

MARCH 2008

William Penn
 Life



*Wishing you a Blessed
and Happy Easter*

Boldog Húsvéti Ünnepeket

William Penn Fraternal Association Scholarship Foundation, Inc.

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

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Pittsburgh, PA 15233

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William Penn Life



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

Youths, adults unite to make a difference on Join Hands Day

NAPERVILLE, IL -- On May 3, fraternalists and nonfraternalists alike will come together for the Join Hands Day, to make a difference in their communities through projects that connect youths and adults.

Created in 2000, Join Hands Day gives fraternal benefit societies and volunteer organizations the opportunity to reach out to people they don't know, to connect generations and develop new relationships.

Connecting young people and adults in neighborhood volunteering is the unique focus of Join Hands Day. Held annually on the first Saturday in May, this volunteer day calls upon all Americans to reach across generations and work with new friends in identifying and fixing problem conditions right where you live.

Adult groups invite youth organizations and youth groups invite adult organizations to become project partners for the day. Often, these groups or individuals form long-term relationships.

If you are a young person, get involved, develop your leadership skills and help make important decisions affecting your community.

If you are an adult, use your abilities to fix local problems, and learn to work effectively with young people.

For more information on how you and your group can become involved in Join Hands Day, log onto www.joinhandsday.org or call the Join Hands Day Action Center at 1-877-687-1329.

If you can't go to Hungary, our 'Experience' is next best thing

PITTSBURGH -- Want a true taste of Hungary but can't afford a trip overseas? Have you always wanted to learn Hungarian, or do you wish to brush up on your Hungarian grammar? Would you like to spend a week in one of the most beautiful areas of the northeast? If you answered yes to any of these questions, then you should attend the Hungarian Heritage Experience at Penn Scenic View, Rockwood, Pa., Aug. 3 to 9.

The purpose of the Hungarian Heritage Experience is to teach those basic skills which will bring you closer to your Hungarian roots. But, it will be more than that. This shared Hungarian experience will take you on a fascinating journey with your classmates who have the same desires to explore and share memories and experiences of our common Hungarian heritage. This could be a special time for grandparents, parents, grandchildren and children who are adult members.

Along with language, history and geography, the experience will include programs such as: Hungarian cooking; crafts, including egg decorating and embroidery; Hungarian music, dancing and singing; and sightseeing.

The Experience takes place at the WPA's facilities at beautiful Penn Scenic View, which is located in the heart of Pennsylvania's Laurel Highlands, one of the region's most scenic areas. This serene, rural setting offers an ideal place to relax, unwind and focus on something other than your everyday cares and woes.

The maximum number of participants will be limited to 25 to allow for more individual attention. The experience is open to any adult member of the WPA over the age of 16.

The fee for the week will be \$275 per person. This fee covers the cost of six nights lodging, all meals--which will be prepared by our own staff from fresh ingredients purchased from local merchants--books and instruction.

The Experience often fills up quickly, so the time is now to make your reservations. Complete the reservation form below and send it--along with a check in the amount of \$275 made payable to "William Penn Association"--to the Home Office at the address given.

For more information about this year's Experience, call Endre Csoman, national vice president-fraternal, at 1-800-848-7366, ext. 136.

Hungarian Heritage Experience Reservation Form

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

Name: _____

Address: _____

Phone: _____ Email: _____

WPA Certificate Number: _____

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

Make check payable to "William Penn Association"

Mail this form and check to:

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

An Easter Message

Living the Gospel through Fraternalism

by Rt. Rev. Koloman Karl Ludwig

John 21:13-18 records for us an incident that happened more than a week following Jesus' resurrection:

Jesus came and took the bread and gave it to them, and so with the fish. This was now the third time that Jesus was revealed to the disciples after he was raised from the dead. When they had finished breakfast, Jesus said to Simon Peter, "Simon, son of John, do you love me more than these?" He said to him, "Yes, Lord; you know that I love you." He said to him, "Feed my lambs." A second time he said to him, "Simon, son of John, do you love me?" He said to him, "Yes, Lord, you know that I love you." He said to him, "Tend my sheep." He said to him the third time, "Simon, son of John, do you love me?" Peter was grieved because he said to him the third time, "Do you love me?" And he said to him, "Lord, you know everything; you know that I love you." Jesus said to him, "Feed my sheep. Truly, truly, I say to you, when you were young, you girded yourself and walked where you would; but when you are old, you will stretch out your hands, and another will gird you and carry you where you do not wish to go."

John goes on to tell us that Jesus was referring to Peter's own future. The passage is much richer for us today when we look at the totality of the message.

Three times Peter is asked, "Do you love me?", and three times he answers "You know that I love you." Jesus' response to Peter each time is to instruct him how he should demonstrate his love--Peter is to care for the flock. Saying we love Jesus is not enough--we must demonstrate our love for Christ by our caring for His sheep, our fellow man. This is our calling as a church that claims to be part of the body of Christ, this is our calling as Christians: "Feed my lambs," "Tend my sheep," "Feed my sheep." This historic Christian Church has remained faithful to Christ when it fulfilled its calling in two fundamental ways: preaching



the Gospel and caring for our fellow man. As a result, the legacy of Christianity includes the establishment of missions, schools, hospitals, orphanages and homes for the elderly, all in response to Jesus' command to bring to life the "love" we profess.

The fraternal organizations established by our faithful forbearers are one more expression of "bringing to life" Christ's command to show our love through deeds, rather than just words. When we are faithful to the ideals of our fraternal organizations, supporting the benevolent programs and their missions, aiding our youth with scholarships and our elderly with loving care, we continue to exemplify the ideals that reflect adherence to Christ's command to care for each other.

Our fraternal organizations offer us one more benefit: we come together as Christians of various denominations and traditions, fulfilling Christ's desire to be one, not separated by the various creeds which tend to divide us in our worship settings. Here, we can join together to actively show our love of Christ.

At Easter, we celebrate the promise of the new life Christ offers us through His love. He is Risen, and His resurrection offers us hope and a new future. We are called to bring to life His words, to show that the love He has bestowed on us is alive within us, and in the process, share His blessings with those to whom He has sent us.

I wish you the Blessing of the Resurrected Christ this season, and may He find in you a loving heart embracing the promise of life which He offers to all that believe and follow Him.

The Rt. Rev. Koloman Karl Ludwig is bishop of the Calvin Synod Conference, United Church of Christ.



