

CFU Offers Great Rate on Members' Savings

Earn Two Years Guaranteed!

CHOICE TWO Annuity Offering Provides Guaranteed Rate of 4.5% On Contracts issued through June 30, 2023

By Edward W. Pazo / National President

PITTSBURGH, PA - In response to the present phenomenon of rising short term interest rates our society has increased the rate of return payable on members' retirement savings. Starting on March 1, 2023, our members have had the opportunity to earn 4.50% on money deposited into the new **CHOICE TWO ANNUITY** offered by the Croatian Fraternal Union of America.

The CFU Executive Board, knowledgeable of the rising inflationary pressures facing the US Economy and recognizing the rapid rise in interest rates brought about by the actions of the Federal Reserve to quell Inflation, has committed to offering our membership a highly competitive rate of return on their money through the **CHOICE TWO ANNUITY**.

The rate is initially guaranteed for a period of two years from the issue date of the Annuity or IRA contract and provides members with some stability in their family's financial portfolio. If members are tired on the sales pitches of savings institutions and the volatility of the stock market, we believe that all members and friends of the Croatian Fraternal Union should give earnest consideration to purchasing this new Annuity offering and begin earning 4.50% on their money today.

As we have indicated in our President's Column this week, "The Year 2022 may be characterized as challenging from a financial standpoint as inflation was widely present throughout our economy and, in fact, the entire world. The real inflation that was felt by all individuals and corporations caused Goods & Services to increase in cost in a very substantial manner. This, in turn, led the United States Federal Reserve to methodically and meaningfully increase the Federal Funds rate as they carry out policy to achieve its dual mandates from Congress: maximum employment and price stability and moderate long-term interest rates."

"The Fed's goal is to reduce

Inflation by increasing interest rates through the Fed Funds Rate. This increase has occurred rapidly and without fail with the Fed Funds Rate being raised 450 basis points from March 17, 2022 through the February 1, 2023. This rapid run-up in interest rates has had a somewhat deleterious effect on the Equity Markets as well as pressuring companies and individuals with higher borrowing costs."

Individuals purchasing the **Choice Two Annuity** will earn the present declared rate of 4.50% on their contract value for two years guaranteed by the society not to change. Following the expiration of two years from

the date of issue, owners of this Annuity will have the opportunity to withdraw, without penalty, one hundred percent (100%) of the interest and principal of the account value during a 30-day window beginning on the 2nd year anniversary date of the contract. Once the period for penalty free withdrawal ends, the contract will then be in force for an additional three years earning the then current rate of return offered on CFU Five Year Annuity Contracts.

This savings option is an ideal way for members to earn higher rates of return on shorter duration contracts and is being

(Continued on page 6)

INVEST TODAY EARN 4.5%

CHOICE TWO PROGRAM

- 4.5% Current Interest Rate, Guaranteed
- for initial Two Year Term
- 30 Day Window for Penalty-free Withdrawals
- beginning at 2nd Anniversary of contract
- Minimum Deposit of \$3,000
- Available as non-qualified Annuity;
- Traditional or Roth IRA

For more information contact:
412.843.0380
www.cfu.org

*Minimum guaranteed interest rate 2.95%.

SPECIAL, LIMITED - TIME OFFER!

Lodge 235 Holds March Meeting

CLEVELAND, OH - CFU Lodge 235 will hold its next meeting on Sunday, March 19.

The meeting will begin at 1 p.m. in the library at the Croatian Home Cardinal Stepinac in Eastlake, OH.

We encourage all members to attend. We will discuss important lodge business and upcoming events.

We look forward to seeing many of you there.

Agatha Luketic
Secretary/Treasurer

Ontario Federation To Host Annual Conference April 1

TORONTO, ON - The 48th Annual Conference of the Ontario Federation of CFU Lodges will be held on Saturday, April 1st, starting at 10 a.m., at Lotos Sports Bar and Grill, 275 Barton St., Stoney Creek, ON.

I would like to ask the Members of the Board of Trustees to arrive at the meeting at 9:30 a.m.

At this year's Annual Conference, the Ontario

Federation of CFU Lodges Members are electing Officers for the Executive Board and Board of Trustees. Elected members will serve our organization for the next two years, as it was done in the past. We will discuss Ontario Federation business items, and if anyone has any suggestions, please contact me at antunbelan@gmail.com.

We would like to encourage

younger members to join the Federation.

This is specially directed to the Officers of individual Lodges who have knowledge about their young member who may poses such quality.

Notice to the Secretaries of CFU Lodges, Members of the Ontario Federation: The number of Delegates and guests who will attend our Annual Conference must be registered with Ontario

Federation Secretary, Sister Mary Sajatovich prior to the date of the conference, by email, ms.magovac@gmail.com or telephone, 905-861-9631.

All other Rules will be in effect as per the Ontario Federation of CFU Lodges' By-Laws.

To all of our members, I wish a very successful and productive Annual Conference and much happiness in 2023.

Antun Belan/President
Ontario Federation of CFU Lodges

Much To Do With 32

CHICAGO, IL - Sunday, March 19 - The Tamburitzaans will be in Munster, IN. Please contact Brother John Pruzin at 219-616-2828 for tickets. There will be food and desserts available after the show.

Saturday, March 25 - Prijatelj Orchestra concert at the Slovenian Catholic Center, 14252 Main St., Lemont, IL. Doors open at 4 p.m., and concert begins at 5 p.m. Guests are Hoosier Hrvati. They will play the favorite songs of John Gornick. Dinner will follow with music by Sinovi. Tickets are \$60 for adults and \$20 for kids, ages 6 to 16. Kids ages 5 and under are free. Cash bar. Order online at <https://PRIJATELJI.ticketspice.com/2023-prijatelj>. If you have a problem, please contact Chris Gornick at 773-669-8140 after 5 p.m.

Sunday, April 2 - Sloboda Lodge 32 Meeting at JC Georges, 181 Countryside Plaza, Countryside, IL. Social starts at 9:30 a.m., meeting at 10 a.m. This is a very important meeting as it is the meeting where we will vote for delegates for the Convention.

Sunday, May 7 - Consider the Hoosier Hrvati Tea Party Luncheon. Held at the Croatian Center in Merrillville. Doors open at 11:15 a.m. Please reserve your seat soon as tickets are limited and non-refundable. \$25 per adult/\$10 per child under 10. Last day to purchase is April 23rd. For reservations call 219-649-1722 or you can purchase at <https://hoosier-hrvati.square.site>

Sunday, July 16 - Sloboda Lodge 32 Annual Picnic.

Saturday, July 29 - Joe Rady Golf Tournament.

Karen Brozynski
Fraternal Activities Director

Zajedničar

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FROM THE EDITOR'S DESK...LORRAINE TURKALL

Springtime Refresh

Since the previous edition of the Zajedničar announced the Call for the 2023 CFU National Convention, many CFU members are already planning for this mega occasion on the CFU Calendar. There will be numerous events surrounding this quadrennial conclave that will shed a keen spotlight on the society's fraternal evolution since the first CFU Convention held in 1894. Each national convention serves as an interesting benchmark which spurs CFU leaders and members to reflect upon how our society developed and thrived throughout its history. The tenacity and determination to succeed exhibited by the Founding Fathers and those who followed them inspires us to continue this fraternal work for the benefit of all enjoying membership today, as well as for those who will follow in our footsteps.

What can we do to accomplish the goals we set for ourselves as a fraternal benefit society in 2023? This topic will certainly be the main thrust of the convention proceedings and will hopefully motivate the delegates in session to delve into discussions that will stimulate activity in their respective lodges for future expansion of the society. The drought of activity in the past four-year period since the last convention due to the pandemic will surely be addressed as we seek to

grow the society in the years ahead.

In the immediate future, we can expect a considerable upswing in activity among our CFU lodges in the coming months since lodge members will be gathering to nominate and elect delegates to the CFU National Convention scheduled to take place in September at Cleveland, Ohio. We encourage all members to participate in the election process to select qualified members to represent their lodges at the convention. It is the participation of the elected delegates that will reflect the concerns and interests of their local lodge when discussions arise on the convention floor, resulting in decisions which will ensure future programs and products to meet the needs of all members of the society.

With the Convention still several months away, numerous other events will dominate the CFU calendar to engage members in social and recreational activities, including meetings, sports tournaments, cultural programs, dinners and picnics, as well as national holidays in between. Each of these events gives CFU members valuable opportunities to interact with one another and tighten the fraternal bond we share. It is from these various perspectives that every CFU member contributes to the fabric of our society, whether

as a parent, grandparent, senior citizen or teenager.

In welcoming the onset of springtime just days away, and with the promise of warmer weather and outdoor events soon to be possible, we are reassured that more activity will occur among CFU members and friends, giving all a chance to appreciate belonging to a Fraternal Family that has endured the test of time and which remains a valued part of the lives of people and families who continue to recognize the benefits of this trusted organization that has served and protected generations.

CFU Lodge 993 Plans March Meeting

MUKWONAGO, WI - John Movrich CFU Lodge 993 will hold its next meeting and St. Patrick's Day dinner on Saturday, March 18th, with the meal at 5:30 p.m., and the meeting right after that.

We will have a few grills going and everyone will make their own Reuben sandwich. The lodge will provide all of the ingredients. Please bring a dish to pass (dessert, salad or chips), and let me know what you will bring.

We had a great February soup-tacular meeting with 9 soups to warm us up on a cold winter evening. We also had a big crowd with 18 people in our basement/clubhouse.

Please mark your calendars for our Mukwonago Croatian Day Fest on July 22nd. Note that it is the 4th weekend of July this year. Another change is the hours. To ensure having enough help, we are shortening our hours a bit: 12 noon-7 p.m. this year. Please consider helping if you never have before and helping more for those who have helped a bit.

Get well wishes to Lisa Boeck Long (granddaughter of John Movrich) who is recovering from bypass surgery.

Carol Movrich Gedde
Secretary

Lodge 617 Holds April Meeting

WELLAND, ON - Attention all CFU 617 members! The April monthly meeting will be held on Sunday, April 2, at 2 p.m., at the Croatian National Home, Broadway Avenue in Welland, Ontario.

We hope to see you there!
Ann Simunic/Secretary

2022 Financial Results Reported



By Edward W. Pazo/National President
Society Continues Operational Gains

Croatian Fraternal Union of America is regulated by each of the states in which we maintain a license, with the Insurance Department of the State of Pennsylvania serving as our primary regulator. Accordingly, our society files annual financial reports with each State Insurance Department where we are licensed as well as with the National Association of Insurance Commissioners (NAIC).

The Year 2022 may be characterized as challenging from a financial standpoint as inflation was widely present throughout our economy and, in fact, the entire world. The real inflation that was felt by all individuals and corporations caused Goods & Services to increase in cost in a very substantial manner. This, in turn, led the United States Federal Reserve to methodically and meaningfully increase the Federal Funds rate as they carry out policy to achieve its dual mandates from Congress: maximum employment and price stability and moderate long-term interest rates.

The Fed's goal is to reduce Inflation by increasing interest rates through the Fed Funds Rate. This increase has occurred rapidly and, without fail, with the Fed Funds Rate being raised 450 basis points from March 17, 2022 through the February 1, 2023. This rapid run-up in interest rates has had a somewhat deleterious effect on the Equity Markets as well as pressuring companies and individuals with higher borrowing costs.

From an operational standpoint, Croatian Fraternal Union fared reasonably well. However, as we cautioned in our last report in March of 2022, the war in Ukraine and rising inflation certainly impacted the profitability of the CFU as well as all major corporations. None the less, CFU recorded Net Income from Operations for year 2022 as \$4,135,333 which is an approximate 11 per cent increase from the previous year sum of \$3,751,803.

With the writing of this president's column, we will provide relevant financial information which has been reported to regulatory authorities. Positive results have been achieved through the combined efforts of our home office staff, local lodge officers and, of course, our devoted members who continue to show great faith in our society through their life insurance and Annuity/IRA certificates which they maintain.

Members may take note that as of the close of business on December 31, 2022, Assets and Surplus continued their rise to levels not reached previously in the history of our society. Assets of the Croatian Fraternal Union were recorded as \$512,420,200 with surplus of \$64,698,198. When adding in additional safety margins of AVR (Asset Valuation Reserve - \$7,005,780) and IMR (Interest Maintenance Reserve - \$1,342,824) respectively, the total safety margin protecting our members financial welfare is \$73,046,802.

Due to the volume of information presented, this President's column and our next one in the March 29th issue of Zajedničar will be dedicated to providing these important financial metrics as of December 31, 2022 which were drawn from the Management Discussion and Analysis prepared for submission to our regulators.

■ ■ ■ ■ ■

Management's Discussion and Analysis of Financial Condition and Results of Operations For Year Ended December 31, 2022 Croatian Fraternal Union of America -- NAIC #56634

The Croatian Fraternal Union (the Society) is a fraternal benefit society licensed in twenty-seven (27) states. The Society offers individual permanent life insurance, term insurance and annuity products to its members and their families.

Financial Position Assets:

The Society invests primarily in high quality fixed income securities with the objective of providing adequate returns, liquidity and limited credit risk. Bonds constitute 88.7% of the organization's assets and retain their excellent quality. The total investment in Bonds falling in the two highest NAIC rating classes equal 93.4% of our Bond portfolio. The credit quality of the society's Bond Portfolio is frequently monitored by the Portfolio Manager as part of basic Investment Risk review. The society's risk

(Continued
on page 14)

OFFICIAL NOTICE Annual Board of Trustees Meeting

In accord with the Society's By-Laws and in agreement with the President and Secretary of the CFU National Board of Trustees, all Members of the Board are hereby notified that the Annual Board of Trustees Meeting will commence at 9 a.m. on Monday, May 1, 2023 in the CFU Home Office Facility in Pittsburgh, Pennsylvania.

All Members of the CFU National Board of Directors are hereby, officially, notified that the Annual Spring Meeting of the National Board will commence at 1 p.m. on Tuesday, May 2, 2023 in the Home Office Facility in Pittsburgh, Pennsylvania.

Edward W. Pazo, National President
Bernadette M. Luketich-Sikaras, National Secretary/Treas.
Daniel Kochis, President, Board of Trustees
Robert Luketic, Secretary, Board of Trustees

Official Notice

Call For All CFU Members to Attend April Meeting For Nomination of Candidates

All Members of the Croatian Fraternal Union are respectfully requested to attend the Regular Monthly Business Meeting of their respective Lodge during the month of April, 2023 for the purpose of nominating, or electing, as the case may be, its Candidate, or Candidates, for Delegate to the 26th Regular CFU Convention.

Lodges which elect Delegates alone, will nominate Candidates from the floor, and all those who accept the nomination will be included on the Ballot for the Delegate Election in May or June, 2023.

Lodges which elect a Delegate jointly with another Lodge or Combination of Lodges, are to elect their Candidates at the April Meeting, and the names of Candidates from each Lodge will be placed on a Joint Ballot for the Elections which are required by CFU By-Law Sections 38 & 39 to be held during the time period May 15-31, 2023.

This is the OFFICIAL NOTICE FOR THE APRIL MEETING. No other Notice is required for this Meeting.

EDWARD W. PAZO/National President
BERNADETTE M. LUKETICH-SIKARAS
National Secretary/Treasurer

Sloga Lodge April Meeting

MILWAUKEE, WI - Sloga CFU Lodge 1994 will hold the April Meeting on April 11, at the home of Gerald and Mary Alyce Francis, located at 6086 Oakwood Lane in Greendale WI.

The meeting will start at 1 p.m. We ask that you call 414-421-3525 and let Mary Alyce know you plan to attend.

This is an important meeting where we will elect the delegates to the 26th CFU Convention this fall. This is where our lodge is represented for the important business of the home office. We encourage members to attend this meeting.

We will have some desserts following the meeting for a social hour.

Colleen Simonis
Recording Secretary

SPOTLIGHT ON CFU PROGRAMS

A Message from the National Vice-President/
Member Services **FRANJO BERTOVIĆ**

NEW RULES FOR IRA RMDS

The Internal Revenue Service (IRS) reminded those who were born in 1950 or earlier that funds in their retirement plans and individual retirement arrangements face important deadlines for **Required Minimum Distributions (RMDs)** to avoid penalties. Required minimum distributions are amounts that U.S. tax law requires one to withdraw a minimum amount from traditional IRAs and employer-sponsored retirement plans.

