdell. We wish you many more.

Get well wishes to Marie Pribanyec, Bob Kantor, Rocky Borsa, Rey Holguin and Bill Sorke. You are very special people.

Please pray for our deceased members and their families, especially Margaret Detloff, Ilona Keri and Matilda Thomas. May they rest in peace.

Welcome new member Eva Schexnayder who lives with her family in Fort Greely, Alaska. Proud grandparents are Wanda and Joseph Gall.

Just spoke to Anna and Steve Nagy in Phoenix. They send their love to all. Yes, Anna, you and Steve are on the list for our June trip.

Call me for any information on our events and your William Penn needs at 734-782-4667 or 313-418-5572.

Think thoughts of spring.

### Branch 28 Youngstown, OH

by Kathy Novak

How wonderful it was to have National Vice President-Fraternal Endre Csoman serve as the guest speaker at the Youngstown American Hungarian Federation's commemoration of the Hungarian 1848 War of Independence. As always, he spoke on several interesting subjects.

Another familiar face participating in the program was Joseph Fabri who recited the famous poem, "Nemzeti Dal."

Returning to this gathering to offer a speech in the Hungarian language was Kalman Molnar.

Rounding out the program were: William Kolosi, who performed several folk songs on the guitar; Andrew Check, who performed traditional songs on the cimbalom; Joe Loscancy, who entertained the gathering with melodies on the keyboard; and the Hungarian dance group, who performed several dances.

This event seems to offer more entertainment from performers of all ages to the pleasure of an ever-increasing audience each year. Our heartfelt thanks are extended to all those who helped in any way with this event. This event is so important

in maintaining our Hungarian culture and history.

It's not too early to mark your calendars for more Hungarian events in the Youngstown area:

- Sunday, Aug. 10, Magyar Nap sponsored by the Youngstown American Hungarian Federation;

- Sunday, Sept. 7, Heritage Day sponsored by the Youngstown Hungarian Club; and

- Saturday, Sept. 13, the WPA Branch 28 bus trip to the WPA Picnic-A Great Fraternal Fest at Penn Scenic View.

Best wishes to all those celebrating birthdays this month and to all those marking another anniversary. Happy belated anniversary wishes to our own William Penn Association, which recently celebrated 122 years of fraternal service.

Get well wishes to everyone not feeling up to par lately, especially Joe Taylor, Helen Kaluczky, Mary Rose Purton, Irene Tomory and Irene Devlin.

We extend our sincere sympathy to all who have recently lost a loved one, especially retired National Director Michael Tomcsak on the loss of his sister Veronica Weingart.

For questions about your WPA life insurance coverage or annuities, please call Kathy at 330-746-7704 or Alan at 330-482-9994.

### Branch 296 Springdale, PA

by Diane M. Torma

Welcome back, George and Irene Charles! It was so nice to have you both back at our monthly meeting.

Branch President Ron Balla would like to report that he once again attended Branch 88's (Rural Valley, PA) annual membership drive on Feb. 10. National Vice President-Fraternal Endre Csoman prepared gulyás for all to enjoy, along with the delicious food prepared by the branch. Thank you to Dennis Chobody and Branch 88 for your hospitality in welcoming us and congratulations on a job well done.

Our branch extends deepest sympathy to Helen and Boris Gosciejew and their family on the

## Branch News

sudden loss of their granddaughter Jessica Dintelman, age 22. Jessica was working as a bariste for Starbuck's. She enjoyed reading, smiling, laughing and being with her son and family. In addition to being a member of Branch 296, she was a member of Jobs Daughters, Girl Scouts and was past honored Queen of Bethel #10. May Jessica and all of our departed members rest in peace.

Happy April birthday to John Torma Sr. and a special Happy 21st birthday to Ian Dinzeo. Wishing you much health and happiness in the coming year.

Special anniversary wishes to Helen and Boris Gosciejew and to Randy and Traci Fritz. Hope you have many more happy years together.

Our next monthly meeting will be on Thursday, April 10, at 7:30 p.m. at King's Family Restaurant. All branch members are welcome and encouraged to attend.

William Penn Association has many quality life insurance and annuity products to offer. Call Noreen Fritz at 412-821-1837 for your insurance needs.

If you have branch news to share, call me at 724-339-2445.

### Branch 800 Altoona, PA

by Vincent Frank

At the branch's May meeting, we will celebrate with those branch members who have attained 50 years of membership with the WPA. The Home Office will notify the branch as to those who have reached this milestone. In turn, our branch will notify the honorees by mail.