A gift of permanent life insurance for your children

Most people think of life insurance as something adults need. But, children also need the financial protection offered by permanent life insurance plans. A permanent life insurance plan provides a foundation upon which children can start building toward their financial future. As your children grow into adulthood, they can turn to the William Penn Association for the additional life insurance they will require to meet their changing needs. And the best part about getting your children started on the road toward financial security is that it is very affordable. For one single premium, your child can benefit from a lifetime of protection. The charts below provide examples of how affordable a WPA Single Premium Whole Life Insurance plan can be.

SINGLE PREMIUM WHOLE LIFE			
MALE		FEMALE	
AGE	COST FOR \$5,000	AGE	COST FOR \$5,000
0	\$340	0	\$290
1	\$335	1	\$290
2	\$345	2	\$295
3	\$355	3	\$305
4	\$365	4	\$315
5	\$375	5	\$320
6	\$385	6	\$330
7	\$395	7	\$340
8	\$410	8	\$355
9	\$425	9	\$365
10	\$440	10	\$375
11	\$455	11	\$390
12	\$470	12	\$400
13	\$485	13	\$415
14	\$500	14	\$430
15	\$515	15	\$445

The WPA offers many affordable life insurance plans for ages 0 to 85.

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 33

Think Spring

Find the words typically associated with the spring season hidden in the puzzle below, and you could win \$50 in our **Puzzle Contest #33**.

Puzzle Contest #30 WINNERS

The winners of our Puzzle Contest #30 were drawn Feb. 15 at the Home Office.

Congratulations to:

David A. Angelo, Br. 352 Coraopolis, PA
Dorothy J. Montani, Br. 352 Coraopolis, PA
Diana M. Olson, Br. 8114 Clarion, PA
Marie R. Tumas, Br. 19 New Brunswick, NJ

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 #33**, 709 Brighton Road, Pittsburgh, PA 15233.
4. Entries must be received at the Home Office by **April 28, 2008**.
5. Four (4) winners will be drawn from all correct entries on April 30, 2008, at the Home Office. Each winner will receive **\$50**.
6. **GOOD LUCK!!**

Think Spring Word List

Birds	Flowers	Peeps
Bunny	Happy Easter	Plants
Chicks	Jesus	Seeds
Clover	Lamb	Spring
Eggs	Lent	St. Patrick's Day
Family	Passover	

Name: _____

Address: _____

Phone: _____

Email: _____

WPA Life Certificate No.: _____

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

A note: Mildred Nemeth, we really appreciated your beautiful artwork on your puzzle contest submission. You brought smiles to our faces.

Kossuth and the Revolution

On the 160th anniversary of Hungary's first fight for freedom, we remember its greatest hero

This year marks the 160th anniversary of the 1848 Hungarian Revolution for Independence. On March 15, 1848, Lajos Kossuth, the great statesman and champion of the people's rights, took up arms in defense of national independence and human liberties.

Kossuth demanded that "the free soil of Hungary should be inhabited by free men" and "we wish to make the people of our country into a Hungarian nation."

In recognition of these movements and sudden changes, March 15 subsequently became the Hungarian National Day.

A new Hungarian parliament was formed, led by Lajos Batthany as prime minister and Lajos Kossuth as Minister of Finance. Hungary was transformed into a modern state, and feudalism was eliminated at once.

It was not long before the Magyars had to resort to arms to defend their liberties against the armed forces of the king who knew no honor.

Under the direction of Kossuth, the Magyars defeated the Austrians and ejected them from Hungary. But, the successful Magyar struggle for freedom was cut short again by the Russian czar. The czar sent division after division to invade



Lajos Kossuth lands on English soil at Southampton in October 1850. Tens of thousands were on hand to greet the hero of the Hungarian Revolution. Despite such receptions nearly everywhere he visited in Great Britain and the United States, no foreign government would offer official support to his fight for Hungary's freedom.

Hungary. On Aug. 12, 1849, Kossuth transferred the civil authority to General Grgely. The next day, Grgely's army laid down their arms at Vilgos.

Lajos Kossuth, with several thousand of his followers, fled to Turkish territory where he was arrested and thrown into Turkish prison.

The United States, acting with Great Britain, requested Kossuth's immediate release from the sultan of Turkey.

Kossuth visited the United States from 1851 to 1852. He made a large scale tour consist-

ing of public speeches and appearances throughout the United States. He was given a royal reception by the people everywhere he went but could not get the official support of any foreign country. Disappointed in his hopes, forsaken by his friends, Kossuth refused to return to the land he loved so much.

The great Magyar apostle gave back his soul to his Creator on March 26, 1894, in Torino, Italy. He has remained the hero of his Magyar nation. [WPL](#)

Branching Out

with Endre Csoman

Join us for a grand tour of the Land of the Magyars

PITTSBURGH - The WPA is now accepting reservations for its tour to Hungary, which will leave the U.S. on Sept. 18 and return Oct. 1.

Discover the treasures of northern Hungary and the Great Plains. Visit Nagyvárad, Transylvania, and beautiful Budapest. Experience the history, culture, food and spa facilities of Hungary.

Plan to spend 12 nights in four-star hotels. Tour on an air-conditioned bus (with facilities) with an English-speaking tour guide. You will be treated with warmth and kindness.

The total cost for the trip is \$2,875, plus travel insurance. This rate includes round trip airfare, ground transportation in Hungary, hotel

accommodations (based on double occupancy), daily breakfast buffet, most of your lunches and dinners (only two lunches and two dinners are not included), all taxes and gratuities.

To reserve your place on our tour, please complete the reservation form below and return it, along with your deposit of \$650 per person. Please make your check payable to: "William Penn Association."

For more information, please call Endre Csoman toll-free at 1-800-848-7366, ext. 136.

Note: Passports may be obtained from the U.S. Post Office. Allow four to five months for the processing of your passport application.

WILLIAM PENN ASSOCIATION

Hungary Tour 2008

RESERVATION FORM

Name: _____
(As it appears on your passport)

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



Are your
beneficiaries
up to
date

THAT'S A QUESTION YOU MAY not have asked yourself very often, if ever. But, it's one you should ask yourself at least once a year.

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

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

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

The Hungarian Kitchen™

with Főszakács Béla



Marinating Food 201

FÁRADJON BE A MAGYAR KONYHÁBA.