The amount of your RMD is calculated by dividing the value of your Traditional IRA by a life expectancy factor, as determined by the IRS.

On December 29th, President Joe Biden signed into law the Secure Act of 2022. The new law provides several changes that hopefully will strengthen our retirement system.

Here is a list of changes we should be aware of:

- The age at which IRA owners must start taking RMDs, increased to age 73 on January 1, 2023. Previously, RMDs needed to be taken starting at age 72, so IRA owners now have an extra year before they need to make a mandatory withdrawal.
- It is important to note that if you turned 72 in 2022 or earlier, you will need to continue taking RMDs as scheduled.
- If you are turning 72 in 2023, it is a good time to evaluate your withdrawal plans.
- Another change to the RMD rules is a reduction of the notorious stiff penalties for failing to take your distribution. In 2023 the penalty is reduced from 50% to 25%. If the RMD is corrected in a timely manner, the penalty can be reduced down to 10%. Follow the IRS guidelines and consult your tax advisor.

It is important to know that although the rules regarding IRAs change over time, IRAs continue to be a very important part of your retirement plan.

Make sure that you take advantage of making contributions and savings towards your retirement and future.

As a result of the Secure Act 2.0 passed in December of 2022, please stay informed:

- **Contribute to your IRA.** For Tax Year 2023, individuals under age 50 may contribute up to \$6,500; those ages 50 or older may contribute up to \$7,500.
- **Contribute to your IRA without an age restriction.** Previously, IRA contributions had to cease at age 70 1/2. Under the new SECURE Act if you have earned income, there's no age cap for contributing to a traditional IRA.

If you are interested in starting an IRA account, please call our CFU Home Office for assistance. We'll be pleased to help!

If you have any further questions, or wish to review any specific CFU product or benefit, please feel free to contact the Home Office at 412.843.0380 or visit our website at www.cfu.org.

Hoosier Hrvati Happenings

MERRILLVILLE, IN - Tambura practice has resumed. If you're interested in learning to play, or once played, but need to refresh and/or enjoy singing our beautiful music, YOU are welcome to join us on Tuesday evenings..

Sun., March 19 - 2 P.M., Live at Munster High School, THE TAMBURITZANS. Following their performance, Hoosier Hrvati will serve a Mostaccioli repast. Lenten fare will also be available. You're sure to enjoy a stellar concert and fellowship afterwards.

Sun., May 7 - Consider the Hoosier Hrvati Tea Party Luncheon. This fundraiser, held at the Croatian Center in Merrillville, allows us to promote Lodge 170 and our beautiful heritage. Doors will open at 11:15 a.m. Please reserve your seat soon, as tickets are limited and nonrefundable. \$25 per adult/\$10 per child under ten. Tables of eight may also be reserved. Last day to purchase tickets is **April 23**. Follow the **"Z"** for additional information to come.

Please follow Hoosier Hrvati on Facebook. For ticket reservations call, 219-649-1722; you may purchase Tea Party ticket/s at: <https://hoosier-hrvati.square.site>.

Sally Kegley/Lodge 170

Lodge 170 Holds CFU Lodge 515 March Meeting

MERRILLVILLE, IN – CFU
Lodge 170 will hold its March monthly meeting on Sunday, March 19, at 11:30 a.m., in the back hall at the Croatian Center, 8550 Taft St., Merrillville, IN.

Please join us for donuts and coffee upon arrival.

Mark your calendar with the following 2023 Sunday meeting dates: April 16; May 21; June 18; July 16; August 20; September 17; October 15; November 19; December 17.

Pamela Sutko/Vice President

TORONTO, ON - CFU Lodge 515 "Bernard M. Luketich" will hold their regular meeting on Sunday, March 26, at 3 p.m.

The meeting will be held at 66 Milton St., Etobicoke (Belan's residence).

We will discuss plans that members wish to bring forward about the activities for this year. After the meeting, there will be a small luncheon.

We welcome your ideas and hope to see you there!

Antun Belan/President

Zajedničar

Publication Dates

- Publication dates are highlighted in black
- All Material Deadline dates are circles
- Office Closure

MARCH							APRIL							MAY						
S	M	T	W	T	F	S	S	M	T	W	T	F	S	S	M	T	W	T	F	S
				1	2	3	4						1		1	2	3	④	5	6
5	6	7	8	⑨	10	11	2	3	4	5	⑥	7	8	7	8	9	⑩	11	12	13
12	13	14	⑮	16	17	18	9	10	11	⑫	13	14	15	14	15	16	17	⑮	19	20
19	20	21	22	⑮	24	25	16	17	18	19	⑮	21	22	21	22	23	⑮	25	26	27
26	27	28	⑮	30	31		²³ ₃₀ 24	25	⑮	27	28	29		28	29	30	31			

Submissions may be mailed to “Zajedničar”, 100 Delaney Dr., Pittsburgh, PA 15235; faxed to 412-823-1594. If you are e-mailing material for publication, please direct them to editor@croatianfraternalunion.org E-mailed articles should be sent in the body of your e-mail and not as an attachment. Only photographs should be sent as an attachment. All material must be received at least one week prior to the issue date. Your cooperation is greatly appreciated – Hvala! —Editors

St. George Adult Tamburitzans Plan Annual Velika Fešta

COKEBURG, PA - The members of St. George Adult Tamburitzans of CFU Lodge 354 in Cokeburg, PA are pleased to announce the their annual Velika Fešta Tamburaša is scheduled and will be held on Saturday, March 25, 2023.

Although responses from the CFU adult tamburitza ensembles are still rolling in, we are happy to report that to date, thirteen (13) ensembles have indicated that they will be participating.

This annual music celebration is an all-day event featuring CFU Adult Tamburitza Ensembles from near and far who entertain

guests throughout the day on both floors of Lodge 354's beautiful Croatian Home. The evening wraps up with dancing to music by the popular Orkestar Zabava of Pittsburgh until the wee hours of the morning.

Hot barbecued lamb by Brother Mike Mezick will again be available in a limited quantity and will be served at 1 p.m. We recommend pre-ordering your lamb by calling Sister Teddi Stevenson at 724-930-7096.

There will be traditional Croatian foods being served in the kitchen and plenty of your favorite refreshments available

throughout the day, as well as a bake sale full of various home-made desserts, strudels and rolls. If you want to order extra nut, poppy seed or apricot rolls for the Easter holiday, please call Marlene Luketich Kochis at 724-945-6618 or 724-344-7518 with your **order by March 20th** and they will be available for pick-up at Fešta.

A warm invitation is extended to all CFU members and friends to attend this annual Fešta.

Don't miss an entire day of festive tamburitza music and the chance to socialize with some of the finest tamburaši in the Croatian Fraternal Union.

Svi nam dobro došli!
Bernadette M. Luketich-Sikaras
President/Lodge 354

Milwaukee Croatian Tammies Present Annual Concert

MILWAUKEE, WI - The 2023 Milwaukee Croatian Tamburitzans annual concert will be held this year on Saturday, April 29th at 3 p.m. The orchestra has been working hard all year and has an amazing show lined up that you won't want to miss!

Our concert will be held at the Saber Performing Arts Center located within Franklin High School at 8222 S. 51st St., Franklin, WI. General admission is \$14 each, \$7 for ages 6-12, and as always, 5 and under are free.

This year's concert will be led by our talented musical director, Kristin Aasen, and incredible assistant directors, Molly Krejcarek, Heidi Spellman, Angie Dougherty and Mara Braovac. We are lucky enough to again have the lovely Katarina Lucas as our MC for this year's show. Marija Peharda, our one graduating senior, will be honored. Congratulations and best of luck, Marija!

Post-concert, join us for a delicious meal, fully stocked bar, and tambura music/dancing at St. Augustine's Hall, 2025 S. 67th Place, West Allis, WI. This year's Croatian menu will be prepared by the amazing chef

Ana Macan. We will also have a wide variety of wonderful home-made desserts for purchase. Remember, all of the Croatian favorites like strudel and orehnjača always sell out fast.

Music for the night will again be Milwaukee's Tambura band T.S. Pivari, which have been a crowd favorite at Milwaukee's wildly popular Croatian Park Beer Garden. Bar chair, Tony Gallo, will ensure that the bar will be fully stocked with your favorite beer products, Croatian pivo, vino, and all of your favorite Croatian cordials. As always, we will be making the rounds with plenty of wonderful raffle prizes for you to win.

Tickets can be purchased in advance on our website, at the door, or by calling Josip Jakšić 414-530-9374, online at our website at www.milwaukeecroatiantamburitzans.org, or by emailing info@milwaukeecroatiantamburitzans.org Thanks so much for your ongoing support! We can't wait to see you at the concert!

Josip Jakšić
MCT Director of Publicity and Tickets/Lodge 1959



29th Annual Velika Fešta Tamburaša

March 25, 2023 The following ensembles will appear in the upstairs hall and the club social room. All times are in P.M.

UPSTAIRS:	DOWNSTAIRS:
1:00 - 1:30 – St. George Adult Tamburitzans <i>Cokeburg, PA</i>	2:00 - 2:30 – Ansambl Sveti Nikola <i>Aliquippa, PA</i>
1:30 - 2:00 – Ansambl Sveti Nikola <i>Aliquippa, PA</i>	2:30 - 3:00 – Veseljaci Adult Tamburitzans <i>Farrell, PA</i>
2:00 - 2:30 – Veseljaci Adult Tamburitzans <i>Farrell, PA</i>	3:00 - 3:30 – Sevdah <i>Conway, PA</i>
2:30 - 3:00 – Sevdah <i>Conway, PA</i>	3:30 - 4:00 – Penn-Sembles Adult Tamburitzans <i>Versailles, PA</i>
3:00 - 3:30 – Penn-Sembles Adult Tamburitzans <i>Versailles, PA</i>	4:00 - 4:30 – Žumberčani <i>Cleveland, OH</i>
3:30 - 4:00 – Žumberčani <i>Cleveland, OH</i>	4:30 - 5:00 – Keystone Adult Tamburitzans <i>Pittsburgh, PA</i>
4:00 - 4:30 – Keystone Adult Tamburitzans <i>Pittsburgh, PA</i>	5:00 - 5:30 – Hrvatski Dom Rankin <i>Rankin, PA</i>
4:30 - 5:00 – Hrvatski Dom Rankin <i>Rankin, PA</i>	5:30 - 6:00 – Veseli Hrvati <i>Welland, Ontario, Canada</i>
5:00 - 5:30 – Veseli Hrvati <i>Welland, Ontario, Canada</i>	6:00 - 6:30 – St. Lawrence Adult Tamburitzans <i>Steeltown, PA</i>
5:30 - 6:00 – St. Lawrence Adult Tamburitzans <i>Steeltown, PA</i>	6:30 - 7:00 – Sacred Heart Tamburitza Ensemble <i>McKeesport, PA</i>
6:00 - 6:30 – Sacred Heart Tamburitza Ensemble <i>McKeesport, PA</i>	7:00 - 7:30 – Živa Grana Hrvatske <i>Hamilton, Ontario, Canada</i>
6:30 - 7:00 – Živa Grana Hrvatske <i>Hamilton, Ontario, Canada</i>	7:30 - 8:00 – Javor Pittsburgh <i>Pittsburgh, PA</i>
7:00 - 7:30 – Javor Pittsburgh <i>Pittsburgh, PA</i>	
7:30 - 8:00 – Orkestar Zabava <i>Pittsburgh, PA</i>	

8:30 - ??? – FINALE/DANCE – Club Social Room

“Orkestar Zabava” of Pittsburgh, PA will entertain for your dancing and listening pleasure.

Prijatelji Concert Will Salute John D. Gornick

CHICAGO, IL - The Prijatelji Orchestra of Chicago is proud to announce they will hold their 28th annual concert on Saturday, March 25. Doors will open at 4 p.m. and the concert will begin promptly at 5 p.m.

This year's performance and dinner dance has moved to the beautiful Slovenian Catholic Center located at 14252 Main Street in Lemont, IL 60439. Come and enjoy a delicious family style dinner of baked chicken, pasta with Italian sausage, and goulash accompanied by soup, salad, vegetables, and dessert.

This year, in addition to the Prijatelji performance, there

will be a sing-along salute to John D. Gornick. Some of his favorite songs will be performed by the Indiana Hoosier Hrvati Orchestra.

The Hoosiers have graciously invited all musicians who were taught or mentored by John Gornick to join them on stage performing. The group wants to honor and thank John for sharing his limitless passion and love of tambura music.

Please contact Dave Nanista at 1-708-254-0267 for a song list, music, and rehearsal information. Lyrics for the sing-along will be distributed to all concert attendees, so please

be prepared to add to the celebration with your voice!

After dinner, Chicago's favorite musicians, the Sinovi Orchestra, will once again play for your listening and dancing pleasure. They are consummate entertainers that never disappoint a crowd with their wide selection of music!

Tickets for this combined concert/dinner event (cash bar) are \$60 for adults and \$20 for kids 6 to 16 years of age. There is no charge for kids 5 and under (a seat must still be reserved though). Tickets are available online: <https://prijatelji.ticketspice.com/2023-prijatelji>.

On this website, you will be able to choose your own table/seat location. If you need assistance placing an online order, feel free to call Chris Gornick at 773-669-8410. Please note, no tickets will be sold at the event, so get your tickets early.

Please join us for an evening of wonderful music and fellowship. We look forward to seeing our long-time supporters and hope that you will invite your friends who may not have experienced the joy of kolo dancing or listening to our beautiful music!

**This event is being held in partnership with the Sloboda Junior Tamburitzans.*

Chris Gornick/Lodge 32

Tammies Called To Design Logo For Junior Fest

PITTSBURGH, PA - Members of any CFU Junior Cultural Federation groups are invited to submit entries for this year's Junior Festival Logo Contest.

The 2023 CFU Junior Tamburitza Festival will be held July 7-8-9 in Indianapolis, IN.

Logo entries must include the words "CFU Junior Cultural Federation Tamburitza Festival," city and the country of the festival, year of the festival, only three colors, red, black and blue on a white background, something about the host city, a Croatian aspect of the festival and the entrant's name on the back of the entry.

If flags are used, the U.S. flag must be above or to the left of the Canadian and Croatian flags. Computer generated Logo is also accepted.

First place winner gets \$100 and logo on festival t-shirts. Second place winner gets \$50 and third place gets \$25.

Entry must be received by **March 17**. Mail all entries to: Robert Keber, 110 Sunridge Dr., Freedom, PA 15042
E-mail:kebe18@comcast.net

Robert Keber/Secretary Junior Cultural Federation

Duquesne Junior Tammies Present Annual Concert

PITTSBURGH, PA – The Junior Tamburitzans of Duquesne (JTD) will present their annual concert at 3 p.m. on Saturday, April 22, at West Mifflin Middle School in West Mifflin, PA.

A dinner and reception will follow the concert at the Homeville Fire Hall in West Mifflin, PA, with catering by Crusher's BBQ and entertainment by Orkestar Zabava.

Under the instruction of JT Kordesich and Nikola Vranesovic, JTD will perform songs and dances from Croatia, Serbia, Greece and more. We are pleased to welcome JTD Alumni as our guest group, performing in celebration of the group's 60th anniversary.

The members, instructors, and parents of JTD also congratulate graduating seniors Jaden Belich and Milo Hasak on their final JTD concert. We wish you all the best, JTD Seniors!

Ticket pricing details can be found on our website www.juniortammies.org. Tickets may be purchased online at our website ahead of time and are available for sale at the door.

The members of the Junior Tamburitzans are eager to share their love of music and dance with their friends and family. All are welcome!

West Mifflin Middle School is located at 81 Commonwealth Ave., West Mifflin, PA 15122. The Homeville Fire Hall is located at 3900 Greensprings Ave., West Mifflin, PA 15122.

Mary Sestric/Lodge 1

Junior Combos Sought for Fest

PITTSBURGH, PA - The CFU Junior Cultural Federation requests your participation to provide entertainment for the Friday night social at the upcoming 55th Annual Festival, July 7-8-9, 2023 in Indianapolis, IN.

Any junior group which has a combo and is interested in sharing its talent with our fellow tamburitzans at the Friday night social is asked to contact Mike Ricci at 412-821-5753 or, E-mail michaelricci18@verizon.net

Combo groups playing for the Friday night social will receive a donation of \$50. Don't delay, call brother Ricci at the above mentioned number as soon as possible.