**NEXT  
DEADLINE  
APRIL 10**

Herman Kessler is celebrating his 85th birthday this April. He tells me he is in good health, enjoys sports, plays his accordion a lot and reads the *William Penn Life*. God bless you, Herman.

Here in central Pennsylvania, we are very fortunate to have the Altoona Curve, a Class AA professional baseball team affiliated with the Pittsburgh Pirates. With the winter behind us now, the long baseball season is set to begin. Many Branch 800 members will be in the stands cheering the Curve onto victory.

April 12 is a joyous day for all our branch fishermen, for that is opening day of trout season. What makes it so special is that the whole family can participate in this sport at the same time. It's provides an opportunity to forget the rest of the world and enjoy the peace and quiet that comes with fishing along the lakes and rivers. The best of luck to all anglers.

On Saturday, May 3, fraternalists young and old will gather to mark the annual Join Hands Day. On that day, adults and youth will work together on projects to help their communities.

Branch members should take time to read the eligibility rules for the WPA scholarship grants that are being offered in 2008. Do you have a family member who is a student and a WPA life benefit member who is planning to attend a college, university or school of nursing? If so, why not apply for this financial help? Deadline for applications is May 31.

For your life insurance and annuity needs, please call Bob Jones in Altoona at 814-942-2661.

### Branch 8114 Clarion, PA

by Noreen Fritz in Pittsburgh

Arthur Aaron reports that Branch 8114 recently purchased food items to serve five Clarion County households consisting of 33 individuals and one Clarion County shelter through Community Action, Inc. A letter of appreciation was received thanking the William Penn Association and the members of the former Catholic Knights of St. George from Commu-

nity Action, Inc.

With the turbulent economy, the WPA offers safe annuity certificates. Save a dollar. If you spend it, it's gone. If you save it, the dollar becomes a worker for you producing new dollar workers for you. With these dollars working for you--along with compound interest and the time value of money--your saved dollars will add up very quickly. Being tax-deferred and paying no sales charge are additional bonuses. Plus, you receive other fraternal benefits. That all adds up to "WOW!"

If you have ANY life insurance policies, such as universal or term that you are currently paying on and would like to have reviewed without charge, you may call me anytime. I have helped many people save lots of premium dollars.

Happy birthday greetings to branch members: Bob Donahue, Erin Steiner, Emily Steiner, Stanley Bauer, Michael Dale, Albert Fiscus, Ann Hartle, Kasey Martin, Eugene Seitz, John Beckwith, Seth Justice, Carter Cummins, Mary Jane Gatesman, Bradley Best, Griffin Keatley, Gerry Ochs, Emily Troese, Milton McElravy, Frank Schill, Samuel Schmader, Maria Pierucci, Judith McDevitt, Evelyn Seitz, Ian Rice, Annette Sunderland and Nick Bagileo. Here is a special wish for a birthday filled with many happy surprises.

I live in Pittsburgh but I travel and serve members where my help is needed. I can be reached at 412-821-1837. My mailing address is P.O. Box 15060, Pittsburgh, PA 15237. My email address is [noreenbunny.fritz@verizon.net](mailto:noreenbunny.fritz@verizon.net).

### Branch 8321 Windber, PA

by Edward T. Surkosky

Members of Branch 8321 gathered for a regular business meeting on Feb. 28 at St. Anthony Church in Windber.

Recently our members helped the church conduct its annual porkette sale and the rigatoni dinner.

We also discussed plans for our annual Mass held jointly with the church's Holy Name Society.

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Annual Premiums per \$20,000 Face Value	Class	Male	Female
	Non-Smoker	\$75.00	\$70.00
Smoker	\$100.00	\$90.00	

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## In Memoriam

# Frank J. Borisz, played Magyar music for 35 years

Our dad, Frank J. Borisz, was born Sept. 21, 1927, in Piraini, Hungary. He passed away Sept. 14, 2007, just a week shy of his 80th birthday.

He wrote his first song, "Jóvolna," in 1964, and recorded it the following year as part of his first album of the same name. Dad went on to record five more albums and one cassette tape.

Dad's music was a hobby for him that he enjoyed and loved. As a child he hated taking violin lessons, but thanks to his mom, Anna, he continued taking lessons and practicing and eventually grew to love the violin.

When dad would look out in the crowd and see everyone singing, dancing and smiling, it brought much joy and happiness to him. Dad never had an empty dance floor; everyone loved dad. We can remember seeing the crowd tired from dancing all those csardases and polkas, yet they wanted more.