By now we can see spring is just around the corner. The warmer weather will soon be with us. This has been quite a winter with more snow and cold than I can remember. It hasn't all been bad as Chef Vilmos and I have spent many hours in a warm kitchen during these cold months. The end result, of course, is more recipes and more information to pass along to you, the faithful readers of the HK.

This past month, I had the pleasure of cooking a Hungarian buffet for a party of 10 people. Back in November at my ACF Chef's charity dinner for Chef and Child, I was part of a live chef auction. My package was dinner for 10 that included appetizers, main courses and dessert. I made stuffed cabbage, kolbász and sauerkraut, Hungarian gulyás with tarhonya, chicken paprikás and nokedli. For dessert I prepared a chocolate torte and a raspberry sauce for the plate, garnished with fresh blackberries. I wound up feeding 15 people and there were still leftovers for the next

Practical Pointer

When you are marinating larger pieces of meat—such as steaks or roasts or whole poultry—prick the food with a wooden skewer. This will allow the marinade to penetrate more deeply and give you a tastier finished product.

day. A good time was had by all!

Since there isn't a Hungarian butcher shop in New Hampshire, I traveled to Fairfield, Conn., to get my supplies. If you live in the Fairfield area and want a great place to get Hungarian meats, specialty foods and cooking spices, the place to go to is Fairfield Meat Emporium, 849 Kings Highway East. The phone is 203-696-2322. Or, you can email them at FairfieldMeat@aol.com. They have a great selection and are reasonably priced. As I find other Hungarian butchers in your neighborhoods, I'll pass along the information so you can enjoy their fine products.

Last month we learned the basics of marinades and marinating. This month we'll have a more advanced discussion about marinating and share more great recipes you can enjoy.

But, first, here is the trivia question of the month: What is the most popular vegetable to marinate? The answer awaits you at the end.

I need to correct an item I mentioned in last month's column about salt and a potato. The reason a potato can correct something that has been over-salted is because of the strong nature of salt which will seek out the bland potato and attempt to transfer as much salt as it can into the potato. When a highly-salted product and highly-bland product are put together, nature will attempt to balance the high with the low; hence, the potato will absorb salt. The potato

does not put bland flavor into a recipe, but draws salt out. Now, back to marinades....

Looking at the basic components of a marinade—which are acid, oil, salt and seasonings—we can put together flavor combinations that can marinate any type of meat, fish or vegetables.

The ACID and SALT work together to break down the tough fibers of what you are marinating.

The OIL is a vehicle that carries flavor and provides moisture to the product. Base oils—like olive, canola and infused flavored oils—give your marinades depth and more flavors. While marinades do break down fiber and tenderize, their main purpose is to provide flavor.

CHEF'S TIP #51

An important factor with recipes is to know all the ingredients and how they fit in a recipe. By understanding the whole recipe and how everything fits together, you can make substitutions and additions that make sense and taste great. Try substituting chicken or pork in a recipe that normally calls for beef, or try using fish in a favorite recipe that calls for chicken. Substituting or adding healthy vegetables whenever you can also adds another dimension to any recipe. A corned beef hash recipe could easily become turkey or vegetable hash. Once you understand how to manipulate recipes, your cooking goes to another level.

When selecting meat you want to marinate and cook, select **naturally tender** meats, which are those that have less connective tissue. Meat is a muscle or combination of muscles held together by connective tissue and fibers. A filet mignon has less connective tissue than a rump roast. The more any muscle is used, it develops connective tissue. Filet mignon is located in the back under the spine of a cow, while a rump roast is high on the rear leg of the animal. The roast being a more active muscle will take more time to break down because it contains more connective tissue.

Yogurt, papaya, citrus and kiwi are natural meat tenderizers due to the enzymes they contain. Add **¼ cup per pound of meat for three hours in refrigeration** to get the best results. You can also add **sour cream or buttermilk** to the products listed above which also will give flavor and tenderize the meat.

Foods with **open-textured flesh--** like fish and seafood--need less time to soak in any marinade. When marinating any seafood, the size determines the amount of time, but **do not marinate for more than 45 minutes** or else your product will turn tough and rubbery.

A chicken breast needs one hour or less, while parts like wings and thighs can marinate for two hours or less. The sturdier the meat, the more time it needs to marinate. But, remem-

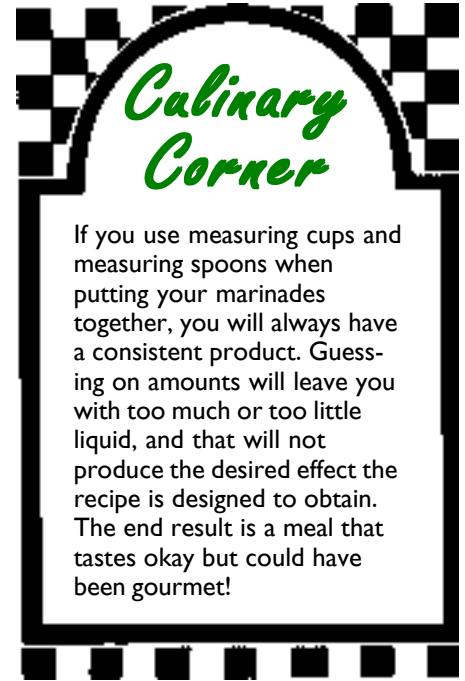
ber: **No meat product should be marinated for longer than 24 hours** or the end result will be sawdust. Meat that has been over-marinated will dry up when it cooks and will fall apart or disintegrate.

To get the best out of your meat and avoid toughness, **use equal parts of acid to oil, making ½ cup of marinade per pound of meat.** The extra oil seals in moisture and flavor making for a tasty entrée.

For seafood marinades add **no more than two tablespoons of acid to ¼ cup of oil.** The more seafood sets in acid, the tougher it gets which is normally not good because the product will get tougher as it cooks. If you want the strong flavor of an acidic product like citrus in your seafood, add it at the end of cooking. The flavor will be there without a tough product.

SEVICHE (or SEBICHE) is a Latin American dish that soaks the raw seafood in a strong, acidic marinade which turns it opaque in color and firm in texture, giving the appearance of a cooked product. This meal is the exception when we marinate. When attempting to prepare this meal it is very important to **use the freshest seafood available.** Marinating is a pre-cooking process, but in the case of sevice, it is the entire process, making this meal unique.

