

Zajedničar

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New Membership Campaign

Contributes Members and Premium to CFU Bottom Line

Annuity and IRA plans Remain Popular Choice

By Edward W. Pazo / National President

PITTSBURGH, PA - Croatian Fraternal Union has long held the belief of employing the “Member – Get – A Member” strategy in marketing our affordable life insurance and excellent Annuity/IRA savings plans to prospective individuals and families. We have succeeded for the most part due to the excellent efforts of our local lodge officers and home office staff who work diligently in support of our sales model. We do recognize the continual loss of once active volunteer recommenders due to age, health restraints and sorrowfully the call of our Father in heaven.

Our National Board has discussed this subject in great detail and we fully acknowledge the benefits of additional sales initiatives, however, also are cognizant of the cost/benefit relationship to new methods of sales. With the continual low interest rates prevalent in the financial markets, we have prudently persevered with our present approach while at the same time investigating auxiliary marketing and sales options. **Why are we mentioning this now?** The answer is simple, “Your society needs YOU”!

We need our loyal members and local lodge officers to sincerely consider becoming a volunteer recommender. Then we need those who want to support our great society to act on their beliefs and begin advertising the CFU via word of mouth to family and friends who are not presently members or to those members

for whom it is assumed are in need of increased life insurance protection to protect their loved ones.

A politician once said, “It takes a village to raise a family.” We will refrain from debating that particular declaration as it has many connotations; however, whether you’re leaning to the left, right or smack dab in the middle, “It takes concerned members to support our Croatian Benevolent Society”. By support, we include the following: Consideration of CFU for Life Insurance and Savings needs; Attend society sponsored or promoted activities; Participate in local lodge or intra-lodge meetings and events; and, Promote our society through word of mouth in daily interactions with others. The final item may well be the easiest as it merely entails listening to others and responding with facts about the



IT'S LIKE A BREATH OF FRESH AIR and a colorful burst of summertime flowers to see numerous activities returning to our CFU calendar. We welcome the resurgence of lodge meetings, picnics and fraternal events which invite and engage the participation of our CFU members and trust that proper measures are being taken to ensure everyone's good health and safety for the future. Enjoy the many opportunities to be together and join in supporting our CFU events!

CFU when it is obvious that an opportunity exists.

Facts such as: CFU is now a One-Half of One Billion Dollar life insurance company; Affordable life insurance protection is presently offered, including first year fraternal credits of 60% of the standard premiums on our Ten and Twenty Payment whole life insurance plans; and, Annuity and IRA plans offer highly competitive rates of return to CFU members.

We are pleased to recognize a number of active volunteer recommenders who seem to excel at extolling the virtues of the Croatian Fraternal Union of America. These individuals come from all walks of life, areas of the country and socio-economic class; however, the one attribute that they decidedly share is the ability to recommend new members to the Croatian Fraternal Union of America. Their efforts propel their respective lodge and nest affiliation to greater heights in numbers and prominence among our family of Lodges.

For this year's new membership campaign, we proudly recognize the following Ten Lodges who currently lead in new membership production for the period January 1 - July 27, 2021:

We are pleased to provide the following table shown below which includes Lodge/Nest enrollments based on the composite scores generated as part of the 2021 New Membership Campaign during the campaign period January 1 - July 27, 2021.

(Continued on page 16)

Qualifying Order	Lodge Number	Nest Number	City, State	Total Members	Composite Net Points
1	170	10	Merrillville, IN	9	85
1	354	122	Cokeburg, PA	9	85
3	248	39	Clairton, PA	9	75
4	72	32	Uniontown, PA	6	60
5	5	4	Johnstown, PA	7	50
6	6	38	Rankin, PA	6	45
6	66	309	Youngstown, OH	5	45
8	146	27	Versailles, PA	4	40
9	80	54	Smoke Run, PA	3	30
9	978	636	Phoenix, AZ	3	30

Lodge 75 Plans To Meet

WAUKEGAN, IL - St. Mary's CFU Lodge 75 will hold their monthly meeting on August 8, at 9:30 a.m., at the Croatian Cultural Center, located at 3420 Kehm Blvd., Park City, IL.