Our dad was a true star in the Hungarian American community. He played in many places--Detroit, Ann Arbor, Flint, Buffalo, Chicago, Dayton, Lorain, Akron, Cleveland and other cities in Ohio, Florida, New York and Kentucky. He played at many birthdays, weddings, anniversaries and, of course, William Penn functions, including a number of those hosted by his own branch, Branch 14. He also played at functions hosted by St. Margaret's, St. Elizabeth's, St. Emricks', St. Ladislaus' and numerous other churches.

Dad played not just for the Hungarian community but also for those of any ancestry. His music made everyone happy, whether they understood the words or not.

He played for 35 years before he had to retire due to illness. When he announced his retirement, there was not



a dry eye in the building. Nobody wanted him to stop.

In dad's early career, he hosted a Hungarian radio program on WADC 1350 in Akron. It was originally a half-hour program but expanded to a full hour and was on for many years.

Most people don't know that dad was a butcher by trade and had his own butcher shop. He went on to become a meat salesman. That was his regular job Monday through Friday. His weekends, however, were all for his music.

Dad married a wonderful woman named Mary. Our mom was a beautiful woman who also enjoyed dad's music and was right by his side

at all those functions. Even his children were involved in the Hungarian dances. Dad and mom were married for 33 years before mom passed away. She was the one and only love in my dad's life. They had four daughters who served as the inspiration for dad's recording label, Four Sisters Records.

Dad was actually a private, shy person, but, put that violin in one hand and a microphone in the other, and a star was born. He was a true entertainer in every sense of the word.

Our dad was a hero, a man we looked up to and loved. In our eyes he was just "dad," not a star. We could not have asked for a better father and man. Thanks, dad, for being you. You are surely missed, but we will be together again someday. Love you, dad!

Your daughters,  
**Rosie and Nancy Borisz**

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

**FEBRUARY 2008**

- 0005 PHOENIX, AZ  
Margaret Brickler  
Elizabeth Sereda
- 0008 JOHNSTOWN, PA  
Ralph Holtzman
- 0014 CLEVELAND, OH  
Marilyn R. Ceroky  
Madeline L. Luckey

- 0018 LINCOLN PARK, MI  
Margaret Detloff  
Ilona Keri  
Matilda Thomas
- 0019 NEW BRUNSWICK, NJ  
Grace Liptak  
Mary A. Sokol
- 0026 SHARON, PA  
Joseph Szilay, Jr.
- 0028 YOUNGSTOWN, OH  
Andrew Horvath
- 0034 PITTSBURGH, PA  
John J. Phillips
- 0089 HOMESTEAD, PA  
Dolores H. Donaldson  
Rose L. Steiner  
John Vince

- 0098 BETHLEHEM, PA  
Martin F. Augustine
- 0129 COLUMBUS, OH  
Albert E. Forster
- 0132 SOUTH BEND, IN  
Mary Benczik  
Mary P. Bernath  
Mary Horvath  
Emery James Papp
- 0159 PHOENIXVILLE, PA  
William Horvath  
Joseph A. Hovanec  
Jane R. Ingersoll
- 0174 SCRANTON, PA  
Catherine Boyarski
- 0226 MCKEESPORT, PA  
Susan Jacob

- Anna Kapinus
- 0249 DAYTON, OH  
William Hershey
- 0296 SPRINGDALE, PA  
Julia Brandolino
- 0590 CAPE CORAL, FL  
Alex A. Maylath  
Marie E. Smith  
Aniko Vajda
- 0800 ALTOONA, PA  
Richard V. Byrne, Sr.
- 8014 PITTSBURGH, PA  
Clifford M. Kuhn
- 8340 BALTIMORE, MD  
George H. Naylor  
Charles J. Phillips

## Recent Donations

### WPFA Scholarship Foundation

**FEBRUARY 2008**

**Branch - Donor - Amount**

1 - Cassandra Bakos - \$5.40  
 8 - Clarence H. Showalter - \$5.00  
 13 - Frank Bodnar - \$20.00  
 13 - Joseph A. Mrazik - \$10.00  
 13 - Frank Papp - \$5.00  
 14 - Brad P. Stumpf - \$5.00  
 14 - Lauren M. Stumpf - \$5.00  
 14 - Bernard A. Stumpf - \$5.00  
 18 - Rosemary Mroozian - \$5.00  
 18 - William W. Baranyai - \$8.80  
 19 - Patricia G. Conti - \$5.00  
 28 - Maria E. Schauer - \$5.57  
 28 - John S. Pitlik - \$5.00  
 34 - Margaret A. Bugielski - \$5.00  
 34 - Courtney N. Gesky - \$2.00  
 44 - Alexander J. Darago - \$12.37

### OUR AWARDS LEAD TO FAR GREATER REWARDS

Since 1972 the William Penn Association has awarded more than \$1.5 million in scholarship grants to its young members attending accredited institutions of higher learning. Our scholarship program is just one of many benefits available to our members. To learn more on how membership in the WPA can benefit your family, call your local WPA representative or our Home Office, toll-free at 1-800-848-7366.