Another example of marinating food without cooking deals with



vegetables. COLESLAW is shredded cabbage in a cream or oil and vinegar based marinade. The cabbage breaks down and becomes tender while picking up flavor during the process. Large pieces of vegetables can be marinated then chopped up and put into a salad or served by themselves on a bed of lettuce. Vegetables are marinated to give them extra flavor. Tomatoes marinated in red wine vinaigrette are tastier than a plain ripe tomato.

You have now completed Marinating Food 201. There is so much more information I want to share with you, so next month we will continue with this topic. Enjoy the recipes and remember to be creative in the kitchen.

Trivia Answer: CABBAGE is the most popular marinated vegetable in the world. Cole slaw, kimchee and in whole head are just a few ways it's enjoyed.

Have a fantastic month.

*Jó étvágyat
Főszakács Béla*

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

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

**William Vasvary
190 Fern Avenue
Rye, NH 03870**

Or, you can write to:
The Hungarian Kitchen, c/o William Penn Association
709 Brighton Road, Pittsburgh, PA 15233

RECIPES

Hungarian Vegetable Marinade

- 1½ cups canola oil
- ½ cup white balsamic vinegar
- 3 garlic cloves, minced
- 1 teaspoon dijon mustard
- 1 teaspoon fresh chopped basil
- ½ teaspoon fresh chopped tarragon
- ½ teaspoon fresh chopped chervil
- ½ teaspoon fresh chopped marjoram
- ½ teaspoon fine sugar
- ½ teaspoon Hungarian paprika
- ¼ teaspoon kosher salt
- 2 finger pinch cayenne pepper

In a glass or non-reactive bowl, blend the oil, vinegar and mustard very well then add the sugar, paprika, salt and cayenne pepper. Stir in all the chopped herbs, taste and adjust if necessary, then chill marinade for 30 minutes. Use this marinade when grilling, sautéing or roasting vegetables. Brush the marinade lightly on large pieces of vegetables to be grilled and let them set for 15 minutes before grilling. For sautéing or roasting, lightly toss the vegetables into the marinade for 15 minutes then drain off marinade and sauté in a skillet or spread evenly on a roasting pan and cook in the oven.

Apple Cider Meat Marinade

- 2 cups apple cider
- 1½ tablespoons brown sugar
- 2¼ teaspoons salt
- ½ teaspoon ground cinnamon
- ¼ teaspoon ground ginger
- 3 whole cloves

In a small bowl mix all the ingredients then pour over the meat of your choice. Refrigerate overnight then cook the meat in the oven, on stove top or in a Dutch oven using the marinade as a liquid base to cook the meat. After meat has cooked, thicken the marinade and serve as a sauce on the side. This marinade makes a fantastic pot roast. Size of meat should be 4 to 5 pounds.

Lemon Chicken Marinade

- 1 whole chicken, washed and cut into 8 pieces
- 2 cups fresh squeezed lemon juice
- 1 cup canola oil OR extra virgin olive oil
- 1 tablespoon red wine vinegar
- 2 teaspoons minced fresh garlic
- ½ teaspoon fresh chopped basil
- ½ teaspoon fresh oregano leaves
- ½ teaspoon kosher salt
- ¼ teaspoon white pepper

In a mixing bowl whisk together the lemon juice, oil and vinegar, then add the garlic, basil, oregano, salt and pepper and stir well. Pour this marinade over your chicken and marinate overnight. Cook chicken in oven using a roasting pan at 300 degrees. Save the marinade and boil in a saucepan on the stove until it begins to thicken. When the chicken is done, spoon some of the sauce over the pieces and serve hot to your guests.

Chinese Five-Spice Rub Powder

- 7 star anise
- 4 cinnamon sticks
- 6 tablespoons white peppercorns
- 4 tablespoons fennel seeds
- 1 teaspoon whole cloves

Heat a small skillet over medium heat then add the spices and cook until a fragrant aroma rises from the pan. This will take about five minutes. Keep shaking the pan so the spices don't burn. Transfer the spices to a small bowl to cool. Break up the star anise and the cinnamon sticks into small pieces that will fit into a spice mill or grinder. Grind the spices down into a powder, then save in a small jar with a tight lid which will keep for months. Rub the powder on the meat of your choice. This powder goes great with chicken, pork and duck.

Seafood Seviche

- 8 ounces fresh salmon, diced ½ inch
- 8 ounces fresh bay scallops, muscles removed
- 8 ounces fresh tuna, diced ½ inch
- 1½ cups lemon juice
- ½ whole orange, juiced
- 2 whole limes, juiced
- 1 teaspoon Tabasco sauce
- ½ medium red onion, finely diced
- ½ cup coarsely chopped fresh cilantro
- 3 medium beefsteak tomatoes seeded and diced ¼ inch
- Salt & fresh ground black pepper to taste

Buy fresh seafood from a reputable seafood market.

In a glass mixing bowl, pour in the lemon juice, then add the seafood and toss lightly. Cover the bowl with plastic wrap and marinate in the refrigerator for 10 hours, which will cook the seafood. Strain the seafood from the lemon juice and put into another glass mixing bowl. Add the orange juice, lime juice, Tabasco sauce, red onion, cilantro and tomatoes. Toss mixture lightly and adjust taste with salt and pepper. Serve chilled on fresh chopped leafy greens as an appetizer.

Chinese Chicken Wings

- 2 lbs. chicken wings washed and dried
- ½ cup fine sugar
- ½ cup soy sauce
- ½ cup canola oil
- ¼ cup clover honey
- ¼ cup cream sherry
- 3 cloves fresh garlic crushed
- 1 tablespoon ground ginger

In a stainless steel mixing bowl combine sugar, soy sauce, oil, honey, sherry, garlic and ginger. Mix well then add the chicken wings coating them thoroughly with the marinade. To saturate the wings with the utmost flavor, marinate them overnight then bake at 325 degrees for 30 minutes. Pour the pan drippings over the wings before serving.

Hungarian Summer Institute to be held at Univ. of Pittsburgh

PITTSBURGH - The Hungarian Summer Institute will again be held at the University of Pittsburgh from June 8 through July 14. Beginning Hungarian will be offered. This course is open to high school juniors and seniors, undergraduate and graduate students, and persons of any age not currently enrolled in a college or university. Partial and full scholarship aid is available, however students must apply by March 22 for scholarship consideration.

Attracting students from all over the U.S. and Canada, the Summer Language Institute consists of intensive instruction (five hours daily), allowing students to make the greatest possible progress in Hungarian during the time available. Cultural and social activities--including lectures, discussion groups and film screenings--are planned. Students may choose to stay in a dormitory or in a sublet apartment.