Stay cool! We are looking forward to seeing everyone on August 8.
Millie Biedron/Secretary

Lodge 50 Ready to Meet

ST. LOUIS, MO - At Long Last! Lodge 50 will gather on Sunday, August 8, at 1 pm, at St. Joseph's Croatian Church.

We will discuss plans for our Christmas gathering, visit and share cake and coffee.

For more information call Janet Deranja, 314-487-0685.

Claire Kuchner-Dombek/Secretary

Calumet Lodge 270 News

CALUMET, MI - Our annual picnic will be held on Sunday, August 15, in Lac Labelle. The social hour will start at 2 p.m., followed by a meeting and a potluck dinner. If attending, please call Dorothy Brulla (337-0179) before August 10th to let us know.

Don't forget to mark your alendars for our picnic on Sunday, August 15th and enjoy a pleasant day with fellow lodge members.

Anne Linja/President

Lodge 170 August Meeting

MERRILLVILLE, IN - Lodge 170 will hold its monthly meeting on Sunday, August 15, at 11:30 a.m. in the back hall.

Join us at the Croatian Center, 8550 Taft Street in Merrillville, Indiana for donuts and coffee upon arrival.

Please mark your calendar with the remaining 2021 Sunday meeting dates: September 19; October 17; November 21; December 12.

Pamela Sutko/Vice President

Lodge 692 August Meeting

KENOSHA, WA - Amity Lodge 692 will hold our next meeting on Sunday, August 15, at 3 p.m. at the home of Barbara Kluka, 3516A Seventh Avenue, Kenosha.

Following the meeting, members and guests will enjoy tasty grilled burgers, sausages and hot dogs along with other good food as we hold our annual “Beach Party”.

We look forward to this gathering of members, families and friends as we enjoy good food and fraternalism.

Betty Solum
Secretary/Treasurer

Lodge 337 to Meet

EUCLID, OH - “Jutarnja Zora” Lodge 337 will hold its next meeting and luncheon on Thursday, August 19, at Dubrovnik Restaurant in Eastlake, OH. The luncheon is at 1 p.m. and the meeting will follow.

Please mark your calendars. We hope to see you there.

Dorothy Kravos
Lodge 337



Zajedničar

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Let's Keep Our Traditions Strong. They're Too Important to Let Go!



By Edward W. Pazo/National President

When evaluating the importance of an organization, one of the aspects that may be used is the positive effect that it has on its membership. The most easily discerned benefit that CFU offers is the provision of sound financial planning products through affordable life insurance and above average rates of return on savings in comparison to bank CDs and the like. However, one of the more subtle positive outcomes that CFU contributes to society is the promotion of our rich and wonderful Croatian culture to not only fellow Croatians but to the general population.

The promotion of our culture includes actively supporting the efforts of a large number of our Lodges and United Lodges' organizations as they plan and execute activities that highlight our music, dance, food and other cultural idioms that may be attributed to Croatia. Importantly, this includes the outreach that the CFU enjoys through its affiliated Junior Tamburitza Ensembles with today's children. These ensembles have as their students, children from ages five through twenty, who may or may not be of Croatian descent. For those who are Croatian, we congratulate the parents and grandparents in many instances who start these youngsters on the path toward better understanding and honoring our Croatian folklore traditions. To students and families who are not Croatian by birth, however, nonetheless are keenly interested in our culture, we offer our special gratitude for choosing to learn more about the heritage and customs that we respect and honor.

For over sixty years, the Croatian Fraternal Union has counted among its membership groups of Croatians who were drawn to learn through study, and master through practice, the folklore traditions of our homeland Croatia. This was begun with children and young adults who hadn't seen a kolo dance set nor ever sang a folksong. Gradually, ensembles such as the Kolo and Tamburitza Ensemble St. George, which was started by our late National President Emeritus Bernard M. Luketich, began to form and flourish. This resulted in the call for a formation of a Federation of Folklore groups which led to the creation of the CFU Junior Cultural Federation (JCF). The JCF is an organization dedicated to the ideals of the Croatian Fraternal Union with specific emphasis on the introduction of our Croatian culture to those young people who are desirous of learning to play, sing and dance Croatian folksongs.