44 - Mary Ann Kasper - \$5.00  
 51 - Taleel D. Smith - \$10.00  
 59 - Margaret I. Martin - \$2.00  
 89 - Tracy B. Findlay - \$3.06  
 129 - Erzsebet I. Huber - \$25.00  
 189 - Angie L. Nutial - \$5.00  
 189 - Mollee M. Nutial - \$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  
 226 - Mary J. Trapuzzano - \$10.00  
 296 - Richard Olex - \$2.00  
 296 - Vincent Perry - \$27.94  
 336 - Charles S. Johns - \$4.21  
 336 - Patricia A. Mitterlehner - \$4.00

336 - Tess Z. Keely - \$5.00  
 352 - Louis J. Wassermann - \$5.00  
 352 - John P. KcKinsey Jr. - \$1.32  
 352 - Dora S. McKinsey - \$1.02  
 720 - Cherrie O. Wilichoski - \$1.00

**TOTAL for Month = \$242.09**

**FEBRUARY 2008**

**Donor - Amount**

William J. Bero - \$28.39  
 Cookbook Sales - \$480.00  
**TOTAL for Month = \$508.39**

### IN MEMORY OF FEBRUARY 2008

**Donor - Amount**

**(In Memory of)**  
 John & Gertie Simon - \$50.00  
 (Mrs. James [Margaret] Mozga)  
 Br. 18 Lincoln Park, MI - \$125.00  
 (Amelia Dewstow, Julius Orban,  
 Alexander Dolgos, Helen  
 Jankowski)  
**TOTAL for Month = \$175.00**

# *Enjoy a taste of Hungary today!*

## The *NEW* WPA Cookbook

- Over 500 recipes
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    dieting & entertaining
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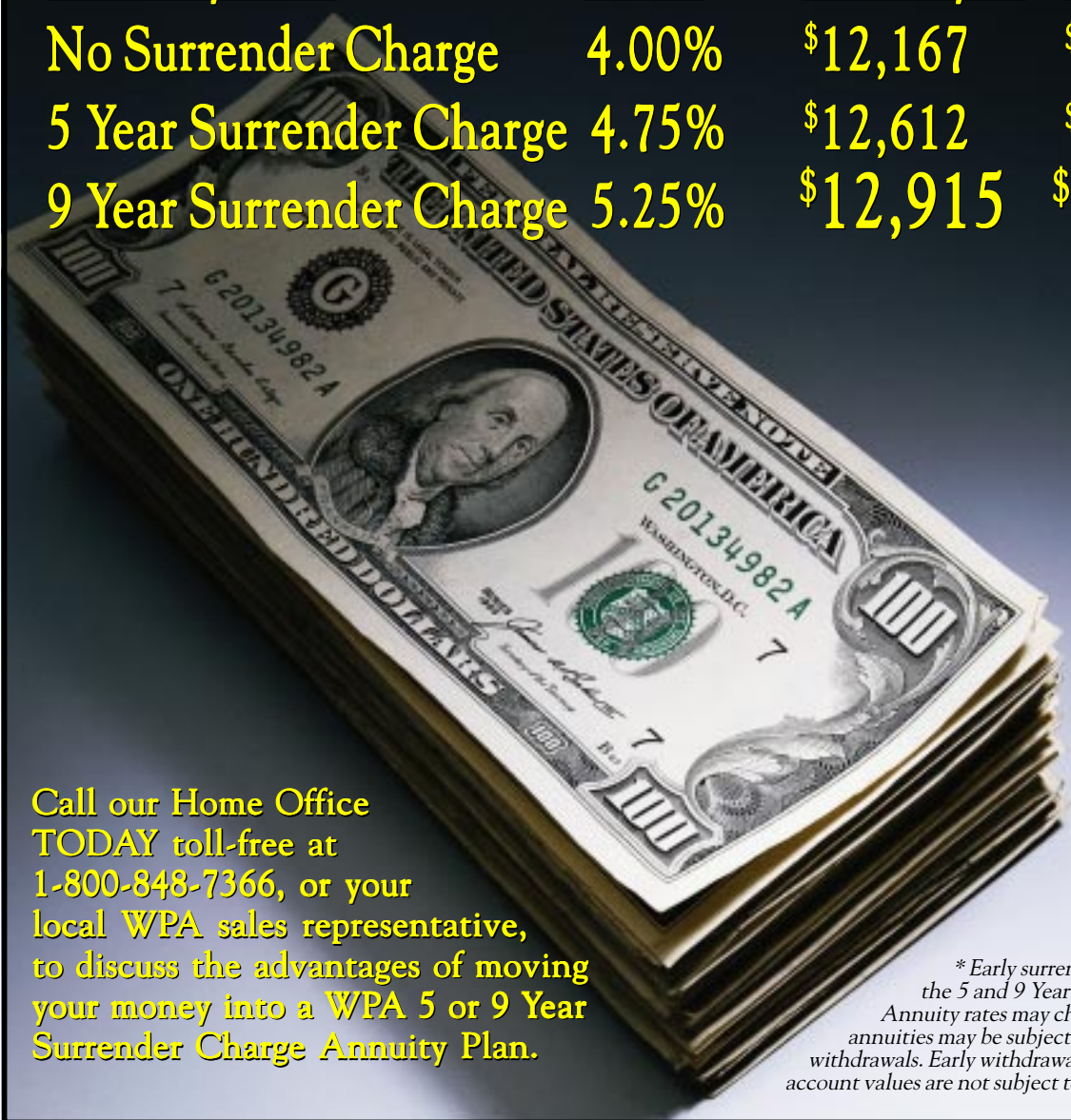