Beginning Intensive Hungarian, which carries six college credits, is a thorough introduction to the basics of Hungarian pronunciation, grammar and syntax. Emphasis is placed on communicative competence, the active use of new structures in dialogues, unstructured conversation, reading and listening comprehension.

The Hungarian course is part of the university's East European Summer Language Institute. Other languages offered include Bulgarian, Serbian/Croatian, Ukrainian, Polish, Russian and Slovak. Study abroad programs in Russia, Bulgaria, Slovakia and Poland are also offered.

For more information and applications, contact Christine Metil, Slavic Department Summer Programs, University of Pittsburgh, 1417 Cathedral of Learning, Pittsburgh, PA 15260, or call 412-624-5906. You can also download an application at <http://sli.slavic.pitt.edu>.

In Brief

Graphic arts exhibit to offer glimpse of Hungarian life

NEW BRUNSWICK, NJ - The Museum of the American Hungarian Foundation is preparing to open a new exhibit, "Magyar Grafika: Hungarian Posters, Advertising and Ephemera." This colorful exhibit provides a glimpse into Hungarian life in the first half of the 20th century as shown in commercial and cultural advertisements. Seventy-five posters from movies, sports, travel and transportation also show off the skills of the day's most famous graphic artists. The material shown is all from the collection of André Farkas of Norwalk, Conn. The exhibition runs from March 16 to Sept. 14. For more information, call the museum at 732-846-5777.

Nyári Magyar Iskola

2008. július 5 - július 20

Sík Sándor Cserkészpark: Fillmore, NY

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További kérdésekkel forduljon hozzánk:

Külföldi Magyar Cserkészsövetség
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Newfoundland, NJ 07435
(973) 208-0450
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PENN SCENIC VIEW is the perfect place to relax. We're located in Pennsylvania's beautiful Laurel Highlands, about an hour drive from Pittsburgh and just minutes away from two of the state's finest resorts: Seven Springs and Hidden Valley. A few days here and you'll find it easy to forget the world outside.

For groups of two to six people, we offer four attractive, air-conditioned cabins. Larger groups can stay in the spacious Stable Lodge. All buildings feature restroom and shower facilities, electric and oil heat, and a fully-equipped kitchen.

So, if you're looking for a place where you can get away from it all, check out **PENN SCENIC VIEW**. You'll find convenience, comfort and privacy — all at a reasonable rate.



Kohut Pavillion



Stable Lodge (Houses up to 34)



Lakeside Lodge

You can rent the Lakeside Lodge or Kohut Pavillion for weddings, reunions and other events without an over-night stay. Call us for our rates.



Blue Spruce Cabin (Houses up to 6)



Red Oak Chalet (Houses up to 6)



Blue Spruce Annex (Houses up to 4)

Branch News

Branch 14 Cleveland, OH

by Dawn D. Ward

Branch 14 will hold its first meeting of 2008 Wednesday, March 5. At the December 2007 meeting, a motion carried to reelect the same officers. Congratulations to: Caroline Lanzara, president; Tom Levi, vice president; Richard Sarosi, secretary-treasurer and auditors Paul Varga and Virginia Volter. Under their auspices, Branch 14 is sure to have another successful year filled with activities for its adult members and the annual Christmas party for its juvenile members.

The drab winter was brightened by a visit to Cleveland by National Vice President-Fraternal Endre Csoman and National Director William J. Bero, who is chairman of the field committee. My husband Jeff and I enjoyed sharing our ideas with them about how to make William Penn Association grow and become an even better company than it is now. Both gentlemen confirmed our long-held belief that the organization places the members' interests first, and they continue to seek ways to improve their products, service to their members and their commitment to provide fraternal activities to strengthen family unity.

Branch 14 continues to grow with the addition of five new members: Susan Stephens, Molly Novak, Kailey Gillard, Keira Egan, and Clare Slanina. Refer any potential new members to the Ward Agency at 440-838-1200 and earn recommender bucks!

Along with its competitive life insurance plans and annuities, William Penn Association also offers its members local activities and national events, such as the Annual Golf Tournament on July 18 and 19; the Hungarian Heritage Experience, Aug. 3 to 9 and the WPA Picnic-A Great Fraternal Fest on Sept. 13.

Any Branch 14 members interested in attending the Annual Golf Tourna-

ment should contact Branch President Caroline Lanzara at 216-581-8979.

The local activities are decided at the branch meetings. For example, last summer Branch 14 sponsored an outing to an Indians game. Plan to attend the meeting Wednesday, March 5, at 7:30 p.m. at the Bethlen Hall of the First Hungarian Reformed Church, 14530 Alexander Road, Walton Hills, Ohio, for an enjoyable evening of fellowship.

Branch 18 Lincoln Park, MI

by Barbara A. House

Happy St. Patrick's Day. This day is very important. It brings us very close to spring. I'm sure we are all waiting impatiently for spring to arrive. Enough of winter. Welcome spring!

Thank you to all our members who continue to support our Armed Forces

with all your donations. Thank you also for bringing food to every Branch 18 meeting. This food goes directly to the Downriver food bank. Thank you Rose Wickers. You went above and beyond. We will continue to support these wonderful causes.

Our next branch meeting will be held on Wednesday, March 12, at 7:00 p.m. at the Allen Park Hungarian Reformed Church. We look forward to welcoming you there.

Please remember all our deceased members, especially Alexander Dolgos, Amelia Dewstow, Julius Urban and Helen Jankowski. May they rest in peace.

Special congratulations and best wishes to Emily Ann Mach and Michael Long on their upcoming wedding on May 3, 2008. Emily is a special girl, and we all wish her the very best.

Happy birthday to everyone,

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!

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

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

Branch News

especially my husband and Gabby's daddy, Tom House. He will celebrate in Florida. We love you.

Also, best wishes to Jason Fultz, Janet Totsky, Louis Almassy (90th and a real super man), Marco Marchelletta, Jennifer Szatmari Sullivan, Marie Boroznaki, Todd George, Helen Molnar (our hard-working vice president), Louise Semetko, Jacob Atnip, Helen Ivan, Anne Putz, Matt Yarbrough, Jason Freeman, Helen Papp, Deac Sabo, Ursula Markovits, Ashley Falwell, Joe Soter, Cynthia Swek Sluschewski, Jim Kastely, Tucker Freeman, Al Wansa, Cynthia Raymond, Mike Adorjan, Vince Sears, Kyle George, Robert Sabo, Jim Beri, Joanna Gall and Julia Yurko. Hope you all have many more.