From those early days, with small numbers, the annual CFU Junior Cultural Federation Tamburitza Festival was born in 1967. The inaugural festival was held at the CFU Children's Home in Des Plaines, Illinois with eleven (11) ensembles counting more than 400 total participants taking part in this historic beginning to what has become commonly referred to as "The CFU show of shows!" The second festival was also held at the Des Plaines location, however, ensuing festivals have been held in cities across the United States, Canada and Zagreb, Croatia. We can honestly say, "What a wonderful annual event it has become! One that showcases our Croatian Heritage on stage for generations of Croatians to enjoy."

CFU Encourages Continued Participation

The Junior Tamburitza Festival, sponsored by the Croatian Fraternal Union and its Junior Cultural Federation, went on unabated for the fifty-three consecutive years, 1967-2019. Thousands of children and young adults have learned of our Croatian culture and entertained our membership during this timeframe. The most recent festival held in Zagreb occurred in July of 2018 and exposed the culture of Croatia to our members and families in a first-hand manner, providing an opportune learning experience which cannot be duplicated through textbooks or the internet.

We lament that the onslaught of the COVID-19 virus has led to the cancellation of the festival for two consecutive years (2020 and 2021), however are very hopeful and confident that next year we will be able to welcome our participating ensembles back with open arms and warm hearts.

In support of this plan, it is very important for our Junior Tamburitza Ensembles to begin planning for the 2022 Festival. We urge those groups who have lost members through age and otherwise inactivity to re-double their efforts in attracting new members and revitalizing their ensembles. For those who have been fortunate to practice while (Continued on page 16)

FROM THE EDITOR'S DESK...LORRAINE TURKALL

Vacation or Staycation?

Here we are at the beginning of August, halfway through the summer season, and already wondering what the fall and winter will be like after the long months of last year wreaked havoc on people throughout the world. Living in the present, without trying to let our minds wander too far back or too far ahead, many of us are considering what we need to do to keep ourselves active, engaged and thinking positive. Well, there are plenty of ways to keep one's stress level in check, but the most popular one in the summer months is...ahhh, yes, a relaxing vacation. Whether you choose a long vacation to a scenic destination, a weekend getaway to shake off the blues or a comforting staycation, you may quickly discover how much you really needed this diversion.

The word "staycation" is a relatively new term added to the English language in the early 2000's, and describes a vacation spent at home or nearby. It can include relaxing days in the backyard, trips to local attractions like the community pool, parks or museums, or just taking a break from the routines of work and household chores. For those wanting to limit their travel and the expenses that are incurred on a travel vacation, the staycation is the perfect solution, particularly during these times when many people are still hesitant to travel any great distances or into large crowds gathering in beach towns and major cities.

For those more interested

in getting out of town, the airports and open roads beckon them to relieve their frustrations of the daily grind by heading to places where they can explore their surroundings and find new activities to enjoy. The wanderlust to see new horizons and experience different things captures the hearts of many who are not content to stay at home. The benefits of a change of scenery offer a measurable relief to many who are stressed and overworked.

We heartily encourage all of our CFU members to take advantage of any opportunities to enjoy relaxation time with family, fellow lodge members and friends and to prudently plan trips and activities that will keep them as safe as possible, while still allowing them the enjoyment of changing their routines and having sufficient leisure time to heal their bodies, minds and souls. Should your vacation time include reading a book, sitting on a beach, or enjoying a family picnic, it will surely help to clear your mind of everyday headaches. Add a little tambura music for your listening pleasure and let your worries disappear!

It's often difficult to break from daily patterns and schedule vacation time but we can all benefit from taking a break from our cell phones, our emails and texts, and our screen time, be it for work or pleasure. Challenge yourself to really RELAX and take a moment to be thankful for what makes you the happiest. Vacations, whether they are spent at home,

across the country, or even abroad, should be valued as treasured times to appreciate a welcome change in our daily schedules, reconnect with family and friends, and give ourselves time to reflect and enjoy each moment.

From your back porch to a tropical island, no matter where you are, it's possible to create a vacation experience that will bring a smile to your lips and joy to your heart. Relax and enjoy!