Robert Keber/Secretary/Junior Cultural Federation

THE CROATIAN STONEMASONS

From Bribir, Croatia To Lewistown, Montana

SEATTLE, WA - Foreword - The early migrations of Croatians to the major United States destinations--Pennsylvania, Illinois, Louisiana, California, etc., have been well documented. Less, on the other hand, has been circulated about the migrations to smaller communities. Presented here is a history of the migration and contributions of Croatians to Lewistown, Montana. With permission from the Montana Historical Society, much of what is offered here is from the publication, "they carved their hopes in stone - and helped build a Montana city" by Anna Zellick, 1978.

The early Croatians in Lewistown

For centuries the men of Bribir, Croatia have been known for their skills of working with stone - skills which have earned them jobs abroad. And so it was with Pete Tuss who had worked in Central and Eastern Europe, Buenos Aires, Montreal and, finally, in Charleston, South Carolina. In 1897, it was from Charleston that he was lured by fellow stonemasons, Peter Drazich and John Plovanych, Sr. to Great Falls, Montana, a prospering new town at the head of the Missouri River.

But the three "Bribirci" did not remain long in Great Falls. They learned that Lewistown was an even better place for ambitious stonemasons. The town was growing and while lumber was scarce and expensive, there was an abundance of good building stone in the area. Tuss, Drazich and Plovanych, Sr. set out for Lewistown at once. As their first job, they built a new masonry building, the Hawthorne School. This led to one contract after another, an important one being the construction of a reservoir made of stone and mortar. The town, with new buildings of stone either underway or on the drawing board, was booming. It was natural, therefore, that Tuss and his colleagues put out the call for other Croatian stonemasons to come to Lewistown. And come they did. By 1900, Matt Stanich and Matt Z. Tuss, accompanied by their families, had arrived. Then, in 1903, John Plovanych, Sr. traveled to Bribir and returned to Lewistown with his family and that of his stonemason partner, Pete Tuss. A steady stream of Croatians was to follow.

The Hawthorne School and the reservoir projects, described earlier, were followed by the construction of the Carnegie Library and, appropriately, the Masonic Temple. (The Masonic Order was founded centuries earlier as an organization of working stonemasons.) The Temple was indeed striking. Constructed of gray sandstone, it incorporated carved Ionic, Doric and Corinthian columns. Using special chisels and mallets, the Croatian craftsmen painstakingly etched ornate scrollwork on the cut rock. At its dedication, the building was described as "the handsomest building in this part of the state."

The crowning glory of the Lewistown structures built by the men from the Adriatic was, however, St. Joseph's Hospital - an edifice which, in terms of dedication, sacrifice and construction time span, was reminiscent of the great cathedral buildings in Europe. Its construction, in fact, spanned nearly three decades. Pete Tuss began the project in 1906. John F. Plovanych completed the hospital and its magnificent encircling wall and four extended units between 1913 and 1936. Construction of the hospital was a particular

challenge in that it featured a high dome for a statue of St. Joseph. This demanded the utmost precision but the Croatian stonemasons were up to the task. It was said that their skills, honed and passed down by their forefathers, were so fine-tuned that they used a straightedge only to confirm alignments and spacings that they had already determined with their practiced eyes.

The women and children

Despite the satisfaction that the stonemasons derived from their work in Lewistown, most of the women and children, at least in the beginning, did not share the men's enthusiasm. Reflective of this are the following words of one elderly woman who described how she, as a 5-year-old girl from Croatia, made the 100-mile trek from Great Falls to Lewistown:

"I came to Lewistown, Montana on May 15, 1903 in a stagecoach from Great Falls. Bumpy and rough, it took 24 hours to travel that distance. Our horses were changed at way stations, spaced about 20 miles apart. We were always going in and out of ruts. There was no road whatsoever; it was just a trail."

To the women and children, central Montana was forbidding and frightening. Referring to the small houses and shacks they found waiting, the children



VINKO KALAFATIC entertains Mrs. Joseph Pipinich at a Ruby Gulch wedding in 1918.

Photo courtesy of the Montana Historical Society.



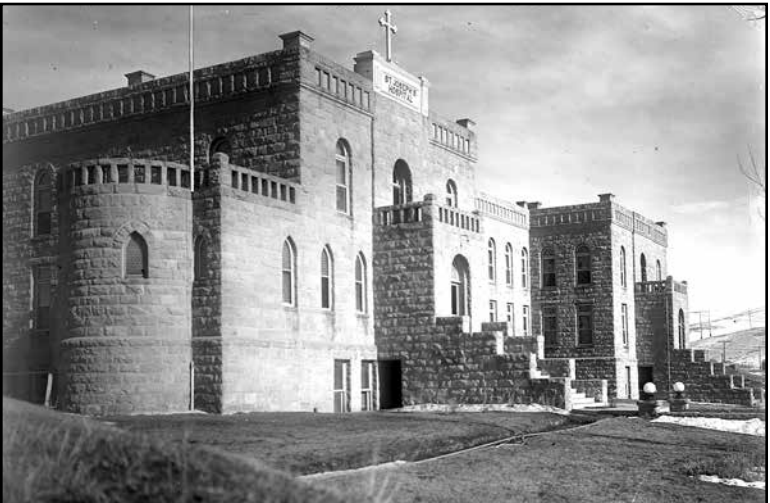
CROATIAN STONEMASONS at the construction site of Lewistown's Masonic Temple in 1908. From left: John Foster, Andy Pipinich, (unknown), Pete Tuss, Tony Stipech, Joe Ferkovich, Pete Kovacich, Joe Miros, John F. Plovanych, Joe Velacich, George Pipinich, Vinko Parac, George Drazich, Vinko Strizich, George Krakov, Frank Pipinich, George Ligatich, Joseph Plovanych, Sam Simac, Pete Drazich, (two men unknown).

Photo courtesy of the Montana Historical Society.



LEWISTOWN, MONTANA MAIN STREET - circa 1908.

Photo courtesy of the Montana Historical Society.



ST. JOSEPH'S HOSPITAL, Lewistown, Montana.

Photo courtesy of the Lewistown Public Library.

in particular were unhappy. One youngster complained, "I don't like it inside and I don't like it outside, either. I want to go back home." And in later years, one elderly woman recalled that she was nine years old when she arrived. She missed her friends, teachers, her nice white house with flowers and citrus trees back home in Bribir and that she cried for three days and three nights when she arrived. She hated Lewistown and central Montana and always planned to go back, but never did.

The Croatian women had to make many adjustments. Cooking was especially vexing in that they had to learn how to operate coal and wood ranges instead of the open hearths they used back home. Baking bread, a staple almost religiously important to Croatians, was particularly challenging. Yet, not all of the adjustments were negative. The women eagerly adapted to laundering clothes with a washboard and tub rather than beating them with stones in a stream or pool. They enjoyed the "magic" little water pumps that brought well water directly to the kitchen. No more hauling water by bucket!

Social life

Depicting the lives of the Croatian pioneers in Central Montana as nothing but hard work and adjustment would not be entirely true. They had their more enjoyable times too. One outlet, albeit limited to men in those early days, were the meetings of Lodge 272 "Tomislav" of the Narodna Hrvatska Zajednica (National Croatian Society), the main forerunner of the Croatian Fraternal Union.

Here, often meeting at Vinko Kalafatic's spacious home, they socialized and discussed common problems. The lodge was founded in 1904 but in 1914 transferred to the newly formed Hrvatsko Bratstvo (Croatian Brotherhood) of Great

Falls, Montana and became Lodge 4 of that organization. When the Brotherhood merged with the Croatian Fraternal Union in 1956, the Lewistown lodge was given number 987. That lodge, in turn, merged with Croatian Fraternal Union Lodge 84 in Anaconda, Montana in 2010. Other, more family-oriented, activities centered on name days, religious holidays, weddings and national holidays. Birthdays did not carry the same importance to the Croatians as to Americans but events such as the pre-Lenten festival "Mesopust" and the feasts of St. John and St. Peter involved the whole Croatian community. Dinners and dancing highlighted these festivities. On December 27, St. John's day, the Croatians celebrated in honor of John Plovanych, Sr. at his Ruby Gulch homestead. On June 29, the feast of St. Peter was often held at the house and barn of Peter Kovacich. Vinko Kalafatic and others provided accordion and tamburitza music while Kovacich, a gifted dancer, led the kolos and other dances. Next was the Fourth of July. Although not a holiday back home, the Croatians were quick to adopt it as their own. America's birthday had special significance for them, for they were from a region of Austria-Hungary where civil rights were suppressed. To them, the Declaration of Independence was not a document of empty words. Although they loved their homeland and its customs, most hastened to become American citizens. To them, America's opportunity was more than symbolic. The Croatian stonemason in Lewistown was grateful because, given the opportunity, he was with his own hands, able to help build a city and carve his name in stone.

Richard L. Major
Honorary Lifetime CFU Member

Official Notice from Lodge 32

CHICAGO, IL – This is an Official Notice of a date change for the April General Meeting of Sloboda Lodge 32.
DATE: Sunday, April 2 (1st Sunday in April)
PLACE: J.C. Georges Restaurant, 181 Countryside Plaza in Countryside, IL, located on LaGrange Road, just north of Joliet Road and south of 55th Street-west side of the street.
TIME: A fabulous continental breakfast at 9:30 a.m. Meeting at 10 a.m.
Reason for the Change: Our regular meeting date, April 9, 2023, the 2nd Sunday of the month, is Easter Sunday.
See you all on Sunday, April 2nd.

Arlene Boudos/President

Croatian Genealogy Seminar in Johnstown

JOHNSTOWN, PA - On Saturday, April 22, CFU Lodge 5 will host Robert Jerin, a Croatian Genealogist.

You will learn how to locate important records such as birth, death, marriage and census records in the USA and Croatia; How to translate Croatian records to find your ancestors; How to translate given names; The meanings of surnames and categories of surnames; and How you can create your family tree.

Brother Jerin will do live online examples during this full day seminar.

Through his research, Brother Jerin has helped people learn about their ancestors. He has connected dozens of families with relatives in the USA, Croatia and other countries. He has taught this seminar all over the USA and also for the Croatian Genealogy Society in Zagreb, Croatia.

In addition to the knowledge

and tips, you will receive a digital copy of his handbook "Searching for Your Croatian Roots". He will also be available to answer questions. Lunch and refreshments will be provided.

The event will be held at the Croatian Hall, 612 Broad St., Johnstown, PA. The seminar will be from 10 a.m. to 5 p.m. Check in begins at 9:30 a.m.

For additional information email plresp@atlanticbb.net . Space for this seminar is by reservation only. Price is \$35 per person.

All paid reservations must be received by April 8. Checks can be made payable to CFU Lodge 5. Genealogy in memo. Mail your check, including your name, phone number and email address to: CFU Lodge 5 Attn: Patty Respet, 612 Broad St, Johnstown, PA 15906.

For additional information email - Attn Patty - cfulodge5@atlanticbb.net

Jeff Booth/Lodge 5



HBZ nudi veliku stopu štednje svojim članovima

Zaradite zajamčeno 4.50% za dvije godine

IZBOR DVA Anuitet ponude pruža zajamčenu stopu od 4,5% na ugovore izdane do 30. lipnja 2023.

Piše: Edward W. Pazo/Nacionalni predsjednik

PITTSBURGH, PA - Kao odgovor na sadašnji fenomen rasta kratkoročnih kamatnih stopa, naša Zajednica povećala je stopu povratka koji se isplaćuje na mirovinsku štednju članova. Od 1. ožujka naši članovi imali su priliku zaraditi 4,50% na novcu uplaćenom u tzv. "Choice Two" anuitet kojeg trenutno nudi Hrvatska bratska zajednica Amerike.

Izvršni odbor HBZ-a, upućen u rastuće inflatorne pritiske s kojima se suočava američko gospodarstvo i prepoznajući brzi rast kamatnih stopa uzrokovan djelovanjem Federalne rezerve kako bi ugušio inflaciju, obvezao se ponuditi našim članovima vrlo konkurentnu stopu povratka na njihov novac putem novog takozvanog "Choice Two" Anuiteta.

Stopa je u početku zajamčena na razdoblje od dvije godine od datuma izdavanja ugovora u Anuitetu ili IRA-i i pruža članovima određenu stabilnost u financijskom portfelju njihove obitelji. Ako su članovi umorni od pojedinih štednih institucija i volatilnosti burze, smatramo da bi svi članovi i prijatelji Hrvatske bratske zajednice trebali ozbiljno razmisliti o kupnji ove nove anuitetske ponude i danas početi zarađivati 4,50% na svom novcu.

Kao što smo ovaj tjedan naveli u predsjedničkoj rubrici, "Godina 2022. može se okarakterizirati kao izazovna s financijskog stajališta jer je inflacija bila široko prisutna u cijelom našem gospodarstvu, a zapravo i cijelom svijetu. Stvarna inflacija koju su osjetili svi pojedinci i korporacije uzrokovala je povećanje troškova robe i usluga na vrlo značajan način. To je pak navelo Saveznu rezervu Sjedinjenih Država da metodički i smisleno poveća stopu federalnih fondova dok provodi politiku za postizanje svojih dvostrukih mandata od Kongresa: maksimalna zaposlenost i stabilnost cijena i umjerene dugoročne kamatne stope".

"Cilj "Fed" je smanjiti inflaciju povećanjem kamatnih stopa kroz stopu državnih fondova. To se povećanje dogodilo brzo i bez iznimke jer je stopa državnih fondova prikupljena za 450 baznih bodova od 17. ožujka 2022. do 1. veljače 2023. Taj brzi rast kamatnih stopa imao je pomalo

štetan učinak na tržišta kapitala, kao i na poduzeća koja vrše pritisak i pojedince s većim troškovima zaduživanja."

Pojedinci koji kupuju "Choice Two" Anuitet zaradit će sadašnju deklariranu stopu od 4,50% na svoju ugovornu vrijednost dvije godine za koje Zajednica jamči da se neće mijenjati. Nakon isteka dvije godine od datuma izdavanja, vlasnici ovog Anuiteta imat će priliku povući, bez kazne, sto posto (100 %) kamate i glavnice vrijednosti računa tijekom razdoblja od 30 dana počevši od datuma 2. godišnjeg ugovora. Nakon što završi razdoblje za besplatno povlačenje kazne, ugovor će tada biti na snazi dodatne tri godine zarađujući tada trenutnu stopu povratka ponuđenu na petogodišnjim anuitetskim ugovorima HBZ-a.

Ova opcija štednje idealan je način da članovi zarade više stope povratka na ugovore kraćeg trajanja, a nudi je Hrvatska bratska zajednica kao priznanje za trenutno povišene kamatne stope na financijskim tržištima. U ovom trenutku tržište kamatnih stopa okarakterizirano je kao obrnuto s kratkoročnim prinosima koji su zapravo veći od dugoročnih ponuda. Te pojave nisu normalne jer se većina ulagača obično nagrađuje za pristajanje na dugoročnije obveze u pogledu svojih ulaganja.

Stoga apeliramo na naše članove

(Nastavak na 9. strani)

OVO ORIGINALNO VELIKO uskrsno jaje nalazi se na izložbi u Glavnom uredu Hrvatske bratske zajednice. To je simbol prijateljstva, ljubavi i radosti Uskrsa.

Pisanica

Veliko uskrsno jaje na Tgu bana Jelačića u Zagrebu 2009. godine.

Pisanica je bojom ukrašeno jaje. Običaj bojanja pisanica odvija se u vrijeme Uskrsa. Riječ je nastala od glagola *pisati*.

Pisanice su simbol novoga života i Isusovog uskrsnuća. Tradicija je preuzeta iz poganskih naroda. U prošlosti, jaja su se bojala prirodnim bojama, a ta je tradicija i danas živa, uz to što se danas jaja boja i umjetnim jestivim bojama. Boje i motivi pisanica imaju simboličko značenje. U raznim dijelovima svijeta postoji tradicija pisanica, a najviše na istoku Europe. Najveća pisanica na svijetu nalazi se u Kanadi, a među najpoznatijima su Fabergé jaja, remek-djelo ruskoga zlatarstva. U Hrvatskoj pisanice su duboko ukorijenjene u tradiciju. Pisanice su osim simbola života bile i tradicionalan dar, a često su ih međusobno darivali zaljubljeni s ljubavnim motivima (srca, dva goluba) ili porukama (*ovo se jaje za poljubac daje* - Međimurje), kako ljubavnim, tako religioznim i čestitkama. Djevojke bi u Podravini svoje dobivene pisanice ponosno stavljale na prozore, a u Dubrovniku bi mlade zaručniku darovale tucet jaja, a budućoj sveskrvi ispekle bi plemenit od tijesta.