Get well wishes go out to Bob Kantor, Rose C. Antal, Rocky Borsa and Judy Beri. Hope you all rejoin us very soon.

Our Kewadin trip (*see ad on previous page*) is June 23 to 25. Cost with insurance is \$209. For WPA members, the branch will pay \$100 of that fee, so the cost to members is only \$109. Each guest will receive \$90 back from Kewadin, meaning the trip will actually cost members only \$19! Please send me your \$109 (or \$209 for non-members) as soon as possible. We are taking only 30 people and reservations are on a first-come/first-served basis. The trip insurance will return your money up to 14 days before departure.

Please also mark your calendars for the following events:

- Our branch trip to Soaring Eagle on Aug. 4 and 5;
- Our trip to the WPA Picnic-A Great Fraternal Fest on Sept. 12 and 13;
- The WPA tour to Hungary and Transylvania Sept. 18 to Oct. 1;
- Another trip to Soaring Eagle on Nov. 10 and 11; and

**Next
Deadline:
March 10**



Branch 14 member Allison Polgar and her proud grandparents, Irma and Leslie Polgar of Branch 28, attend an exhibition of some of Allison's artwork at the Clara Fritzsche Library on the campus of Notre Dame College in South Euclid, Ohio.

- The Branch 18 Christmas party on Nov. 30.

The only one that needs your immediate attention is the June trip to Kewadin.

Please call me anytime at 734-782-4667 or 313-418-5572. I will be pleased to answer any questions you have and make your reservations.

Enjoy the remainder of the winter and have a wonderful spring.

Branch 28 Youngstown, OH

by Kathy Novak
Happy spring!

Hoping the weatherman knows Easter will soon be here and lets the sunshine on us with a spring-like day.

The Youngstown American Hungarian Federation will be hosting a special program commemorating the 1848 War of Independence. It will be held on Sunday, March 16, at 2:30 p.m. at 2219 Donald Ave., Youngstown. The program will be well-rounded with music, dancing, songs, poetry and presentations in both Hungarian and English.

It's not too soon to be thinking about the WPA Picnic-A Great Fraternal Fest. Branch 28 will again be sponsoring a bus trip to this wonderful fun-filled day.

Congratulations to Allison Polgar on the wonderful achievement of having her artwork selected for a

special exhibit at the Clara Fritzsche Library on the campus of Notre Dame College in South Euclid, Ohio. Allison, a member of Branch 14 Cleveland, is a high school senior who plans on attending college to pursue a degree in the arts. Her beautiful work is the product of her years of dedication to developing her special talents under the tutelage of three different teachers. Allison's interest in art began at the age of 11. In 2006, some of her work was part of an exhibit featuring works by Cleveland area students.

Joining her at the Fritzsche Library for festivities marking the opening of her exhibit were her very proud grandparents, Irma and Leslie Polgar. Both are members of Branch 28.

Many happy wishes go out to all those celebrating a birthday or anniversary this month.

We also send get well wishes to all those currently out of circulation due to an illness. We send special wishes to Helen Hrecska and Sonny Tollas.

Our thoughts and prayers are with all those who recently experienced the loss of a loved one. May they rest in peace.

For your life insurance and annuity needs, please call Kathy at 330-746-7704 or Alan at 330-482-9994. Please also contact them if you have any news you would like to share with your fellow members.

We wish a most blessed Easter season to all of you.

Branch News

Branch 44 Akron, OH

by Elizabeth Darago

Thanks to all members who donated canned goods for the Holiday Baskets. I thought you would like to "meet" the recipients.

Basket One went to a single mother who has a part-time job. She is in her mid-to-late 30's and has a 14-year-old autistic son. The son became ill in the fall of 2007 and spent 10 weeks in Akron Children's Hospital and the Cleveland Clinic. Currently, he is in rehab in Akron. During the time her son was in the hospital, our recipient was right there with him. She could not work. When given the William Penn Holiday Basket and Acme food gift cards, she broke down in tears. She thanks all who helped provide for her family.

Basket Two went to a family with three children. The mother has a medical condition which creates excessive plaque in her blood. She suffered a stroke in the summer of 2007, which is when her condition was discovered. Her sister moved into the house to help care for the children. Just as it looked as if the sister would be able to move back to her own home and resume a more normal life, our recipient was hit by a second stroke. She remains in the hospital. Her sister remains with her children.

Basket Three went to the Peace House, which provides food and shelter for new immigrants into the Akron community. It is operated by a Catholic lay sister. The Peace House is located in the downtown area of Akron. Three houses provide shelter--one for women, one for men and one

for families.

Each basket recipient received more than 54 cans and boxes of non-perishable foods donated by Branch 44 members during our Christmas brunch. Each also received gift cards to area grocery stores as well as money donated by the William Penn Home Office.

Thanks to all members who participated. You did a world of good for people who really needed your help.

Branch 800 Altoona, PA

by Vincent Frank

St. Patrick's Day is on March 17. It is a day when everyone is Irish, and the wearing of green is appropriate. Here are some interesting St. Patrick's Day facts:

- New York's St. Patrick's Day parade is the longest civilian parade in the world.

- Chicago is famous for dying the Chicago River green on this day. This tradition began in 1962. Forty pounds of dye are used, and the effect lasts for several hours.

- According to the United States Census Bureau, 34 million U.S. citizens claim Irish ancestry.

Have an enjoyable day.

Branch 800 sent a \$500 donation to St. Dismas Parish at the prison in Huntingdon, Pa. This financial assistance is much needed and appreciated. It helps allow the prison's chaplain to continue his efforts to educate the prisoners about leading a spiritual life.

Now, a special note to our branch members living in other states. Your branch officers hope you and your families are enjoying good health. You may have taken up residence far from central Pennsylvania, but you are not forgotten. You are remembered in our prayers and thought of often.

The arrival of the spring season on March 20 is fast approaching. Soon, the trees and flowers will be proudly showing off their beauty as their buds begin bursting out. Even the animals in the woodlands will be happy because of the safety cover the foliage

provides from predators.

As the war on terrorism continues, we must also continue to pray for the safety of our men and women serving in the military.