CFU 2021 Calendar of Coming Events

AUGUST

7 - CFU Lodge 995 Picnic, Croatian Center, Chardon, OH

14 - Detroit Lodge 351's Annual Rudy Perpich Memorial Golf Outing, Maple Lane Golf Course, Sterling Heights, MI

22 - Annual Picnic-Croatian Sons Lodge 170, Croatian Center, Merrillville, IN

29 - Annual Picnic-Slavno Ime Isusovo Lodge 126, Croatian Home, Farrell, PA

29 - United Lodges of Western Pennsylvania Annual Fraternal Day, Croatian Center, Millvale, PA

SEPTEMBER

4 - Annual Croatian Day at Kennywood Park, Hosted by the English-Speaking Lodges of Western PA

11 - Annual St. George Junior Tamburitza's Picnic, Cokeburg Community Park, Cokeburg, PA

OCTOBER

3 - United Lodges of Fayette, Greene, Washington & Westmoreland Counties Fraternalist of the Year Banquet-honoring Brother Louis Palaisa, Duck Hollow Golf Club, Uniontown, PA

3 - Žumberak Lodge 859 Annual 50-Year Member Brunch, Tizzano's Party Center, Cleveland, OH

10 - Golden Membership Banquet of Alcro Lodge 720, Croatian Center, Aliquippa, PA

29-31 - 34th Annual CFU Adult Tamburitza Festival, Seven Springs Mountain Resort, Seven Springs, PA

NOVEMBER

21 - Fraternal Societies of Greater Pittsburgh Fraternalist of the Year Banquet, Bella Sera Banquet facility, Canonsburg, PA, Honoring CFU National Secretary/Treasurer Bernadette M. Luketich-Sikaras

Žumberak Lodge Meeting Update

CLEVELAND, OH - The next meeting of Lodge 859 will be Friday August 13, at 7 p.m. It will be held at President MaryAnn Zubovich's home which is 6760 Park Gate Oval, Seven Hills, Ohio.

Please contact treasurer Anna Lucic if you have any questions. We hope to see you there.

Linda Russell
 Recording Secretary



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412-843-0380

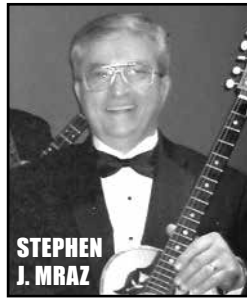
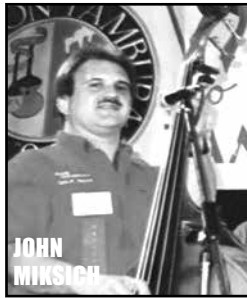
Tamburitzza Hall of Famers

CLEVELAND, OH - This year's Tamburitzza Extravaganza® will be held from September 22-26, 2021, in Cleveland, OH at the Holiday Inn in Independence. In addition to the five days of music by 15 orchestras, one of the highlights of the event is the Tamburitzza Hall of Fame Induction ceremony. This year's luncheon celebration will be held on Saturday, September 25, starting at 1 p.m. More information for tickets for this and all events at www.tamburitzza.org.

The 2021 Class of Hall of Fame Inductees are as follows:

ROBERT ARLOW (posthumously) - Bob always lived in Cleveland, Ohio, growing up in a neighborhood of immigrants of many nationalities. At the age of 13, Bob began playing in a local rock-and-roll band called The Savoy's and continued through high school during which time he did record professionally.

When Bob left rock-and-roll,



he joined the Plavi Jadran Orchestra playing bass. That was the start of Bob's involvement with tamburitzza music. In 1960, the Continental Strings Orchestra was formed with Bob Arlow, Milt Arlow, Albert Incorvaia and Alex Machaskee. They played together for more than 40 years.

Bob was also a Director on the Board of the Tamburitzza Association of America for eight years from 1995 until his death in 2002.

Bob loved playing for audiences and with his personality and memory for many songs, he connected with them wherever he went. He has left his legacy of music, laughter and personality with musicians, family and

friends that will remember him for his many years as a dedicated Tamburitzza performer.

Bob is being recognized for his achievements and accomplishments realized in his short 62 years on this earth, through this esteemed award of the Tamburitzza Association of America - induction into the Hall of Fame!