Povijest

Jaje je od davnina simbol novoga života. Obojana jaja pronađena su i u pretpovijesnim grobovima. Vjernici zoroastrizma, prve monoteističke religije, bojali su pisanice na Novruz, iransku Novu godinu, na prve dane proljeća. Ta tradicija među iranskim narodima traje oko 2500 godina. Skulpture na zidinama Perzepolisa, pokazuju kako narod nosi pisanice kralju. [2] Stari Egipćani vjerovali su, da je život nastao iz jajeta. Imali su običaj darivanja pisanica u proljeće kao simbol probuđenoga života.



Veliko uskrsno jaje na Tgu bana Jelačića u Zagrebu 2009. godine.

Židovi imaju svečanost seder na početku blagdana Pashe (krajem ožujka ili u travnju), prilikom koje je posluženo i tvrdo kuhano jaje u slanoj vodi kao simbol.

Sv. Augustin u 5. stoljeću spominje jaje i izlazak pileta iz ljuske kao simbole novoga života, Isusova uskrsnuća i izlaska iz groba. Papa Grgur I. Veliki u 6. stoljeću preporučio je misionarima, da se pojedini folklorni elementi starih religijskih poganskih svečanosti uklape u kršćanske svetkovine u slučajevima kada je to bilo moguće. Na taj su način pogani lakše prihvaćali kršćanstvo. Kršćansko svetkovanje Uskrsa poklapalo se vremenski s poganskim blagdanom Eostre u germanskim narodima. Jaje i zec uzeti su kao simboli iz blagdana Eostre i postali

su dio kršćanske proslave Uskrsa. Glinena jaja nađena su u germanskim, avarskim, skandinavskim i praslavenskim grobovima, prije dolaska Slavena u ove krajeve i prije pojave kršćanstva.

Postoji povijesni dokument o darivanju pisanica na dvoru engleskog kralja Edvarda I. 1290. godine.

U SAD-u postoji tradicija utrke i rolanja pisanica na livadi ispred Bijele kuće u Washingtonu na Uskrsni ponedjeljak počevši od 1878. godine pod pokroviteljstvom američkoga predsjednika.

U kanadskom gradu Vegrevilleu, ukrajinska manjina postavila je u gradskome parku najveću pisanicu na svijetu 1975. godine u sklopu obilježavanja 100. obljetnice kanadske policije.

Bojanje pisanica



Pisanica obojana pomoću crvenog luka i voska.

Jaje je vrlo prikladan predmet za bojanje, zbog svoga obloga oblika i dovoljno čvrste ljuske. Za bojanje se mogu uzeti jaja bilo

(Nastavak na 9. strani)



Pisanica...

(Nastavak sa 7. strane)

koje ptice, najčešće su kokoš-ja jaja. U prošlosti su se jaja bojala na prirodne načine, a ta je tradicija i danas živa, uz to što se danas jaja bojaju i umjetnim jestivim bojama. Prije bojanja, jaje se može i ispuhati; kroz probušenu rupicu iscure bjelanjak i žumanjak pa ostane samo ljuska jajeta. Tako jaje ima duži vijek trajanja. Najčešće prirodno bojanje jaja je pomoću ljuske crvenog luka, a rjeđe od cikle, korijena broča ili crvenog radiča da bi se dobila crvena boja.

U Slavoniji su često kombinacije biljnih ornamenata i geometrijskih ukrasnih likova. U Dalmaciji se kao simboli mogu naći srce, rozeta ili nešto slično. Posebna je tehnika ukrašavanja pisanica, osim šaranja voskom

i ukrašavanja biljkama, bilo i ukrašavanje slamom. Jaja bi se omatala slamkama, da se dobiju razni oblici ili bi se pak slamke razrezale i lijepile na jaja tvoreći raznolike ukrase i šare.

U današnje vrijeme, industrijski se proizvode pisanice od drveta, metala, plastike, kao i jestive od čokolade. U SAD-u se proizvode i jaja, koja kada se pritisnu ispuštaju piskutav zvuk ili melodiju.

Simbolika pisanica

Pisanice mogu biti jednobojne, dvobojne ili višebojne. Nekada se vjerovalo, da višebojna jaja imaju posebnu snagu.

Crvena boja na pisanicama predstavlja duhovnu budnost, djelotvornost, milosrđe, radost



Boje na pisanicama imaju bogato simboličko značenje.

života i ljubavi. Kršćanski je simbol Kristove muke, Božje ljubavi, nade, energičnosti i služenja Crkve. Bijela boja simbolizira čistoću, svjetlost, rođenje, djevičanstvo i radost. Žuta boja pisanica označava svjetlost, žetvu, mladost, čistoću. Kršćanski je simbol nagrade i priznanja. Zlatna boja simbolizira duhovnost i mudrost. Crna boja predstavlja vječnost, smrt, strah i neznanje. Plava boja simbolizira istinu, nebo, dobro zdravlje i vjernost. Zelena boja označava plodnost, zdravlje, nadu, svježinu i bogatstvo. Kršćanski je simbol pobjede života nad smrću, nade i blagostanja. Ružičasta boja simbolizira uspjeh i zadovoljstvo. Smeđa boja pisanica predstavlja velikodušnost, žetvu i tlo. Ljubičasta boja simbolizira vjeru, povjerenje, strpljivost i post. Narančasta boja označava izdržljivost, snagu, ambicioznost. **Kombinacija boja na pisanici također ima simboličko značenje:** Bijela i crna boja na pisanici simboliziraju žalost, poštovanje pokojnih. Crvena i crna boja zajedno predstavljaju neukost koja proizlazi iz strasti. Crvena i bijela boja označuju poštovanje. Četiri i više boja na jednoj pisanici simbolizira obiteljsku sreću, mir i ljubav.

Vikipedija

HBZ nudi veliku stopu ...

(Nastavak sa 7. strane)

nove da iskoriste ovu Odabranu ponudu Hrvatske bratske zajednice koja će vas lijepo nagraditi dok čekate miran povratak na financijska tržišta, kako vlasničke tako i američke blagajničke ponude. Zbog volatilnosti na financijskim tržištima Hrvatska bratska zajednica ponudit će dvogodišnju zajamčenu stopu od 4,50% na ugovore izdane do 30. lipnja 2023. godine. Počevši od 1. srpnja 2023. godine, Zajednica će prema potrebi promijeniti stopu za nove ugovore izdane od 1. srpnja 2023. do 30. rujna 2023. ovisno o tržišnim uvjetima u to vrijeme.

Primarne koristi anuiteta drugog izbora jednostavno se navode kao: Članovi mogu zaraditi stopu povratka od 4,50% za početno dvogodišnje razdoblje ZAJAMČENO da se neće smanjiti; Članovi mogu podići svoj novac plus kamate tijekom 30-dnevnog razdoblja bez kazne počevši od isteka dvije godine; i počevši od treće godine ugovora članovi će dobiti tada trenutnu stopu povratka petogodišnjeg ugovora u HBZ-u, koji nesmije biti manji od zajamčenog minimuma od 2,95% kako je predviđeno ugovorom. Posljednja pogodnost pruža poznatu razinu za

(Nastavak na 10. strani)

PROGRAMI HBZ-A

Poruka iz ureda; nacionalnog potpredsjednika/ članske usluge HBZ

FRANJE BERTOVIĆA

POD POVEĆALOM

NOVA PRAVILA O IRA RMD RAČUNIMA

Porezni državni ured (Internal Revenue Service ili skraćeno IRS) upozorio je sve rođene 1950. ili ranije da **novac na umirovljeničkim IRA-računima treba biti podignut u najnižem zakonskom iznosu** da bi se izbjegle kazne. Obvezni najniži iznosi (**Required Minimum Distributions, skraćeno RMD**) su iznosi koji se po zakonu Poreznog državnog ureda (IRS) trebaju podignuti s osobnog IRA računa i računa od poslodavca.

Minimalni iznos podizanja sredstava u godini se izračunava s dijeljenjem iznosa na tradicijskom IRA računu s faktorom očekivane životne starosti koji je propisan sa strane Porezne državne uprave.

Predsjednik Joe Biden je 29. prosinca, potpisao zakon „Secure Act 2022.“ Novi zakon određuje nekoliko promjena koje će navodno ojačati mirovinski sistem.

Evo donesenih promjena s kojim se trebamo upoznati:

- Starosna dob, kod koje vlasnici umirovljeničkog IRA računa moraju započeti s podizanjem sredstava u najnižem iznosu (RMD) je 73 godine na 1. siječnja 2023. Do sada je to bila 72. godina starosti. Prema tome vlasnici IRA računa imaju dodatnu zakonsku godinu da započnu podizati novac s mirovinskog računa.
- Važno je znati da ako ste 2022. bili 72. godine stari ili ste to bili ranije, trebate nastaviti s podizanjem novca najniže osnove kako ste i započeli.
- Ako ove godine navršavate 72. godine starosti, dobro bi bilo da sami procijenite plan podizanja vaših štednih mirovinskih sredstava.
- Druga zakonska promjena je, da ako se niste pridržavali ove zakonske odredbe o RMD da ćete snositi kaznu. U 2023. godini novčana kazna je umanjena od 50% na 25%. Ako je ispravka o nepridržavanju pristigla na vrijeme onda kazna može biti umanjena na 10%. Slijedite upute porezne uprave (IRS) ili svog poreznog savjetnika.

Važno je također znati da i ako se pravila o IRA mijenjaju kroz vrijeme, da su ovi umirovljenički računi važan dio vaših umirovljeničkih planiranja.

Iskoristite mogućnost ulaganja i štednje kroz ove račune da bi vaša mirovina i budućnost bila sigurnija.

Kao rezultat ovog zakona „Secure Act. 2.0“ donesenog u prosincu 2022. potrebno je znati:

- Nastavite s ulozima na vaš IRA račun. U 2023. osobe mlađe od 50 godina mogu uložiti \$6,500; one starije od 50 godina mogu uložiti \$7,500.
- Nastavite ulagati na IRA račun bez obzira na godine starosti. Prije su uložili na ovaj račun trebali biti obustavljeni kod 70 1/5 godina starosti. Ovaj novi zakon „SECURE Act“ dozvoljava daljnja ulaganja u IRA ako imate zarađeni prihod bez ograničenog vrha starosti.

Ako želite saznati više o otvaranju vašeg IRA računa, molimo vas da nazovete naš glavni ured HBZ-a za više informacija. Biti će nam drago da vam možemo pomoći.

Također, ako imate bilo kakvo pitanje o našim planovima štednje, životnog osiguranja ili beneficija nazovite naš glavni ured na tel. 412-843-0380 ili posjetite naše internetske stranice na www.cfu.org.

Godišnja konferencija Ontarijske federacije odsjeka HBZ-a

TORONTO, ON - Ontarijska federacija odsjeka HBZ održati će svoju godišnju konferenciju 1. travnja u Lotos Sports Bar And Grill, 275 Barton St. Stoney Creek, ON.

Početak sjednice je u 10 sati prije podne. Mole se članovi Nadzornog odbora da na sjednicu dođu u 9:30.

Pošto nismo imali izbore 2022. godine na ovoj sjednici ćemo izabrati novi upravni i nadzorni odbor koji će služiti iduće dvije godine.

Na sjednici ćemo raspravljati o planovima Federacije za idući eriod. Ako netko ima sugestiju ili prijedlog za rad Federacije neka se javi na moj email antunbelan@gmail.com.

Molimo sve odsječne tajnike članove Federacije da na vrijeme registriraju svoje delegate i goste kod tajnice Ontarijske federacije, sestre Mary Sajatovich na telefon, 905-861-9631 ili email ms.mago-vac@gmail.com.

Radujemo se našem ponovnom susretu!

Svim delegatima i gostima želim da ova godišnja konferencija bude produktivna i uspješna. Isto tako svima želim uspješnu 2023. godinu.

Antun Belan/predsjednik

Redovita sjednica odsjeka 515 HBZ

TORONTO, ON - Obaviještavamo sve članove odsjeka 515 HBZ "Bernard M. Luketich" da će se redovna mjesečna sjednica održati u nedjelju 26. ožujka u 3 sata poslije podne.

Mjesto održavanja sjednice je 66 Milton St., Etobicoke (Belan's residence). Očekujemo vas u što većem broju.

Vidimo se 26. ožujka!

Antun Belan/predsj.





DEATHS REPORTED

FROM FEBRUARY 21 TO MARCH 6, 2023

1	Rose Bell	Pittsburgh, PA
1	Josephine Tomasic	Pittsburgh, PA
5	Laverne Ling	Johnstown, PA
12	Allen N. Stieduhar	Denver, CO
13	Mary C. Spizzirri	Steeltown, PA
13	Maria C. Wolfe	Steeltown, PA
32	Richard N. Thomas	Chicago, IL
50	James P. Glavan	St. Louis, MO
66	Deborah R. Ehrenberg	Youngstown, OH
66	Justin M. Russ	Youngstown, OH
101	Robert L. Golick	S. Omaha, NE
101	James Spichek	S. Omaha, NE
146	Mary B. Kisan	Versailles, PA
146	Katherine A. Pack	Versailles, PA
170	Robert J. Bucko, Jr.	Merrillville, IN
170	Vincent J. Regan	Merrillville, IN
177	Jeannette A. Bycott	Los Angeles, CA
194	Steve Beck	Monessen, PA
217	Thelma A. Dannis	Benld, IL
235	Beverly A. Schlueter	Cleveland, OH
248	Marion B. Lokmer	Clairton, PA
248	Bernadette A. Richards	Clairton, PA
270	Michael J. Bonema	Ahmeek, MI
472	Vincent J. Miljak	Akron, OH
525	Nedjeljka Krajacic	Mississauga, ON, CAN
545	Lynette F. Waller	Etobicoke, ON, CAN
650	Helen Boljkovac	Toronto, ON, CAN
693	Katherine Crist	Boise, ID
720	Amelia M. Urban	Aliquippa, PA
739	Annie Pejnovich	Montreal, PQ, CAN
789	Frank Maric	New York City, NY
1994	Mary B. Tulachka	Milwaukee, WI

Čvarci

Ukusniji od najukusnijeg čipsa, odlično se slažu s domaćim kruhom i pivom, kombiniraju uz luk. Ova kontinentalna delikatesa i specijalitet domaće kuhinje postaje sve skuplji i skuplji, a potražnja za njim sve veća i veća, zbog čega često posežemo za tim da ih sami napravimo, jer mnogi ljubitelji čvaraka zaklinju se u to da ono što se može pronaći na policama trgovina nije ni približno okusom pravom specijalitetu.



Kako napraviti čvarke

U hrvatskim kontinentalnim dijelovima, čvarci se pripremaju oduvijek, a svaki "majstor" ili kuharica imaju svoju metodu pripreme i tajni recept, no jedno je svima isto - svinjsko meso, točnije masni dio svinjske slanine, lednog dijela i rezanje mesa na kockice prije "topljenja". Kockice slanine ne smiju biti prevelike jer se mast neće dobro otopiti i ostatak će veliki dijelovi "žive" masti, a prilikom rezanja moraju biti približno jednake veličine radi jednolikog prženja.

Ono što je važno je da se nikako ne smiju rezati na kockice 3 x 3 ili 2 x 2. Svi znalci će reći da je idealna "kockica" slanine za čvarke dužine 2 - 3 cm i debljine 8 - 9 mm.

S druge strane, kockice slanine ne smiju biti ni premale ili presitne jer se tako smanjuje kvaliteta proizvoda i masti koja ostaje u njima. Meso će brže izgorjeti, a mast će dobiti pregoreni talog koji će joj promijeniti boju.

Kako to ide u Hrvatskoj (kontinentalni dio, obalna Hrvatska se igra s ribom), svaka obitelj ima svoj recept za najbolje čvarke o kojima se ne raspravlja. Ozbiljni smo, nemojte nikada pitati niti sugerirati da bi mogao postojati bolji recept od nekoga drugog (isto vrijedi i za maslinovo ulje, vino itd.).

Postupak se općenito svodi na prženje ili "topljenje" svinjske masti narezane na komade u vlastitoj masti. Za boju karamela može se dodati mlijeko. Prže se dok ne ostane malo masti ili nema više masti. Nakon toga se prešaju i hlade dok ne dobijete najbolji međuobrok na svijetu. Obično začinen solju, s malo češnjaka i lukom, dobijete delikatesni slavonski doručak.