Your branch officers wish a blessed and happy Easter to all our members and their families.

Call Bob Jones in Altoona at 814-942-2661 for your life insurance and annuity needs. Remember, WPA annuities are available only to WPA life-benefit members. Please call Bob to learn more.

Branch 8114 Clarion, PA

by Noreen Fritz in Pittsburgh
Easter and Spring = sunshine and flowers...finally Hooray!

Students interested in applying for grants through the William Penn Fraternal Association Scholarship Foundation are reminded that now is the time to request an application. See inside the front cover of this issue for more information.

Branch 8114 membership birthdays this month are: Roni Huefner, Doris Cherico, Kevin Rhoads, Ed and Mary Ann Groner, Amanda Beckwith, Nathan Beckwith, James Amato, Bridget Bagileo, William Schmader, John Gatesman, John Judy, Pete Chernicky, Lloyd Pontzer, Victor Cherico, William Hamacher, Patrick Aaron, Charles Gatesman, Marjorie Hargenrader, Maximilian Bagileo, Elizabeth Kindel and Vance Slike. Happy Birthday! Hope your birthday is filled with lots of cake and ice cream...mmmmmm!

Do you own an old universal life insurance policy? Are you required to deposit more and more money into it? Are you tired of not having guarantees? This is a problem many people have. Call me for the solution. In addition, if you have questions on any life insurance policy, annuity, IRA or retirement plan, you may call me anytime at my direct business line in Pittsburgh at 412-821-1837. Or, you can write to me at P.O. Box 15060, Pittsburgh, PA 15237-0060. My e-mail address is noreenbunny.fritz@verizon.net.

All articles and photos for the April 2008 issue of the William Penn Life are due in our office by March 10, 2008.

In Memoriam

A message of thanks from the family of Sandor Yuhas

To the Board of Directors, Home Office Staff and Members of the William Penn Association:

On behalf of Sandor Yuhas' wife, Maribeth, and his family, I want to thank the William Penn Association for all the wonderful acts of kindness throughout the last few years to my brother, Sandor.

In September 2005 Sandor was diagnosed with cancer of the brain and had surgery in Pittsburgh at Allegheny General Hospital. I stayed with him for 10 days in Pittsburgh until we were able to go back to Johnstown. The entire time I did not feel alone because of the caring and love given to Sandor and me by the wonderful staff of William Penn Association. Daily visits and calls offered kindness and help. In the weeks to follow, Sandor received a huge amount of cards sent to him by officers, branch coordinators, board members, staff and members from all over the United States. The acts of kindness were overwhelming. Sandor was in the hospital 71 days and the arrival of the cards made each day a little brighter.



As many of you know, Sandor had his valleys and peaks over the next two years. He fought hard at physical therapy and was able to return to his management position and even get married in October 2006! He never gave up and was determined to get his life back. Doctors stated that they never saw anyone so determined and with such drive to fight a disease. Maybe that was just part of his Magyar rearing & spirit! Sandor was so looking forward to the 2007 General Convention, but that was not to be. Unfortunately, on Nov. 6, 2007, Sandor lost his battle. My little brother, at only 42 years old, passed away. To me he will always be that little boy that we all love.

Sandor was so proud to be branch coordinator of Branch 8. He truly looked at your organization as an

extended family. Sandor had a great mentor, Steve Petruska. Steve Petruska was branch manager for years for Branch 8 and was known to all Hungarians as the "Insurance Man." I have no idea how many policies he wrote, but I know there were many generations! Steve was a neighbor of my grandparents (Kedves) and as a little boy Sandor would go over and talk to Steve. Now, I really do not know who talked more but they had some great conversations! Two true Magyars! At the time of Steve Petruska's untimely death, Sandor took over as Branch 8 coordinator. Sandor was looking for a great future with William Penn and I am sure that if this horrible disease had not struck him, he would have moved right along with the best! I remember shortly after being able to drive again Sandor made a trip to Pittsburgh to visit with the Home Office and Mr. Charles. On his return he was so happy to see everyone!

At Sandor's viewing, Mr. Richard Toth and Mr. John Toth of the William Penn presented me with the President's Pin for Sandor. The next day Endre Csoman stated Sandor needed a Hungarian William Penn flag pin and removed his own pin from his lapel. Both pins were placed on Sandor's lapel and will be ever with him. I know Sandor would have said, "I am a proud Magyar!" Those acts of kindness will forever be in my heart.

The reason for this letter is, of course, to thank you all for your kindness, prayers and thoughts, but, most of all, to uncover the integrity and genuine brotherhood that you just do not come across in today's world. William Penn Association should be so very proud of this attribute. I am hoping to follow in Sandor's spirit and get to know this dynamic organization better and extend the same goals to members that have not experienced this brotherhood for what it is really about! I encourage all members to become involved in this best kept secret!

God bless you all,
Alexis Yuhas Kozak

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

JANUARY 2008

0001 BRIDGEPORT, CT
Lucy R. Caiazza
Theresa Choquette
Frank J. Mate
0008 JOHNSTOWN, PA
George E. Gero
0014 CLEVELAND, OH
Dolores J. Dubics
Dorothy M. Krejci

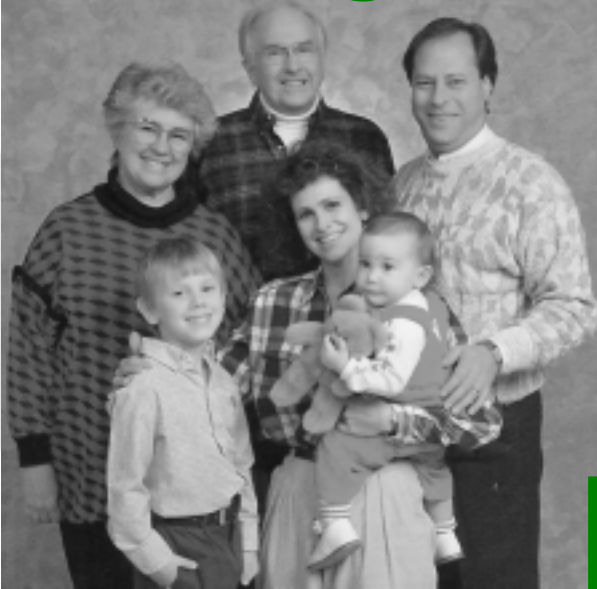
0015 MARGARET SALOKY
CHICAGO, IL
Laverne M. Bogal
Joseph J. Duda
Rafaela Velez
0016 PERTH AMBOY, NJ
Elizabeth Mikajlo
0018 LINCOLN PARK, MI
Amelia E. Dewstow
Alexander Dolgos
Helen Jankowski
Julius Orban
0019 NEW BRUNSWICK, NJ
John G. Belka
Eugene R. Hoffer
Frank C. Janny
Anna Horvath Kara