JOHN MIKSICH - In 1968 at age 10, John was introduced to tamburitzza music when he joined the Indiana Harbor Junior Tamburitzans. He played in the junior group thru the 1970's and became very adept at playing bass.

He played with the Plavi Vjetar Orchestra well into the 1980's, released one LP recording with (Continued on page 12)

SPOTLIGHT ON CFU PROGRAMS

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

SUMMARY OF LOCAL LODGE ACTIVITIES IN 2020

The work done on behalf of the Croatian Fraternal Union of America by our members and lodges is very important to us. **CFU takes great pride in the local lodge activities that are sponsored and held under the auspices of the Society.**

CFU is required to report local lodge fraternal data annually to the American Fraternal Alliance (AFA). **The data is used by the AFA to increase the public's awareness of benevolent activities carried on by fraternal benefit societies.**

Local lodge data is also used to demonstrate to legislators, insurance departments and other public officials the impact of fraternal efforts. It is very important for CFU to portray an accurate picture of the good work in which the members and lodges take part.

We are pleased to report that in the Year 2020 CFU had **214 active lodges** and approximately the same number of nests in our fraternal ranks. Pennsylvania has the most certificates with 16,365 followed by Ohio (4,184), Illinois (3,548) and Ontario (3,103).

During 2020, the Croatian Fraternal Union of America donated \$247,341 to charitable causes and performed more than 18,823 hours of volunteer service during nearly 902 events for **Fraternal Social/Fellowship Activities.**

There were also 729 events of **Community Services** with 12,297 hours of work and financial disbursements of \$64,800. These numbers show the positive work of our Society. We are very proud of the work of our lodges/nests, specifically, because these activities took place during a pandemic with many limitations.

As a fraternal society, we are very proud of the work and effort our members and lodges put forth! **We extend sincere gratitude to all participants** that made these events successful. **I personally extend appreciation to all lodges** that took the time to report their annual activities to the CFU Home Office and to our Director of Fraternal Programs Derek Hohn who collected the data.

In addition to the efforts that our members place into community projects and services, CFU is thankful to all who put time and effort in expanding our ranks. CFU has implemented a Referral Program. Volunteering is an important factor to all of us, our families and the society! The results are impressive. **We thank each and every member who speaks the good word of our Society and the many benefits it offers.**

It's a perfect time to take advantage of CFU's current **Special Offers and save 60% off the first-year premium on the 10 Pay and 20 Pay Life Plans!**

We also welcome you to take advantage of our current Annuity/IRA savings opportunities with the current rates of **3.50% on the nine-year contract; 3.0% on the five-year contract and 1.50% on the zero-surrender charge contract.**

Why purchase an Annuity/IRA product? It provides an opportunity to save for the future and supplement income at retirement age; offers the option to have tax-deferred accumulation of interest dollars; and provides the ability to have interest compound and save for the future.

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.**

St. Jerome Celebrates Feast of "Velika Gospa"

CHICAGO, IL - Over one hundred years ago a group of farsighted Croatian immigrants from the region of Dalmatia in Croatia, who settled in Chicago's Bridgeport community, formed The Dalmatian Family Society of Our Lady of Sinj. The society's purpose was to provide disability and death benefits to families, as well as to maintain social and cultural ties. The society was named in honor of Our Lady of Sinj because

the greatest Marian shrine in Dalmatia is located in the town of Sinj.

In 1906 these devout Croatians began to honor Mary on Aug. 15, the feast of her Assumption, with a special celebration known in the Croatian language as Velika Gospa. This feast day was already a long established Marian holy day in Sinj. Because the Croatians did not have their own parish until 1912 when St. Jerome Croatian Church was founded, they were allowed to celebrate the solemn

high Mass on this special occasion at St. John Nepomucene Bohemian/Czech Church in Bridgeport.

On that same day the Croatian congregation also conducted a Marian procession through the streets of the local neighborhood, thus beginning a tradition in Chicago that is still carried on today. In the processions of the earliest days, three flags were carried and a band of musicians was hired. All members of the society were required to march in the procession, or face a fine. Following the Mass, a banquet was held featuring entertainment and dancing.