Kod čvaraka, tajna u kvalitetnoj pripremi je dobar i oštar nož, jer tup i mastan nož može rezultirati ozljedama i temperatura zraka pri kojoj režete masnu slaninu. Pravilo je da što je vani hladnije, to je bolje za pripremu čvaraka. Naravno, uz pripremu čvaraka tradicionalno možete popiti koju

HBZ nudi veliku stopu ...

(Nastavak sa 9. strane)

buduće kamatne stope kreditiranja za razliku od "bacanja kockica" na ponude drugih financijskih institucija koje možda neće pružiti sličnu povoljnu stopu povratka po isteku jamstvenog razdoblja.

Ova posebna ponuda Hrvatske bratske zajednice može se kupiti sa samo tri tisuće dolara početne premije za početak ugovora. Dodatni depoziti mogu se izvršiti tijekom početnog dvogodišnjeg razdoblja; međutim, početni istek zajamčene stope od 4,5% primjenjuje se na cjelokupnu svotu računa nakon dvije godine.

Dakle, ova posebna ponuda naše bratske ustanove osmišljena je kako bi ponudila najvišu moguću stopu povratka našem

članstvu koje bi moglo imati dodatni novac za dodavanje u svoj portfelj mirovinske štednje. Svi ugovori u anuitetu i IRA-i podliježu pravilima državne Porezne uprave koja kažnjava većinu povlačenja prije nego što Annuitant navrši 59 1/2 godina. Članovima se ovime savjetuje da zbog očekivane popularnosti ovog plana Zajednica zadrži pravo ograničiti ili prekinuti prodaju ovog povoljnog ugovora u bilo kojem trenutku. To ni na koji način ne utječe na ugovore koje je prethodno izdala i jamčila Hrvatska bratska zajednica Amerike kroz ovu ponudu.

Pozivamo članove i nečlanove da se obrate koordinatorskoj prodaji HBZ-a ili odjelu članskih usluga na broj 412-843-0380 kako bi saznali kako mogu početi zarađivati tržišne stope povratka s poreznim pogodnostima ugovora u anuitetima Hrvatske bratske zajednice.

Prednosti HBZ-a

- HBZ daje kompletne portfelje s kvalitetom i dostupnošću da biste ostvarili svoje financijske ciljeve.
- HBZ pokazuje čvrstu financijsku stabilnost kroz odgovorno i oprezno vodstvo s provjerenim iskustvom u gospodarenju imovinom.
- Pristojbe su pristupačne i daleko niže u usporedbi s komercijalnim poduzećima.
- Zarade se članovima vraćaju kroz dividende i kroz imovinu niza fraternalističkih programa.
- HBZ nema vlasnika burzovnih papira - u vlasništvu je i upravlja njima na korist svojih članova i njihovih obitelji.
- Članovi dobivaju usluge brzo i ljubazno, i to bez bilo kakvih naplata.

Budimo aktivni graditelji bolje sadašnjosti i budućnosti Hrvatske bratske zajednice!

domaću rakiju kako bi se ugrijali.

Za pripremu otprilike 1 kg čvaraka potrebno vam je 6 kg masne slanine, idealno od svinje koja je težila 150 - 180 kg. Također je važna i veličina lonca ili kazana u kojem će se čvarci pržiti. Ako radite veću količinu čvaraka, recimo 5 kg gotovih čvaraka od 30 kg slanine, bit će vam dovoljan kazan od 50 l. Ono što još morate imati na umu prije same pripreme je i jačina vatre. Ako se čvarci prže vani, vatra se mora stalno održavati, a za jak plamen se preporučuje korištenje mekih drva. Ako se koriste bukva, grab ili druga tvrda vrsta drva, ložite manje komade kako bi imali stalno jak plamen.

Narezane kockice slanine, u prvih pola sata topljenja, moraju se neprestano miješati čvrstim struganjem po dnu kotla ili lonca kako ništa ne bi zagorjelo, jer bilo kakva zagorena kockica slanine uzrokuje promjenu okusa.

Prilikom prešanja može se dodati mlijeko kako bi čvarci dobili zlatnu karamel boju. Općenito pravilo je da na 10 kg narezane slanine ide 1 dl mlijeka, no napominjemo, svako majstor ili kuharica imaju svoj recept, pa se količina mlijeka također može prilagoditi ukusima, više mlijeka znači tamnije čvarke, manje mlijeka svjetlije. Ono što je važno je da je prešanje vrijeme kad se dodaje mlijeko, jer ako čekate zadnji trenutak za dodavanje, mast bi mogla pregorjeti. Mlijeko se dodaje polako, u krug uz obavezno miješanje.

Mlijeko se također može dodati u trenutku kada je slanina još bijela, a na površini se počinje pojavljivati mast. Ovo je tzv. "sigurniji" trenutak jer dodavanjem mlijeka tada smanjuje se opasnost od prebrzog pjenjenja masti. Također je obavezno miješanje.

Prva naznaka da su čvarci gotovi je boja. Čvarci moraju biti nježno smeđe, karamel zlatne boje. A druga naznaka je svjetla i bistra mast. Nakon što su čvarci gotovi, prolaze kroz proces prešanja, iako ih tijekom topljenja svakako možete "tiskati" velikom kuhačom kako bi što prije dobili boju i istopili se. Imajte na umu da ako ne solite čvarake u ovoj fazi, tijekom prešanja čvarci će ostati hrskavi poput čipsa. Soljenje čvaraka može rezultirati time da budu gumeni i mekani.

Kada su čvarci gotovi, kazan je potrebno maknuti s vatre. Nikad se ne stavlja direktno na tlo, nego na karton ili neku košaru. Prvo se vadi mast, a zatim čvarci. Također, u ovoj fazi možete posoliti čvarke, ali i ne morate. Vađenje masti i čvaraka mora biti brzo, ali pažljivo jer je sve još vruće.

Za dodatnu hrskavost, čvarci se premještaju u prešu i stišću nježno kako ne bi popucali. Vade se na kuhinjski papir ili ubrus, ravnomjerno kako bi se ocijedila dodatna mast i čvarci ohladili. Spremajte se u vakuumske vrećice ili posude s hermetičkim poklopcem i čuvajte na hladnom mjestu do mjesec dana.

Moja zimmica

Tamburitzans on the Move in April

PITTSBURGH, PA - Well it's Spring and the world famous Tamburitzans are on the move, premiering their newest show, "Phoenix: A New Dawn". This live stage production features music, song and dance from Croatia, Bulgaria, Romania, Italy and many other cultures around the world.

The 26 student performers sing and play their way through Eastern and Western Europe, entertaining young and old in order to keep the culture and heritage shared by our ancestors alive. Each ticket helps build bridges between countries and culture in addition furthers education and understanding.

The ensemble is comprised of full time college students, studying everything from engineering, pharmacy, nursing, education and many other challenging degrees.

The Tamburitzans are in their 86th season continuing their excellence on stage and fulfilling the long-standing tradition of perpetuating our ethnic culture.

April's schedule is as following: April 1, Toms River, NJ; April 2, Allentown, PA; April 23, Cleveland, OH; April 30, Sharon, PA.

For advance tickets go to <https://www.thetamburitzans.org/> or purchase at the door. Thank you for your support!

Mark Husnick/Lodge 126

Lodge 978 SAVE THE DATE

PHOENIX, AZ - Are you ready for the next "Taste of Croatia" event in our series of sunset dining?

Make plans to attend "Malo Po Malo" featuring scrumptious Croatian cuisine and beverages with a new twist, sure to please everyone's palate.

The event will be held on April 15, and will start promptly at 5 p.m.

For only \$40, you can reserve your spot (only 50 tickets sold)!

Please RSVP to Sonja Schroder @ sonjaschroder1@gmail.com or call 602-405-2059.

Sonja Schroder/Lodge 978

Lodge 217 News

BENLD, IL - CFU Lodge 217 has changed their meeting date in March. It is now March 22, same place and time.

Also, we are once again hosting a Squeezebox with MollieB dance on Mother's Day, May 14. It will be held at the Litchfield Senior Center, starting at 1 p.m. Ticket price is \$25.

Bring your mother, wife, grandmother, etc., for a fun time. For more information or tickets, contact Stephanie Dragovich at 314-422-9227 or dragovich@frontiernet.net.

Stephanie Dragovich
Lodge 217

Rankin Lodge March Meeting

RANKIN, PA - The next regular monthly meeting of St. Nicholas CFU Lodge 6 is scheduled for Wednesday, March 15, beginning at 6:30 p.m.

The meeting will take place at the Rankin Croatian Home in the lower level All Purpose Room.

We hope to see many of our members at this meeting.

Janet Craig/President

History of Croatian Immigration to “Merika”

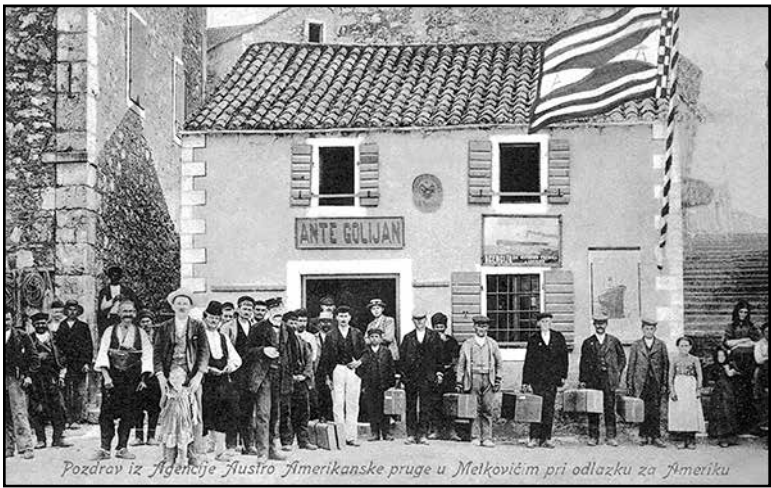
CLEVELAND, OH - Between 1880 and 1920, more than 25 million immigrants came to the US. Early immigration to the US, up to 1896, saw most immigrants coming from countries of western and northern Europe, the British Isles, Germany, Norway, Sweden, Denmark, France, the Netherlands and Switzerland. During the period from 1890 to 1924, the greatest number of immigrants came from central, eastern and southern Europe, mainly from Austria-Hungary (which included Croatia until 1920), Russia and Italy. After World War I, a new immigration law restricted immigration establishing quotas. The quota favored immigrants from northern and western Europe, thus immigration from central, east and south European countries was dramatically reduced.

According to Croatian-American Professor Francis Praveen, the first Croatian mass immigration was in 1715, when approximately twelve hundred Croatian Protestants, whose ancestors had left after unsuccessful peasant revolts in 1573 and anti-Reformation edict of 1598. Arriving in the American colony of Georgia, settling near the Savannah River, they are credited with the introduction of silk-worm cultivation in Georgia. Their community prospered for 150 years, until it was destroyed during the American Civil War. Not much has been written about this community.

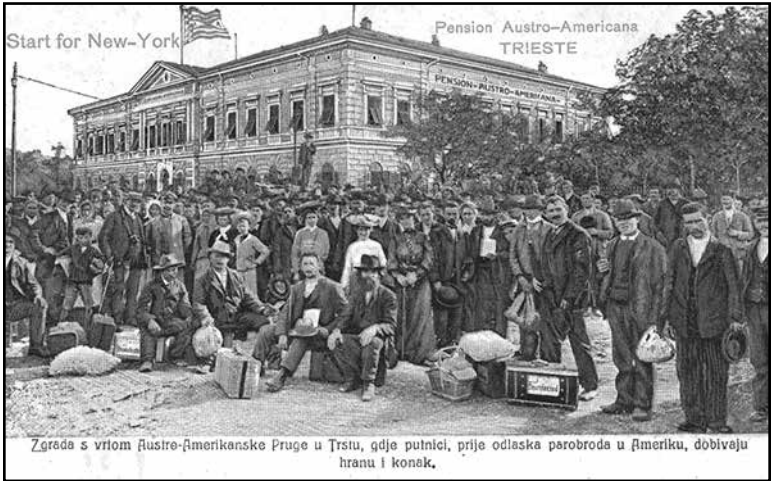
To fully realize why our people left their homeland, we need to take note of the economics and the living arrangements in Croatia for a better understanding of why leaving their homeland was a necessity. Most Croatians lived in homes with extended families, sometimes consisting of grandparents, parents and siblings and their spouses; this living arrangement was called “zadruga”, (co-operative, in English). The situation was dire in many cases. For instance, the average land holding in the rocky region of Dalmatia was only 1.6 acres where over 80% of the population supported themselves with farming and forestry. This is mind-boggling, as the homes were very small, with only a couple of rooms and just enough land to barely feed the family. The same situation existed in the interior of Croatia, with perhaps the exception of the Slavonia region, with land better suited to farming and families holding a bit more land. Much of the best land was held by wealthy Austrian or Hungarian owners, with local Croatians working as day laborers on large estates.

The earliest immigrants came to the US around 1850, most from the islands and coastal areas of Croatia, with the majority settling in the southern US states of Louisiana, Alabama and Mississippi. We can see the evidence of this early immigration when we examine the documentation that nearly all the Croatians who served in the US Civil War were on the side of the southern Confederate States.

To make matters worse, 1870 saw a grapevine disease on the islands and Dalmatia, called phylloxera, and also a downturn in ship-building. Most of the vineyards died by the 1880's.



GREETINGS FROM ANTE GOLIJAN AGENCY depicting travelers ready for their journey to America.



AT TRIESTE – Preparing for Departure to the USA.

Of course, this led to a need for many to leave their homeland. These economic conditions also affected the fishermen. Many left for places such as New Orleans, California and the NW US, where they became prominent in the fishing and oyster businesses. From 1890 to 1914, an estimated 400,000 to 600,000 people left the Croatian lands for America.

Until 1890, only a small number of Croatians came to America, most settling in the US Gulf Coast and California. These immigrants from Croatia were mostly ethnic Croats as well as ethnic Serbs from Croatia. During World War I, immigration to the US was almost nil, as Austria-Hungary would not allow able-bodied men to emigrate, and since the US sided with the Allies, considered them as alien enemies. In fact, in Canada (which was part of the British Empire), many were sent to detainment camps. After WW I, immigration resumed but never reached the pre-war numbers. Restrictive immigration began with passage of immigration laws in 1917, 1921 and 1924. The 1924 Act greatly reduced the numbers of Croatian immigrants to the US.

As immigrants settled in America, they sent letters back home describing the opportunities for employment, encouraging others to join them in America. Even though most had originally planned to earn money in America and return home to buy land, less than 25% actually did return to Croatia (according to Prof. George Prpich), and of that group, at least half did return to America. Those that returned home stood out because they were better dressed and had money.

Steamship companies and mine owners sent agents to Croatia to encourage immigration. Even though an 1885 US law made it a crime to recruit foreign labor, many company agents violated this law, and often the companies used previous immigrants to America as their recruiters by paying for their trips

HAMBURG JUŽNO-AMERIČKO PAROBRODARSKO DRUŠTVO
 GLAVNO ZASTUPSTVO ZA JUGOSLAVIJU
ZAGREB

Starčevićev trg 8
Telefon: 42-02 Brzjov: Columbus

OTPREMA PUTNIKE VELIKIM EXPRESNIM BRODOVIMA NAJMODERNIJE GRADJE ZA ARGENTINU, URUGUAY, BRAZILIJU; SA PRIKLJUČKOM ZA BOLIVIJU, PARAGUAY I CHILE.

Radi osiguranja mjesta, prospekata i sviju potrebnih informacija, treba se obratiti na glavno zastupstvo Zagreb, Starčevićev trg 8 ili poslovnice u Beogradu, Karagiozjeva ul. 91, Bečkeru, Obala Princeze Jelene 4, Somboru, Paziška ulica 2, Osijeku, Željeznički red br. 9, Splitu, Ugao Diklecijanove obale te ostala zastupstva u Dubrovniku, Metkoviću, Korčuli, Bitolju, Ljubljani, Dolnoj Lausici, Riochileno, el.

AD FOR CROATIAN CRUISER offering passage to South America.