Josephine Kaczetow
0024 CHICAGO, IL
Irene N. Fazekas
0025 BECKLEY, WV
Vendel Bosman
0027 TOLEDO, OH
Joan E. Schabel
0028 YOUNGSTOWN, OH
Mary Burkosky
Cynthia A. Garovich
Joseph Paul Nagy
0034 PITTSBURGH, PA
Frank J. Danko
Edward N. Hohmann
0048 NEW YORK, NY
Anna Hanley

0051 PASSAIC, NJ
Leo Slocum
0059 WINDBER, PA
Margaret J. Dello
Anna J. Milthaller
0076 PHILADELPHIA, PA
Helen Molnar
0088 RURAL VALLEY, PA
Helen Lonergan
0089 HOMESTEAD, PA
Philip J. Nalepa
Michael Yager, Jr.
0090 ALLENTOWN, PA
Theresa Nemeth
0129 COLUMBUS, OH
Martha J. Boso

Continued on Page 20

WPA Annuities



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

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

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

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

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

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

Qualified Plans for Your Long-Term Goals

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

Choose Your Plan

WPA Flexible Premium Deferred Annuities

(Non-Qualified)

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

PENN “PREFERRED” (9 Year Withdrawal Charge)

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

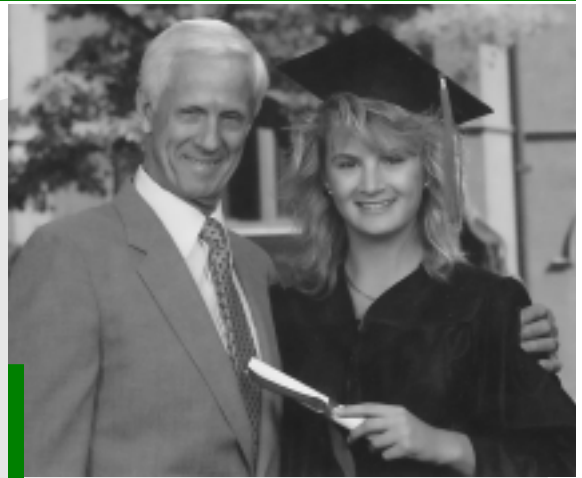
PENN “HIGH FIVE” (5 Year Withdrawal Charge)

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

PENN “NO SURRENDER” (Zero Withdrawal Charge)

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

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



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- ✓ **Safety** - your annuity funds are fully protected, as required by law. **WPA** maintains cash reserves which exceed those required by law. **WPA** takes pride in its **solvency**, which can be verified by financial statements filed annually with state insurance departments.
- ✓ **Competitive Rates** - Current WPA interest rates are guaranteed never to drop below 3.0%. Interest earnings accumulate tax-deferred until withdrawal or surrender, with interest compounded on each anniversary date. WPA may change the rate for interest credits in excess of 3.0%.
- ✓ **Management-Free** - there are no sales or administrative fees; 100% of your premiums begin earning interest immediately upon deposit.
- ✓ **Lifetime Income** - cash payments can be made in a lump sum or through other settlement options.
- ✓ **Probate Avoided** - should the annuitant die prior to the contract maturity date, the total cash value is paid directly to the beneficiary. **Problems with the expenses and delays of probate are avoided!**
- ✓ **Flexibility!** - premium payments may be discontinued or resumed at any time.

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

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

Average solvency of 25 of the largest life insurance companies...\$105.31
WILLIAM PENN ASSOCIATION'S solvency.....\$115.89.*

*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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In Memoriam

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0132 SOUTH BEND, IN
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0159 PHOENIXVILLE, PA
Stephen J. Rengert
0174 SCRANTON, PA
Patricia Pelepko
Michael A. Simone
0189 ALLIANCE, OH
Sharon S. Sparren

0249 DAYTON, OH
Elizabeth Fitzharris
0296 SPRINGDALE, PA
Richard A. Dovicsak
0336 HARRISBURG, PA
Ralph V. Bressi
0349 WEIRTON, WV
William A. Stahl
0383 BUFFALO, NY
Joseph Szilak
0590 CAPE CORAL, FL
Joan M. Deering

Charles E. Savord
0720 DEDHAM, MA
Virginia L. Dreier
Margaret F. Ouellette
Elizabeth A. Morico
0723 WORCESTER, MA
Marie A. Finizza
0725 SPRINGFIELD, MA
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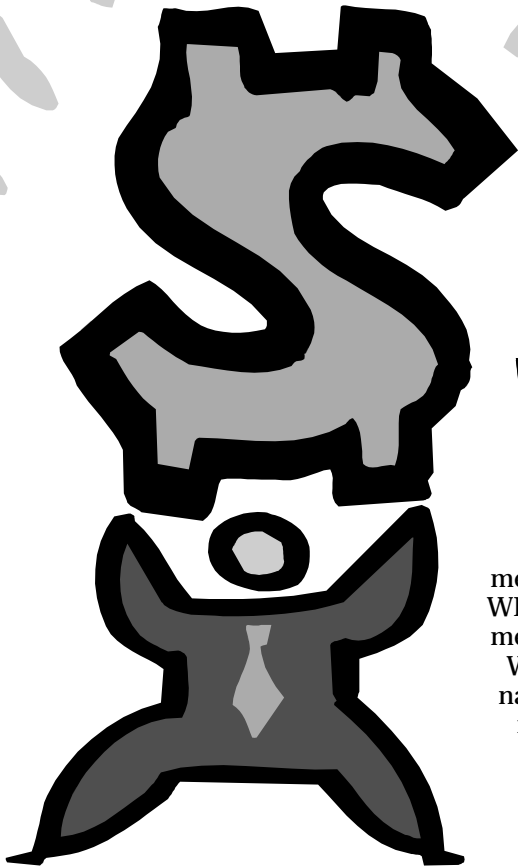
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Kossuth & the Revolution ...**PAGE 6.**

Chef Béla continues his discussion about marinades...**PAGE 8.**

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