Within the next few years, the Bradarich brothers donated a painted copy of the icon of Our Lady of Sinj, for the newly founded Croatian parish of St. Jerome. The parish dedicated a side altar to Our Lady of Sinj, or "Gospa Sinjska," displaying her picture. This painting still hangs in the sanctuary of St. Jerome Church and is carried in procession through the streets each year on Aug. 15.

Now, one hundred and fifteen years later, on August 15, St. Jerome Parish continues this sacred tradition, which has remained unbroken despite difficult times during the Depression and two World Wars. No matter what, this day is always set aside to honor Our Lady. The day's activities still include the procession with the picture of Our Lady of Sinj, a solemn high Mass, and an all-day festival on the parish grounds. In preparation for this major sacred feast, a special novena of Mass and prayers is conducted from Aug. 6 through Aug. 14.

For further information, please call 312-842-1871, email us at VelikaGospa@gmail.com, or visit our website www.stjeromecroatian.org.

Fr. Ivica Majstorovic, Pastor



Front row: Karen Brozynski, Michele Schmanke, Sally Kegley, Brandon Miksich, Bart Pruzin, Cindy Mayer; **Back row:** Marcy Jance, Nicholas Cuadra, Dave Nanista, John Pruzin, Stephanie Spolarich, Dr. Jim Popovich.



Dr. and Mrs. Popovich (Jim and Elayne)

ON SUNDAY, JULY 18, HOOSIER HRVATI TAMBURITZZA ORCHESTRA enjoyed being guests of Dr. Jim and Mrs. Elayne Popovich on board their boat ŽIVIO. It was a beautiful day, culminating with a delicious repast prepared by Elayne. Her guacamole recipe was such a hit; watch for it in the "Z's" Cooking Corner. So much fun, with such wonderful friends, equaled a "boatload" of memories. Sally Kegley/Lodge 170

Zajedničar Publication Dates

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

AUGUST							SEPTEMBER							OCTOBER																																		
S	M	T	W	T	F	S	S	M	T	W	T	F	S	S	M	T	W	T	F	S																												
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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

Executive Board Extends

Annuity Crediting Rates Through September 30, 2021

Members are hereby advised that the society's finance committee, comprised of the Members of the Executive Board, has reviewed the current interest rate environment and has affirmed the current crediting rates for CFU Annuity and IRA accounts through September 30, 2021.

Accordingly, members holding our currently issued contracts will continue to receive the following rates of return on their accounts:

- Nine Year contract - 3.50%**
- Five Year contract - 3.00%**
- Zero Surrender contract - 1.50%.**

For those members who hold our Eight Year and Five Year Contracts, the rates of return on these two contracts has been set at the guaranteed minimum of 3.00%.

All other contracts previously issued with either a 4.5% or 4.0% minimum guarantee will continue to earn those rates of return.

Members are urged to consider saving for their retirement through the purchase of a CFU Annuity or IRA contract where their funds will receive rates of return superior to those available at the vast majority of banks and other financial institutions. We urge members to contact the CFU Sales Coordinator today and begin saving for tomorrow.

On behalf of the Executive Board,
Edward W. Pazo/National President

Attention: Members are reminded that Annuities and IRA accounts offered by the Croatian Fraternal Union of America are not FDIC insured nor are they eligible for coverage by State Guaranty Associations.

MINUTES EXECUTIVE BOARD MEETING WEDNESDAY, JUNE 16, 2021

National President Pazo called the Meeting of the Executive Board to order at 11:00 a.m. with customary Fraternal Greetings.

In attendance were National President Pazo and National Secretary/Treasurer Luketich-Sikaras. National Vice President/Member Services Bertović was excused as he was traveling on an assignment to represent CFU at the 70th anniversary celebration of Hrvatska Matica Iseljenika in Zagreb, Croatia.

Minutes of the Wednesday, May 19, 2021 meeting of the Executive Board were read and officially approved.

President Pazo reviewed the information from Director of Fraternal Programs Derek Hohn's on-site visit to Bally's in Las Vegas for the 2022 CFU Adult TamFEST. This facility will be able to meet our needs for this event and we expect to sign the final contract once it is received.