FIVE CROATIAN WOMEN boarding ship at Port of Rijeka for travel to America.

back to Croatia. The disastrous effects of two world wars devastated Croatia, making immigration to America more attractive.

Facing poverty and oftentimes starvation in Croatia, we can see why these people willingly took the most dangerous jobs offered in America. Many immigrants took jobs in the mines in northern Minnesota, northern Michigan, Pennsylvania, Illinois, Iowa and West Virginia, while others took factory jobs in New York, Milwaukee, Cleveland and Chicago.

The cost of travel in 1892 was \$25-\$40; by the early 1900s, the cost was \$60-\$80; and by 1921, the cost had risen to \$120 a ticket that when purchased most often included travel by rail to the

port of departure. These tickets were for steerage or third class, the worst places on the ships. Considering that a miner's wage in America in the early part of the 20th century was around \$1 a day, we can see the burden this placed on the family! The most common ports of departure in the 1900s were Bremen and Hamburg Germany. Others departed from Trieste and Rijeka, Croatia, Genoa, Italy, Marseilles and Le Havre, France, and Liverpool, England. The steamship companies in Bremen and Hamburg had a better sales network and were often cheaper than using the Adriatic ports. This high cost of coming to America created a situation where the man would come first and when he earned enough money, he would send for the wife and children, sometimes years later.

After the end of World War I, and an increase in anti-foreign sentiment in the US, the 1924 immigration law severely reduced immigration from central, eastern and southern Europe. The immigration Law of 1924 imposed restrictions reducing the number of immigrants by quotas. From 1921 to 1950, only 5,670,679 immigrants arrived in the United States. This included 21% from Canada and Newfoundland, 14% from Mexico, the West Indies and Central and South America, 34% from northern and western Europe, and 26% from southern and eastern Europe. The total number of Yugoslav immigrants, allowed per year, under the 1924 Act was 611, raised to 845 in 1929. Of the more than 5 million immigrants, only 56,475 of that total came from Yugoslavia, which included Croatians. We can see just how this 1924 Act reduced Croatian immigration when we see that, in 1921, 37,000 Croatians immigrated to the US. During the era before WW I, the USA was the most common destination for Croatian emigrants. Many times, the number of Yugoslav immigrants during that period did not even reach the number permitted under this immigration law. As a result of the 1924 Immigration Act, the USA, as a destination, was replaced by South America, mainly Argentina and Chile, Canada, Australia and New Zealand as destinations for Croatian emigrants.

Many ethnic organizations protested these restrictive immigration laws. The Croatian League of Illinois protested the Immigration Act of 1924, writing to the US Congress:

“WHEREAS, it is well-known that the Croatian and Jugo-Slav residents of this country are industrious, law respecting people, and are employed for the most part in the mines, mills, factories, railroads and other useful industries and have done much to build up the wealth and pros-

perity of the country...”

“We especially protest against the unreasonable and illogical principles of the ‘Selective Immigration Act’ for the reason, among others, that the method of selecting immigrants as provided by this Act would give consular agents too vast a power in deciding who should be the future citizens of our Republic, and for the further reason that the quota provision would substantially prohibit all future immigration to the United States from Jugo-Slavia.”

During World War II and after, the number of immigrants was increased, peaking in 1952, but a large majority of them were non-quota immigrants. The non-quota immigrants were mostly displaced persons and refugees. These immigrants, during and after World War II, were typically better educated, well-trained semi-professional and professional people, than the earlier Croatian immigrants. Some were office workers, craftsmen, managers, teachers, merchants, doctors and scientists.

The 1948 Displaced Persons Act allowed entry to some 200,000 people who had been displaced by the war (living in refugee camps). Later, this number allowed was raised to 393,542. The total number of people who were born in Yugoslavia who came to the US under this program was 31,090. The Refugee Act of 1953 and the Acts of 1960 and 1965 brought thousands more of new Croatian immigrants. The total number of Yugoslavs who immigrated to the United States between 1946 and 1968 was 99,152 of which 16,000 were Danube-Schwabian Germans born in Yugoslavia. The number of Croatians among these refugees is not known.

The next large immigration came with the Homeland War in the 1990s, causing 900,000 displaced persons among Croats, who had lost their homes to the war. It is known the US resettled more than 130,000 refugees from Bosnia in the US and, among those, many Croatian Bosnians.

Today there are 4 million people outside Croatia who are Croatian immigrants or descendants of those immigrants. According to the US Census Bureau, over 420,000 people in the US claimed Croatian lineage in the last census, while reliable sources claim there are over 1 million in the US.

With Croatia becoming a member of the European Union, many are now leaving their homeland for Germany, Austria, Ireland and other places which offer better wages for those with skills. One thing for certain, Croatians and their descendants live on every continent on earth, except perhaps Antarctica.

Robert Jerin/Lodge 995

Kick Off Croatian Night at PNC Park with CNH Javor

PITTSBURGH, PA – Ahead of the CFU's Croatian Night at PNC Park on May 6, all baseball fans are welcome to a pre-game celebration at nearby Croatian National Hall Javor, beginning at 1 p.m.

The tailgate party at Javor starts with music by TS Svemir and continues throughout the day until 10 p.m. with entertainment by Trubaduri.

The Javor kitchen and bar will be open, serving your game day favorites, as well as some

Croatian specialties. (Note that Javor will be open before and during the game only from 1-10 p.m.)

Join us as we kick off the first ever Croatian Night at PNC Park! We hope to see you at CNH Javor, 805 East Street, Pittsburgh, PA 15212.

Stay tuned to our Facebook page at <https://www.facebook.com/cnhjavor> for the latest Javor updates and information. Thank you for your support!

Mary Sestric/Lodge 1

Another Fine Entry from 2022 Scholarship Essay Competition

PITTSBURGH, PA – We are pleased to present another thoughtful essay that was submitted for this year’s annual essay contest. The following essay was one of the top runners-up in the 2022 essay contest and was written by **Juliana Markovinovic**, who is a Sophomore at Stevens Institute of Technology in Hoboken, NJ where she is studying Biology (Pre-med track). Juliana is a member of CFU Lodge 859 of Cleveland, Ohio.

We hope to publish a few more of these wonderful essays as space permits in future editions of the **Zajedničar**. *Enjoy reading!*

Implications of Croatia’s Adoption of the Euro: Is it Worth It?

By Juliana Markovinovic/Lodge 859

Following World War II, European countries were left in shambles, with dismantled economies, minimal defense, political distress, and millions of civilian casualties. Leaders of the countries sought closer ties to achieve both internal and external economic and political harmony, and The European Union was one development included in a series of these efforts. On January 1, 1999, the European Union introduced the Euro—a currency that was established to foster growth and stability and to encourage economic integration across EU nations. At present, exactly twenty-four years later, Croatia will become the 20th country to adopt the Euro as its official currency, replacing its prevailing Kuna. This adoption will accord Croatia admission into the Eurozone, which is a “currency union” of EU countries that have implemented the Euro as their national currency. When converting from the Kuna to the Euro, there are both advantages and disadvantages that must be considered.

The overarching advantage of adopting the Euro is that it can provide stability for the Croatian economy. Possessing a single currency, that is strong and secure, makes Croatia, as well as the Euro Zone as a whole, a more attractive region for non-EU countries to conduct business with, prompting trade and investment. In terms of trade, various benefits can be recognized. Firstly, its adoption as a stable currency can help reduce exchange rate fluctuations. A lower exchange rate can be expected to improve a country’s balance of trade, as it devalues the cost of its exported goods against a competing country’s goods. Thus, the goods are more desirable throughout the international market. This will ultimately increase trade for Croatia, a country that has already experienced an increase of 57% to 69% in exports and 61% to 74% in imports since joining the EU in 2013. Therefore, if the Euro is adopted, Croatia can anticipate an even higher surge in trade. The reduced exchange rate can also assist in minimizing uncertainty for consumers, furthering prompting trade to occur, as consumers will be less likely to question or dispute prices. Secondly, the overall increase in trade will make it less challenging for businesses to plan for the future, leading to more feasible long-term prosperity for the country and its laborers.

As for investment, adopting the Euro will also positively impact Croatia. Firstly, there are currently over 20,000 companies established in the country.

With the adoption of the Euro, it will be more likely for both domestic and foreign investors to get involved in creating new companies as well as supporting the current ones. This is due to the fact that the trade growth will boost the attractiveness of Croatia’s businesses to capitalists and allow them to be confident in their investments. Secondly, foreign contributors within the Eurozone will no longer be obliged to exchange their money when funding a business in Croatia, again, making the investment process more attractive.

Aside from strengthening Croatia’s trade and investment sectors, tourism, which is arguably the country’s most profitable commercial organization, will skyrocket. Croatia has swiftly become one of the most visited countries globally, with nearly 21 million tourists visiting pre-pandemic in 2019. Tourism revenue contributed 18.3% of Croatia’s GDP in 2018 and 21% in 2019, displaying that 1/5 of the money made on goods and services was by tourists. It can be deduced that when Croatia adopts the Euro, travelers will be more inclined to visit this country as many will not need to exchange their money. One benefit is that travelers will not be subjected to an exchange fee, thus increasing the probability of them choosing to visit Croatia. Another benefit is that the exchange rate is an uncertain figure that often fluctuates. Therefore, if the rate is not ideal, tourists are less likely to make as many purchases when in Croatia or to travel to the country in general. In addition to

converting to the Euro on January 1, 2023, Croatia will also become the 27th member of the Schengen Area, a region comprising of countries that have abolished all passport and other types of border control at their borders. Therefore, with the implementation of the Euro as well as the entry into the Schengen Area, it is inevitable that tourism will flourish throughout the country.

Another aspect that will be favorably impacted is Croatia’s employment industry. With amplified trade and tourism demand comes the need for more workers, and it can be assumed that almost every branch of Croatia’s career field will benefit. For example, in terms of trade, marketing, trading, financing, and a vast assortment of fields will accept more employees once the sector expands. In regard to heightened tourism, essentially every field will be desperate for more workers to accommodate the travelers. As of 2021, the unemployment rate in Croatia is 8.7%, in which the major factor is global competition. Thus, by adopting the Euro and experiencing elevated trade, reducing global competition, the country will encounter a greater demand for workers.

On the other hand, there are also potential disadvantages to adopting the Euro. One concern is the loss of monetary policy independence, as the country will become a member of the Eurozone. The European Central Bank (ECB) will be responsible for setting interest rates and other monetary policy decisions for the entire Eurozone, and Croatia will have to comply with these decisions regardless of whether they are in the best interests of the Croatian economy. An example of this disregard for a single country’s economy is that Germany has been experiencing a steady increase in inflation rate since January of 2021, in which it has reached a record high of 10.4%. To contest this increase, the ECB has continually boosted interest rates, to encourage less spending, however, this has led to a weakened German economy. The ECB President has acknowledged that the Eurozone is at the cusp of a recession but despite this, she believes that “inflation remains far too high,” so the ECB expects to remain committed to higher interest rates. This displays neglect for the German economy, and by adopting the Euro, Croatia is not protected from enduring a similar situation.

Another disadvantage of adopting the Euro is the potential for higher prices for Croatian goods and services. As the Euro is generally stronger than the

Kuna, prices in Croatia may increase as the country switches to the Euro. This can be a disadvantage for Croatian consumers and businesses, as it may lead to reduced competitiveness in the global market. For example, in 2007, Slovenia saw an increase in prices after adopting the Euro, this led to reduced competitiveness in certain sectors, as well as a decrease in purchases made by citizens.

A final aspect to consider is that the process of adopting the Euro can be costly. Croatia will need to invest in new systems and infrastructure to support the use of the Euro, and there may be other costs associated with the transition. Converting to a new currency involves significant upfront

costs, including printing new banknotes and coins, updating payment systems and software, and educating the public about the transition. These costs could all be burdensome on the country’s budget.

The decision to adopt the Euro is a complex one that involves weighing the potential advantages and disadvantages. Implementation of this currency can bring increased trade, tourism, and economic stability, but it also comes with the risk of a loss of monetary policy independence and potentially higher prices for Croatian goods and services. Overall, in my opinion, the experience of the Eurozone has proven that the transition will be more beneficial than detrimental for Croatia.

Croatian Consular Days in Pittsburgh and Cleveland

WASHINGTON, DC - The Embassy of the Republic of Croatia will hold consular days in Pittsburgh, PA in 2023 at the Croatian Fraternal Union Home Office, 100 Delaney Drive, Pittsburgh, PA 15235 from 10 a.m. to 4 p.m., on the following dates: **March 16; April 20; May 11; June 15; September 7; October 12; November 2; December 7.**

In the Cleveland Area

The Embassy of the Republic of Croatia will hold consular days in Eastlake, OH at the American-Croatian Lodge Cardinal Stepinac, 34900 Lakeshore Blvd., Eastlake, OH 44095 from 9 a.m. to 4 p.m., on the following dates: **March 17; April 21; May 12; June 16; September 8; October 13; November 3; December 8.**

Please call the Embassy at +1 202-588-5899, ext. 239, for the latest information and possible changes.

For the Croatian Embassy,

Mihovil Pažin

Make Your IRA Contribution Today

Any time is a good time to invest, but investing earlier can maximize the compounding effect on your money. Consider making your 2023 IRA contribution as early as possible.

Also remember, you have until April 18, 2023, to make your IRA contribution for tax year 2022.

IRA CONTRIBUTION LIMITS		
Tax Year	Under Age 50	Age 50 or Older
2022	\$6,000	\$7,000
2023	\$6,500	\$7,500

Note: You may not contribute more than your taxable compensation for the year.

We kindly ask that you indicate for which year (2022 or 2023) you are making a contribution toward your CFU IRA account.

Bernadette M. Luketich-Sikaras
National Secretary/Treasurer

IRA CONTRIBUTION COUPON

If you wish to make a deposit into an existing account with the Croatian Fraternal Union, simply complete this coupon and return it to our Home Office.

Name

Certificate No.

Deposit Amount

☐ Traditional IRA for Year

☐ Roth IRA for Year

OBITUARIES



Margaret Snodgrass



PITTSBURGH, PA – Margaret “Margie” (Gasparovic) Snodgrass, age 80, of Pittsburgh, PA and originally of McKeesport, PA, passed away January 9, 2023, surrounded by family at UPMC Shadyside Hospital, after a brief but courageous battle with an illness.

She was the loving wife for 45 years of John; loving mother and proud mom of Dr. Steven (Kelly) of Greenville, SC and Christopher (Anna) of Swissvale, PA; devoted grandmother of Simon; and beloved Aunt Margie to many special nieces and nephews.

A graduate of McKeesport Area High School, who also attended Carlow University, Margie worked for many years as a meticulously organized professional secretary, most notably for Westinghouse Electric Corp. during the 1970’s.

She alternated her career with time as a stay-at-home mom, frequent volunteer at Sacred Heart Elementary School, a eucharistic minister and active parishioner at Sacred Heart Church in Shadyside and later as a parishioner at St. Mary Magdalene Church in Point Breeze.

She was a pious woman of devout Catholic Faith and proud of her Croatian Heritage. Margaret and her siblings were active and well-known members of the Croatian community. She valued her CFU membership of 50 plus years in Lodge 3 of McKeesport. She celebrated her Croatian Heritage and strived to instill that love in her children.

Margie enjoyed her time as an active volunteer at many organizations, especially Children’s Hospital, Catholic Ladies of Charity, The Central Catholic High School Mothers’ Guild, and was selected as a volunteer Christmas decorator at the White House for 2011. She was well known for her incredibly caring, kind and giving spirit.

Margie was the daughter of the late Mate and Anna (Stimac) Gasparovic. The youngest and last of seven in a close-knit immigrant family, she was preceded in death by her siblings, John, Ann, Mary, Matthew (Mary), Thomas, and Steve “Snaps” Gasparovic.

Friends were received at the Daniel F. Bekavac Funeral Home, McKeesport, PA on January 12, 2023. A Mass of Christian Burial, with Father Thomas Burke as Celebrant, was held on January 13, 2023, at Sacred Heart Church-St. Jude Parish in Shadyside, PA. Burial was at Sacred Heart Cemetery in Port Vue, PA.

Memorial contributions in Margie’s name have been suggested to the Croatian Fraternal Union Scholarship Fund.

The Family of Margaret Snodgrass



Allen N. Stieduhar

DENVER, CO - Allen Newton Stieduhar, 92, of Oak Creek, Colorado, passed away on October 26, 2022.

He was born June 7, 1930, in Gallup, New Mexico, the second child of George and Ethel Stieduhar.