*All proceeds benefit the William Penn Fraternal Association Scholarship Foundation, Inc.*

# Step up to our highest interest rate = 5.25%

Compare your earnings on a single deposit of \$10,000:

<u>Annuity Plan</u>	<u>Current Interest Rates</u>	<u>Projected Account after 5 yrs.</u>	<u>Projected Account after 9 yrs.</u>
No Surrender Charge	4.00%	\$12,167	\$14,233
5 Year Surrender Charge	4.75%	\$12,612	\$15,184
9 Year Surrender Charge	5.25%	\$12,915	\$15,849



Call our Home Office TODAY toll-free at 1-800-848-7366, or your local WPA sales representative, to discuss the advantages of moving your money into a WPA 5 or 9 Year Surrender Charge Annuity Plan.

*\* Early surrender charges may apply to the 5 and 9 Year Surrender Charge Plans. Annuity rates may change without notice. All annuities may be subject to IRS penalties for early withdrawals. Early withdrawals of 10% of accumulated account values are not subject to early surrender charges.*

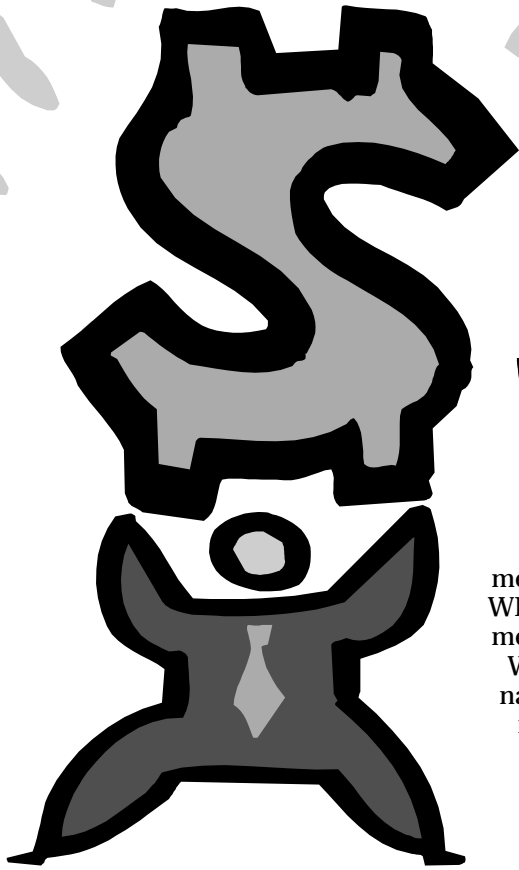
**Inside this issue:**

Things to consider when getting rid of your old cell phone...**PAGE 3.**

Chef Béla concludes his series on marinades ...**PAGE 8.**

Our actuary's annual report...**PAGE 12.**

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# Referral Fees

## \$10 to \$12

### William Penn Association Recommender Program

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

*\*Family of sales agents living at the same address as the agent do not qualify for a Recommender Award.*

**Please Print**

**WPA RECOMMENDER**

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

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

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

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

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

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

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