President Pazo noted that he has had follow-up discussions with Cleveland hotels that were reviewed during the on-site visit he, Sister Luketich-Sikaras and Brother Hohn had on June 14th. Three city hotels were reviewed as possible venues for the 26th Quadrennial Convention as well as future sites for both the junior and adult tamburitza festivals. He will report on proposed contracts when they are received.

President Pazo stated that he has requested a draft of an ultra-short annuity product from the actuaries as was discussed by the National Board and will present it once it is received.

President Pazo then discussed crediting rates of the Society's savings products. The current rates that are in effect were guaranteed until June 30, 2021. Even though there has been no substantial improvement in the markets or the investment opportunities available to the Society, the Members present decided to extend the current crediting rates through September 30, 2021 and to then take action at that time if there is no improvement. President Pazo will contact Vice President Bertović for his input before announcing this action.

President Pazo and Sister Luketich-Sikaras reviewed Vice President/Member Services Franjo Bertović's monthly report summarizing May 2021 business which was as follows:

Insurance

- Year to Date New Members 62
- Year to Date Certificates 118
- New Insurance in Force..... \$1,646,064.00
- Annual Premium..... \$93,341.88

Annuities

- Year to Date New Members..... 29
- Year to Date Certificates..... 90
- Face Value..... \$4,239,083.45

Secretary/Treasurer Luketich-Sikaras reported that the required Corporate Governance Annual Disclosure due on June 1st was submitted to the Pennsylvania Insurance Department as required.

She then reported that the annual renewal for the employee group medical insurance plan has been received and reflected a 9% increase. She is currently researching available options and will report her results when completed. The current plan terminates on July 31, 2021.

Sister Luketich-Sikaras described problems that we have been experiencing

with online credit card payments. The issue is with the third-party company that administers the payments. Therefore, this has caused the "Pay Now" online payment feature of the website to be temporarily unavailable on an intermittent basis until the issue is corrected.

She then presented the report of death claims and other statistical information for the previous month. Sister Luketich-Sikaras reported the following death claims settled during the period May1-31, 2021:

United States	Amount	Number of Certificates	Number of Members
California.....	\$ 5,000.00	1	1
Colorado.....	500.00	1	1
Florida.....	1,000.00	2	1
Illinois.....	24,864.00	12	8
Indiana.....	34,000.00	5	5
Michigan.....	2,500.00	7	3
Minnesota.....	7,600.00	1	1
New Jersey.....	0.00	1	1
New Mexico.....	8,340.00	4	3
New York.....	7,335.00	1	1
Ohio.....	11,066.00	4	3
Pennsylvania.....	41,088.00	23	21
Utah.....	6,000.00	2	1
West Virginia.....	1,500.00	2	1
Wisconsin.....	500.00	1	1
Wisconsin.....	2,000.00	1	1
TOTAL.....	\$147,693.00	68	53
CANADA			
Ontario.....	\$ 8,930.00	4	3
TOTAL.....	\$ 8,930.00	4	3
GRAND TOTAL.....	\$156,623.00	72	56

National Secretary/Treasurer Luketich-Sikaras concluded the Statistical Report for United States and Canadian Operations for the period May 1-31, 2021 as follows:

	Number of Certificates	Amount	Number of Members
Certificate:			
Lapses/No Value.....	22	\$ 602,000.00	22
Cash Surrenders.....	39	123,228.03	32
Expired.....	9	147,000.00	9
Matured (Pending).....	23	27,766.86	23
Deaths (Pending).....	3	10,000.00	3
Certificate:			
New Sales.....	6	\$ 60,000.00	6
Increases.....	3	6,376.00	3
Annuity:			
New Sales.....	3	\$ 317,217.01	3
Increases.....	6	837,214.24	6

With no further business to come before this meeting of the Executive Board, President Pazo adjourned the meeting at 1:00 p.m.

Bernadette M. Luketich-Sikaras, National Secretary/Treasurer

ATTEST:

EDWARD W. PAZO
FRANJO BERTOVIĆ

MINUTES NATIONAL BOARD MEETING TUESDAY, MAY 4, 2021 FIRST SESSION CONTINUED...