He always was known as “Nick” because he was told his middle name was “Nichols”; it was not until he was in his 50’s that he found out his true middle name.

He was a lifelong member of St. Jacob’s Lodge 12 of Denver, CO.

In 1935, his family moved from Gallup as Nick’s father got a job as a coal miner with the Victor American coal mine just outside of Oak Creek, Colorado. They lived in a small community owned by the mining company called “White City” where everything from rent to food was purchased with the mine script paid to the miners in lieu of U.S. dollars. As a child, growing up in the heart of the Rocky Mountains, it was hard at times but to him he had the best life ever.

He was a hard worker. At age 12, he began to work for a nearby rancher (Frank Stetson) who had a dairy farm. Once Nick became old enough, he worked in the coal mine alongside his dad.

Nick was very athletic and played football and basketball for his high school teams. In 1952 he was drafted into the Army and was stationed in Germany during the Korean War where he worked as an aircraft mechanic.

He met his future wife, Charlene, at a dance when they were teenagers. She was from Steamboat, and they became High School sweethearts. They had been married 54 years when she sadly died of cancer in 2011.

After he and Charlene married and moved to Denver, Nick began to work as a carpenter’s apprentice for Warren Williams Construction. He eventually became a master carpenter for Bundgaard Construction. He was talented in all phases and aspects of construction from groundbreaking to finish carpentry to furniture making until he retired. He also was an enthusiastic small airplane pilot and enjoyed flying with his friends and brother.

Nick is survived by his son Keith (wife Sherry), daughter Linda, and son George (wife Kristi); along with seven grandchildren, Andrea, Kurt, Marin, Evan, Brooke, Bradley and Branden; and two great-grandsons, North and Henry.

Donations may be made to: Historical Society of Oak Creek and Phippsburg (HSOCP), P.O. Box 1, Oak Creek, CO 80467.

Linda Stieduhar/Daughter

CFU 2023 Calendar of Coming Events

■ MARCH	
25	St. George Adult Tamburitans Velika Fešta Tamburaša - Croatian Home - Cokeburg, PA
■ APRIL	
14-16	78th CFU National Basketball Tournament - Hosted by St. Lawrence Lodge 13, Steelton, PA
22-23	Annual St. George's Day weekend celebration - Hosted by the St. George Junior Tamburitans - Croatian Home - Cokeburg, PA
■ MAY	
6	CFU Croatian Night at PNC Park - Pittsburgh Pirates Baseball Game - Pittsburgh, PA
20-21	87th CFU National Bowling Tournament - Hosted by Hrvatska Vila Lodge 141, East Pittsburgh, PA - Hollywood Casino at the Meadows Bowling Lanes, Washington, PA
■ JUNE	
11	CFU Lodge 530 Spring Picnic with Bocce Tournament - Tower Road, St. Thomas, Ontario
16-17	47th CFU National Golf Tournament - Hosted by Holy Cross CFU Lodge 320, Duquesne, PA - Grand View Golf Club, Braddock, PA
■ JULY	
7-9	55th CFU Junior Tamburitza Festival - JW Marriott Indianapolis - Indianapolis, IN
16	Hrvatska Sloboda Lodge 32's Picnic - Croatian Cultural Club - Joliet, IL
23	Ontario Federation of CFU Lodges' Fraternal Day Celebration - Croatian Parish Park "Father Kamber" - Mississauga, Ontario
30	CFU Four County United Lodges' Annual Fraternal Day Picnic - Clairton Park - Clairton, PA
■ AUGUST	
26-27	Annual Picnic with MiniFest Sounds of Tambura 2023 - Croatian Catholic Church - London, Ontario
■ SEPTEMBER	
16	Farrell Indoor Festa - Croatian Home - Farrell, PA
24-26	26th CFU National Convention of the Croatian Fraternal Union - Cleveland Marriott Downtown at Key Tower - Cleveland, OH
■ OCTOBER	
15	Annual United CFU Four County Lodges' Fraternalist of the Year Dinner - Honoring Franjo and Mirjana Bertovic - Cokeburg, PA
■ NOVEMBER	
10-12	36th Annual Adult Tamburitza Festival - Wyndham Grand - Pittsburgh, PA
■ DECEMBER	
3	CFU Lodge 530 Christmas Dinner and St. Nicholas Celebration - St. Thomas, Ontario

New Graduate Program At University of Split

SPLIT - The University of Split will be launching an exciting, new graduate program this fall entitled, Democracy and Resilience in Modern Society (Master of Arts in Public Policy and Diplomacy).

This fully accredited program will be taught in English and is aimed at strengthening academic ties between Croatia, Israel and the wider regions of both countries, beginning with cooperation with Sapir Academic College in Israel.

The faculty includes many eminent Croatian and international experts, and the course content ranges from cultural, historical and political aspects to areas related to religion, law and science with particular emphasis on Croatian and Israeli societies.

Students will benefit from the unique interdisciplinary nature of the program, the mixture of perspectives, and the differing points of view of the professors. Considering the fact that Croatia is a member of the European Union, the course content related to Croatia will provide relevant, up-to-date insights into the contemporary European context.

The program will also analyze and suggest answers to the key challenges of democracy in the contemporary world.

This innovative study program will produce highly competent experts, ready to swiftly adapt to the challenges of the global contemporary labor market and to respond competently to various competitive situations.

Graduates may choose to work towards a doctorate in a corresponding area. Alternatively, they may embark on a professional career in diplomacy, politics and with various scientific, social and cultural institutions. The program duration is 2 years (4 semesters), and the annual cost of tuition is €6,000.00.

For more information: Contact Dr. Antonela Marić, Vice Dean for Research and International Cooperation, University of Split, via email: antonela@ffst.hr

Visit the program website: <https://www.ffst.unist.hr/en/studies/master/drms>

Download the following document via link: https://www.ffst.unist.hr/_download/repository/Democracy_and_Resilience_in_Modern_Society%5B2%5D.pdf

Joe Misurac/Lodge 18

IN MEMORIAM

CHICAGO, IL - I dedicate this Shakespearean sonnet (Sonnet 29) to my parents, George (Jure) Begić, born in Kostanje February 1883, and Zorka (Vulic) Begić, born in Zakućac March 1802.

The most hardworking, kind, unselfish, generous persons I have known.

“When in disgrace with fortune and men’s eyes,
I all alone beweep my outcast state,
And trouble deaf heaven with my bootless cries,
And look upon myself and curse my fate,
Wishing me like to one more rich in hope,
Featured like him, like him with friends possessed,
Desiring this man’s art, and that man’s scope,
With what I most enjoy contented least;
Yet in these thoughts myself almost despising,
Haply I think on thee—and then my state,
Like to the lark at break of day arising
From sullen earth sings hymns at heaven’s gate;
For thy sweet love remembered such wealth brings,
That then I scorn to change my state with kings.”

Gloria Begich Belt/Lodge 229

★ GUIDELINES ★ for Submission of Obituaries

The **Zajednicar** understands that the death of a loved one is a difficult time for family members. Obituaries are among the most important items we publish in the **Zajednicar** since we are respectful of all CFU members and are grateful for their contributions to our Fraternal Family.

In light of the increasing number of lengthy obituaries which have been submitted in recent years, we ask all members submitting obituaries to please limit an obituary to two typed pages, double spaced (approximately 250 words). Be sure to include all basic obituary information include the CFU lodge affiliation of the deceased. Please note that eulogies, in most instances, will not be published. A photo may accompany the obituary, provided the photo submitted is of printable quality. Obituaries are published in the order they are received. We request that obituaries be submitted in typewritten copy by mail or by e-mail. We reserve the right to edit information provided in all obituaries in order to maintain the style adopted for the obituary pages.

Thank you for your cooperation!

Editors

Read the **ZAJEDNIČAR** for the latest on Croatian banquets, picnics, barbecues, lodge meetings, concerts and sporting events going on in your area.





Tuna & Noodle Casserole

4 c. corn flakes cereal
1/2 c. butter, melted
4 c. egg noodles
1 1/2 c. frozen peas and carrots, thawed
1/2 c. chopped onion
1 c. - 10 3/4 oz. condensed cheddar cheese soup
1 can - 12 oz. tuna, drained
1 can - 7 oz. mushrooms, stems & pieces, drained
1/4 tsp. black pepper
Combine corn flakes cereal and butter in small bowl.
Cook noodles according to package directions, drain.
In large mixing bowl, combine noodles with all remaining ingredients and place in a greased 13x9 inch baking dish.
Top with cereal mixture. Bake at 350° for 40 minutes until hot and bubbly. Serve immediately.
Dolores Ferencic/Lodge 248

Pierogie Casserole

9 lasagna noodles
4 to 5 potatoes
2 c. shredded cheddar cheese
1/2 c. chopped onions
3/4 c. butter
Salt & pepper
Cook noodles, drain.
Cook potatoes, drain and mash adding cheese, salt and pepper to taste. Layer in 11x13 inch pan; noodles, 1/2 potato mixture, noodles, 1/12 potato mixture, noodles.
Sauté onions and butter. Pour on top of last noodle layer. Bake 350° for 25-30 minutes.
Kay Pazo/Lodge 248

Crab Melts

1 can (6 oz.) crab meat, drained, flaked and cartilage removed
1 Tbsp. mayonnaise
5 tsp. finely chopped celery
1 Tbsp. minced green onions
2 English muffins, split
4 slices tomato
4 thin slices cheddar cheese
4 thin slices Monterey Jack cheese
Paprika
Preheat broiler. In small bowl, combine crab meat, mayonnaise, celery, green onions, until blended.
Place the muffin halves on an ungreased baking sheet. Broil 4-6 inches from heat until toasted.
Spread muffin halves with crab mixture. Top with tomato and cheeses; sprinkle with paprika. Broil until bubbly.
Paulette Gerbin/Lodge 194

Baked Horseradish Salmon

1 salmon fillet (1 lb.)
1 Tbsp. butter, melted
1 Tbsp. prepared horseradish, drained
2 Tbsp. lemon juice
1/4 tsp. garlic powder
1/4 tsp. pepper
Place salmon, skin side down, in an 11x7-inch baking dish coated with cooking spray.
In a small bowl, combine butter, horseradish, lemon juice, garlic powder and pepper; spread over salmon.
Bake uncovered at 375° for 25 minutes or until fish flakes easily with a fork.
Paulette Gerbin/Lodge 194

Attention All Cooking Corner Contributors:

All submissions for the **Zajednicar Cooking Corner** are greatly appreciated. However, since we do not operate a test kitchen to validate all recipes received, we kindly ask everyone to please review each recipe submitted to ensure its accuracy. We realize many “Z” readers enjoy trying the recipes and recognize the fact that cooking and baking involves considerable time, effort, and expense. Missing ingredients and incomplete details result in disappointing finished products. We appreciate your accuracy because we want all of our **Cooking Corner** readers to be happy cooks and satisfied bakers!

—Editors

☛ **RECIPES WANTED!** If you have a Croatian or American culinary specialty of which you’re quite proud, please submit it to the “Z” by addressing it to **Zajedničar** at 100 Delaney Dr., Pittsburgh, PA 15235, faxing to 412-823-1594 or e-mailing editor@croatianfraternalunion.org.

Angels Fund Donation

YES! I (we) want to donate \$_____ to the Angels Fund to assist charitable and social agencies in the United States, Canada and Croatia, who administer to people with basic essential needs.

Name _____ Lodge _____

Address _____

City _____ State _____ Zip _____

Make checks payable to: Angels Fund
Croatian Fraternal Union
100 Delaney Drive
Pittsburgh, PA 15235

YOUR CONTRIBUTION IS TAX DEDUCTIBLE.

Plain Horseradish Sauce

1 horseradish root, grated
1/3 c. vinegar
1 tsp. salt
1/3 c. sugar
1/3 c. water
Mix grated horseradish root and all other ingredients together. Put in jar. Use with any kind of meats.

Cooking Corner Archives

Bribirski Prisnac

6 slices bacon, diced
6 eggs
3/4 cup milk
1-1/2 cups flour
2-1/2 teaspoons baking powder
1/2 teaspoon salt
1 cup (cubed) Monterey Jack OR Swiss Cheese
1 cup (cubed) mild Cheddar Cheese
1 cup (cubed) ham
3/4 cup of chopped green onions with some tops
Brown bacon over medium heat until light golden brown; drain bacon. In large mixing bowl, beat eggs until foamy. Add milk, flour, baking powder and salt. Beat until smooth.
Stir in remaining ingredients and bacon; blend well. Pour into greased and floured 9x5 loaf pan.
Bake at 350 degrees for 50 to 60 minutes (maybe less or a little longer, depending on your oven) until golden brown. Let rest in pan when you take it from oven for a few minutes, then invert onto a cooling rack. Good either warmed or cold. Can be cut into slices and frozen for later use; just as good.

Cooking Corner Archives

Easter Cake (Kugluf)

1 oz. yeast
1 c. milk (scalded and cool)
1 tsp. sugar
1 c. flour
Dissolve yeast in the lukewarm milk and add sugar, and the 1 c. flour. Set aside and let rise until bubbly.
2 1/2 c. milk
1/2 lb. butter
1 c. sugar
1 Tbsp. salt
1 tsp. vanilla
6 egg yolks
3 egg whites
6 c. flour
1 bar sweet chocolate
Scald milk and add butter while the milk is still warm. Add sugar, salt, and vanilla. Add beaten egg yolks gradually with about 6 c. sifted flour. Add yeast mixture. Add stiffly beaten egg whites. Knead until smooth and elastic. Do not add too much flour.
Divide dough into 2 portions. Place 1 portion in greased bowl, cover, and let rise until double in bulk.
Melt 1 bar sweet chocolate over hot water and add 1 tsp. sugar. Cool. Add this to remaining half of dough, mix well and knead slightly. Set this into another greased bowl, cover and let rise until double in bulk.
Remove each portion onto floured board, form into 2 rounds and let stand 10 minutes.
Roll out white portion. Place the raised chocolate dough on top of the white dough and roll out to the same size. With the two doughs rolled out together, start rolling up the dough as for a jelly roll.
Place in large greased tube pan sprinkled with corn meal. Let rise again until double in bulk.
Bake in a preheated 350° oven for 1/2 hour or until golden. After 5 minutes, remove from pan and sprinkle with powdered sugar.

Cooking Corner Archives

Croatian Potato Casserole

8 medium potatoes, peeled
3 hard-cooked eggs, sliced
1 1/2 lbs. sliced sausage (kolbasi)
Salt & pepper to taste
1 c. light cream
Preheat oven to 375°. Cut the potatoes in 1/4-inch thick slices. Grease an oven-proof casserole dish. Cover the casserole bottom with 2 layers of potato slices. Add a layer of egg slices and a layer of sausage slices and sprinkle with salt and pepper. Continue with layers, ending with potato slices. Bake in 375°oven for 20 minutes. Add cream, reduce heat to 325°, and bake for 25-30 minutes, or until the potatoes are tender and golden brown.

Cooking Corner Archives

Noodle Strudel

8 oz. pkg. 1/2 inch noodles
2 lbs. small curd cottage cheese
3 eggs
1 c. sugar
2 c. golden raisins
1 c. sour cream
1/2 c. graham cracker crumbs
2 Tbsp. butter
Cook noodles according to package directions. Drain, rinse in cold water and drain.
Return to cooking pan and stir in cottage cheese, eggs, sugar, raisins, and sour cream. Place mixture in greased 9x13” pan and sprinkle with graham cracker crumbs browned in butter.
Bake for 1 hour at 350°.

Paulette Gerbin
Lodge 194

Lodge 995 Meeting Notice

CLEVELAND, OH – CFU Lodge 995 will hold its next meeting on Saturday, March 18, at 2 p.m. at the American Croatian Lodge, 34900 Lakeshore Blvd., Eastlake, OH.
We are looking forward seeing you all and will plan activities for 2023.

Mary Laush/Secretary

By Edward W. Pazo/National President

(Continued from page 2)

profile with respect to Capital improved year over year when comparing applicable financial metrics.

While yields in the short-term financial markets have experienced a rapid rise which continued through year-end 2022, the society was not able to fully capitalize on the trend due to decreased Annuity Premiums. The society is required by its investment policy to seek the highest yield possible commensurate with the overriding requirement of safety of principal investments. These investments include bonds characterized as having an Investment Grade rating and given the present Interest Rate yield curve shorter in duration. The society’s equity portfolio value has decreased in net worth due to the decrease in the overall Stock Market at year-end. The common stocks owned by the society are either for companies with solid dividend histories or with very good balance sheets.

The society continues to monitor the investment portfolio and employs a conservative approach to investing the assets of the organization, choosing to invest assets pursuant to the following criteria: safety, length to maturity and spread of risk across company and industry.

Preferred Stocks account for 4.46% of the society’s assets with common stock accounting for 4.39%. Other assets include: real estate (0.23%), the Society’s home office); cash (0.57%); and contract loans (0.55%). Cash and short-term investments as of December 31, 2022 amounted to \$2,931,708.

The Society holds no mortgages or hybrid securities.

Liabilities:

The majority of the Society’s liabilities consist of reserves for life insurance, annuities and deposit type contracts and accident & health insurance (\$429,268,789 or 95.88% of total liabilities at December 31, 2022).

All liabilities have been calculated in accord with generally accepted actuarial standards and are in accord with the terms of the provisions found in the respective certificates.

The adequacy of the reserves was evaluated on a cash flow basis for the life and annuity assets and liabilities using multiple economic scenarios. No additional reserve was considered necessary as a result of these tests.

The provision for refunds payable in the following year were recorded as \$250,000 at Dec. 31, 2022 which is a continuation of the previous value at year-end Dec. 31, 2021.

Bond redemption activity was due to scheduled maturities, early calls and managed sales. When factoring in the normal amortization of previously recorded gains in the IMR, the net experience as of December 31, 2022 was a decrease of \$255,313. The IMR now stands at \$1,342,824 at Dec. 31, 2022. The Society normally holds all bonds until maturity, however, on occasion, will trade select securities to take advantage of profit, yield and quality enhancement opportunities. The Asset Valuation Reserve (AVR) decreased by \$3,201,217 to \$7,005,780 at December 31, 2022 and has been calculated according to prescribed requirements. The decrease is mainly attributable to the reductions in value of the society’s Equity Portfolio and a number of Bonds reaching NAIC Class 6.

There were no material changes between years in any other liability category.

(Continued next issue.)

CULINARY DELIGHTS • SPECIAL DINNERS • BAKE SALES
 LUNCHEONS • FUNDRAISERS • BREAKFAST MEETINGS
 BREAKFAST MEETINGS • LUNCHEONS
 BAKE SALES • CULINARY DELIGHTS
 CULINARY DELIGHTS • BAKE SALES
 LUNCHEONS • BREAKFAST MEETINGS
 BREAKFAST MEETINGS • LUNCHEONS

BAKE SALES • SPECIAL DINNERS • CULINARY DELIGHTS

Duquesne Croatian Club Offers Dinners on March 18

DUQUESNE, PA - By popular demand once again, Crushers BBQ will be cooking their chef's favorite chevaps. The Chevap Dinner will include six chevaps with pita bread, mashed potatoes and green beans. The cost of this delicious Chevap Dinner is \$11. Chevaps will also be sold by the dozen for \$14.

The Lodge 320 kitchen staff will also be providing a stuffed cabbage dinner. The stuffed cabbage dinner will include two stuffed cabbage rolls with mashed potatoes and green beans. Dinner is \$14. Stuffed cabbage will also be sold separately with six cabbage rolls for \$17. Dine in or take out is available. Come join us on March 18th!

Preorders are encouraged. To place your order please call Paul Cherkes at 412-812-0242.

All orders may be picked up between 4 p.m. and 8 p.m. on Saturday, March 18, at the American Croatian Club, 1111 Grant Ave., Duquesne, PA 15110.

Paul Cherkes/Lodge 320

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Palm Sunday Lamb Sale in Millvale

MILLVALE, PA – St. Nicholas Croatian Parish, located at 24 Maryland Avenue in Millvale, PA, will hold a Lamb Sale on Palm Sunday, April 2, starting at 12 noon.

All lamb orders must be received by Saturday, March 25th. Due to the ongoing change in the market price of lamb, we will notify you of the price per pound after the reservation date of March 25th.

The seasonal spring lamb will be prepared by Mike Mezick and will be sold on a pre-order basis only. Reserve your lamb by calling 412-821-3438, ext. 101. Hvala!

Mike Ricci/Lodge 234

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Mezick's Lamb Available For Easter Sunday

EXPORT, PA – We are pleased to announce that we will be serving hot barbecued lamb for Easter Sunday, April 9, starting at 11 a.m., at 236 Silvis Rd., Export, PA 15632.

Please place your order, no later than March 20, by calling 724-468-6529. Don't wait, place your order as soon as possible.

God bless all CFU members, our friends and customers. Happy Easter, everyone. Stay safe and eat more lamb!

The Mezick's/Lodge 141

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Hoosier Strings Easter Bake Sale

MERRILLVILLE, IN - The Hoosier Strings Junior Tamburitizens will be selling apple and cheese strudels, nut rolls and pierogies for the Easter Holiday. The strudels and nut rolls are frozen for \$15 each. You will be provided with simple cooking instructions for the strudels.

We will also have Pierogies: Potato, Potato and Cheddar and Kraut for \$6 per dozen and Sweet Cheese, Plum or Kraut, Potato and Bacon for \$7 per dozen.

Please contact any member of our group, call 219-765-3835 or email us at hoosierstringsjrtams@gmail.com to place your orders. Orders are due by March 25th and will be available for pick up from 9 a.m. to 12 noon on Saturday, April 1st, at the Croatian Center, 8550 Taft Street, Merrillville, IN.

Thank you for your support.

Kathy O'Neill/President /Hoosier Strings Junior Tamburitizens

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Croatian Church Bake Sale

TROY, MI - By popular demand, once again, we will be holding our Annual Easter Apple and Cheese Strudel Bake Sale.

The Bake Sale will be held on Sunday, April 2, at St. Lucy Croatian Catholic Church located at 200 East Wattles, Troy, MI. 48085.

The strudels are made from scratch as our grandmothers and mothers had done. It is amazing to watch these wonderful talented women stretch the dough so thin. It is truly an art and part of our heritage.

Therefore, St. Lucy Christian Women Society invites you to enjoy their wonderful delicious apple and cheese strudels for your Easter Dinner dessert. The strudels will be sold as frozen only, with baking instructions so that they can be freshly baked for Easter.

The cost of this delicious dessert is as follows: Cheese Strudel is \$12 and Apple Strudel is \$10. Preorders only. Deadline for Preorders is March 22.

To place your preorder, please call Violet Cunko at 586-219-8106 or Mary Jurich at 586-268-9899.

All preorders are to be picked up on Sunday, April 2nd, from 11 a.m. to 12:30 p.m. at St. Lucy Croatian Catholic Church Banquet Hall. Payment is to be made by cash or check. Checks should be made payable to: St. Lucy Christian Women Society. All proceeds will be donated to St. Lucy Church.

Christian Women would like to thank everyone for supporting our events for the church throughout the years.

Violet Cunko/Lodge 351

• BAKE SALES • DINNERS... •

Sarma Sale in Milwaukee

MILWAUKEE, WI - Sacred Heart Croatian Church is holding its Annual Sarma Sale on Saturday, March 25.

Pre-orders must be in by March 19th! To order, please email Ivona Macan at ivonamacan@gmail.com or SacredHeartMilwaukee.com. Orders can also be placed by contacting Mary Schauer at 414- 554-9976 or the parish at 414- 774-9418.

Mary Schauer/Lodge 1959

Lodge 136 To Hold Meeting

LORAIN, OH – A December meeting was held when new officers were elected. The next meeting will be held at the American Croatian Club, 4846 Oberlin Ave., Lorain, Ohio. It will be held on Sunday, March 19 at 2 p.m.

All members are welcome!

Fran Kurjan
 Recording Secretary



Croatia has 244 people living over 100 years old

ZAGREB - Although the average life expectancy in Croatia is below the EU average, Croatia has as many as 244 centenarians.

The oldest citizen of Croatia is a 108-year-old woman who lives in Zagreb County. Most of the centenarians live in the City of Zagreb (59) and the coastal counties of Split-Dalmatia (31) and Zadar (19).

The fewest number of centenarians live in Medimurje and Virovitica-Podravina counties (2 each), while Varaždin, Koprivnica-Križevci and Vukovar-Srijem each have 3.

The figures show that 133 persons are 100 years old, 70 are 101 years old, 21 are 102 years old, eight are 103 years old, four have reached the age of 104 and as many 105 years, and three are 106 years old.

Among the 244 persons aged 100 and above, only 37 are men. According to the DZS, the average age of people who died in 2020 was 80.7 years for women and 73.8 years for men.

The longest living people in the world are the Japanese, with an average life expectancy of 85.3 years. The reasons for their longevity are a healthy diet, healthy everyday activities such as gardening, and socializing with other people.

CroatiaWeek

HI, MY NAME IS ADAM CHKAUTOVICH!

I was born on 02.22.2022 and recently celebrated my first birthday. I have been a member of the CFU (Nest 324) since birth, thanks to my grandparents, Kathy and Veroljub (Val) Chkautovich. I live with my parents, Adam and Carolyn Chkautovich, in New Orleans. All of the grown-ups in my family belong to Lodge 50 in St. Louis, Missouri, including my Tetka Sofia!

My hobbies include playing with my toys, learning to walk and talk and listening to my Tata play his tambura!



Join in the Fun at Nest 318 Easter Ham Bowl

DETROIT, MI - Please join us at the CFU Lodge 351 and Nest 318 Annual Ham Bowl Easter Party on Saturday, March 18, from 10 a.m. to 12 p.m. (Registration begins at 9:30 a.m.).

Let's have some fun bowling and have a chance to win an Easter Ham! Bowling is at 5 Star Lanes, 2666 Metro Parkway, Sterling Heights, MI 48310.

The cost is \$25 for Adults, \$15 for Kids and \$10 for Nest Kids. It includes: bowling, shoe rental, pizza and pop. Nest kids will also receive a gift from the Easter Bunny and an ice cream social.

Registration at hambowleasterparty.eventbrite.com. Deadline is March 6th. Payment is due by the day of, through Cash, Venmo, or PayPal.

We hope to see you there!

Cassandra Prešeren
 Nest Manager

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Easter Egg Event in Uniontown

UNIONTOWN, PA - The 16th Egg EGGstravaganza will be held on Sunday, March 26, from 12 noon to 4 p.m., at St. John Byzantine Catholic Church Social Hall, 201 E. Main St., Uniontown, PA.

Egg artists will display, demonstrate and sell decorated eggs. The event will also include Easter items (embroidered basket covers, lamb butter molds, decorated candles) and crafts for purchase, children's Easter theme activities, explanation of traditional Easter foods for basket blessing, Lenten lunch menu, baked goods (including long rolls and more) workshop on making pysanky, raffles and basket raffles, and church tours.

Free admission. Handicapped accessible. For information: call 724-438-1382 (Leave message.) Check parish website for any updates: <http://www.stjohnbaptist-byzcath-uniontown.org/>

Marko Jesko/Lodge 72

CroatiaWeek

CROATIAN NIGHT AT PNC PARK

SPONSORED BY THE CROATIAN FRATERNAL UNION

MAY 6TH



6:35 PM

ZAMBELLI FIREWORKS NIGHT

FOR TICKETS CALL
412.325.4902

Or visit www.CFU.org for online ordering




How Do I Join the CFU?

When someone asks for details about how to become associated with our Fraternal Family, if you are not familiar with the process yourself, please refer them to us here at the Home Office of the Croatian Fraternal Union, at 412-843-0380, where we stand ready and waiting to be of assistance.

CFU membership may be completed through either the purchase of a CFU insurance plan or through the purchase of a CFU annuity or IRA. Excellent dividends on insurance coverage and competitive interest rates on CFU annuities will surely provide prospective members with many reasons to want to become a part of our Fraternal Society.

There are many extracurricular and fraternal benefits which may be derived from CFU membership. Among the most important benefits are lasting friendships, opportunities for mutual-interest companionship, and numerous chances to appreciate the simple joys of people caring about one another. Encourage your family members and friends to become a part of our CFU Family today and welcome them to find out what benefits are awaiting them to enhance the meaning and quality of their lives.

EARN HIGH RATES OF INTEREST ON CFU SAVINGS OPPORTUNITIES



4.00% Nine Year Surrender Charge Contract

3.25% Five Year Surrender Charge Contract

Declared Interest Rates January 1, 2023 through December 31, 2023.
*The guaranteed minimum interest rate is 2.95%.


CFU

Established 1894
Assets in excess of \$510 Million
Surplus - \$64 Million

- 129 years experience
- leading fraternal benefit society
- ~ 50,000 members
- modern insurance portfolio
- competitive rates
- SCHOLARSHIP OPPORTUNITIES
- member benefits
- cultural & social programs
- complimentary publication
- professional staff

Join Us!

412.843.0380



www.cfu.org

Sloga Lodge Offers Scholarships

MILWAUKEE, WI – Sloga Lodge 1994 in Milwaukee, Wisconsin is again offering scholarships to our qualified lodge members. Information has been sent out to eligible members. If you need more information or if you need an application form, contact President Christina Carroll at 414-708-6366 or email her at chrisarr0676@gmail.com.

The deadline for completed applications is June 1, 2023.

You can honor a member or a loved one by making a donation in their name to the Sloga Lodge 1994 scholarship fund. You will also be helping our young members, our future leaders. Thank you!

Mary Alyce Francis
Lodge 1994



Read the ZAJEDNIČAR for the latest on Croatian banquets, picnics, barbecues, lodge meetings, concerts and sporting events going on in your area.

CFU SCHOLARSHIP FUND

FOUR COUNTIES, PA – United CFU Lodges of Fayette, Greene, Washington and Westmoreland Counties, Officers and Delegates in attendance at the February 19, 2023 Annual Meeting of the Four County Lodges voted to contribute the following sum to benefit future CFU scholars 100.00

Towards the United Four County Lodges Scholarship Fund

PITTSBURGH, PA – CFU National President Edward and Beth Pazo and Family, In memory of our good friends who have passed away, Sisters Evelyn “Effie” Batinich Liptak and Marion Batinich Lokmer and Steve and Mary Chernicky. They each were great fraternalists and staunch supporters of St. George Lodge 248. May they rest in the peace and love of our savior Jesus Christ.....100.00

Towards the Edward “Cookie” Verlich Fund

JOLIET, IL – “Zrinski i Frankopan” CFU Lodge 18 donation.....50.00

MIDLAND, PA – “Gospa od Zdravlja” CFU Lodge 535, in memory of lodge members who have passed..... 100.00

HIGHLAND, IN – “Holy Trinity” Lodge 154 wishes everyone a Merry Christmas and Happy New Year.....25.00

PITTSBURGH, PA – Anna Marie Ricci, in memory of dear friend Marion Lokmer.....50.00

Towards the Edward “Cookie” Verlich Scholarship Fund

BOSTON, MA – Marion Margaret Brosko, in loving memory of my amazing Mama, Marion Batinich Lokmer. I will always love you.....200.00

Towards the Edward “Cookie” Verlich Scholarship Fund

CHAGRIN FALLS, OH – Marion Brosko, in loving memory of my beautiful mother Marion Batinich Lokmer. You are forever in my heart. I miss you so much already.....500.00

Towards the Edward “Cookie” Verlich Scholarship Fund

MERRILLVILLE, IN – Pete Piskol of Lodge 170, in memory of a good friend and member of Canton, IL Lodge 367, Andy Sepich who passed away on January 18, 2023200.00

Towards the Lodge 170 Scholarship Fund

MECHANICSBURG, PA – David E. Wolfe, in memory of Thomas “Tommy” Cibort. Your artistry is your legacy50.00

WINSTON SALEM, NC – Kathy and Ted Stem, in memory of our loving brother and brother-in-law Joseph Luketich 100.00

Towards the Martha and Bernard M. Luketich Scholarship Fund

TOTAL THIS REPORT\$1,475.00

TOTAL COLLECTED\$1,475.00

DONATION


CFU SCHOLARSHIP FUND

Yes! I want to CONTRIBUTE \$_____ to the CFU Scholarship Fund in order to aid CFU students seeking a higher education. Please include the following message or memorial with my contribution.

Name _____ Lodge _____

Address _____

City _____ State _____ Zip _____



Make all checks payable to
CFU Scholarship Foundation and mail to:
Croatian Fraternal Union
100 Delaney Drive
Pittsburgh, PA 15235