FRATERNAL CONGRESSES

Our society is a member of the American Fraternal Alliance (AFA) which is a trade organization that provides information to member societies concerning regulatory matters affecting Fraternal Benefit Societies and the life insurance industry in general. Through webinars, meetings and seminars, and frequent emails, the AFA stays in contact with society leaders concerning a host of important subjects. Additionally, the AFA works with Congress and State Insurance Departments on legislation that affects our industry.

CFU maintains membership in the Pennsylvania Fraternal Alliance (PFA) which is a state based fraternal umbrella organization that shares industry concerns and news on future trends and requirements. Sister Luketich-Sikaras, now in her third year, serves on the Board of Directors of the PFA. On a local level, our officers regularly attend the Fraternal Societies of Greater Pittsburgh monthly luncheons where issues pertinent to the successful operation of all fraternal societies are regularly discussed. We also continue membership in numerous State Fraternal Congresses where CFU is licensed.

CFU HUMANITARIAN AND CHARITABLE EFFORTS

As provided for in our previous report to the Board of Directors, our society immediately responded to the desperate needs of our Croatian Brothers and Sisters due the tragic earthquakes which struck Croatia. CFU members were most generous in the support of the special appeal and we were able to provide substantial funds to Croatian Red Cross (Hrvatska Crveni Kriz - HCK) to assist them in their efforts. A total of 650,000 HRK, equivalent to \$104,345.21 US, was transferred to the HCK through four wire payments in order to provide much needed assistance to those in need in the most affected areas. An additional amount of 30,000 HRK (\$4,864.21 US) was provided to Caritas Zagrebačke nadbiskupije in support of their efforts in the Petrinja, Glina and Sisak areas which were severely affected by the multiple Earthquakes striking Croatia. A report of the funds collected for earthquake relief was published in the pages of Zajedničar in order to keep our members apprised of the progress of the campaign.

CFU CULTURAL AND SPORTS PROGRAMS

One of the inherent strengths of our society was greatly reduced as a consequence of the severe restrictions on gathering enacted throughout the United States and Canada. All events, cultural and sports, were cancelled or postponed following the 2020 CFU SkiFest. Regrettably, the cessation of activity was required as a safeguard for members' and the general public's health and safety.

For the year 2021, we have tentatively scheduled the National Golf Tournament which will be held in conjunction with Sv. Trojstvo CFU Lodge 146 of Versailles, Pennsylvania. Given that the event is held outside and sports such as golf now permit a resumption of play, we are hopeful that the tournament will be attended by those members who enjoy this pastime.

Unfortunately, the timing of the distribution of vaccines, and the achievement of "herd" immunity to fight the Coronavirus, did not permit the resumption of the CFU Junior Cultural Federation Tamburitza Festival for this coming July 2021. Present plans are geared toward a resumption in 2022 for this much needed Croatian Cultural event that draws together CFU youth and their families for a celebration of our heritage.

Since present indications lead us to believe that travel and gathering restrictions will more than likely be lifted by the Fall season, the Executive Board and Fraternal Activities Director are working toward the hosting of the annual CFU Adult TamFEST. Additional details will be available at the time of the meeting of the National Board of Directors.

We reiterate our previous year's declaration that, "Our society enjoys the fine participation of thousands of youthful and adult tamburitza musicians and dancers who contribute toward our fraternal endeavor of promoting Croatian heritage. We encourage all tambu-

ritza ensembles to plan on attending our festivals once normal programming resumes."

GOOD AND WELFARE

We are pleased to utilize this portion of our report to discuss some issues which we believe are of importance to our society and of interest to our membership. Accordingly, we offer some additional thoughts on areas that concern our great society.

Membership

We all realize that sales of our products remain vital to future success. While we recognize the sustained loss in members, we also understand that premium income is an area that requires our constant attention. The income derived from new and renewal premiums on Annuity/IRA and Life Insurance is the lifeblood of the society. Properly invested, premiums will contribute to the growth in Assets and surplus. The Board of Directors has entertained multiple discussions on this subject and the Executive Board and staff have worked diligently to provide information on insurance products, including Annuities/IRAs to present and prospective members. The proposition of marketing through professional sales agents has to remain on our radar; however, regrettably, until interest rates permit the payment of commissions on Annuity products, this area will be hard to implement. Additional discussion during our meeting is warranted and welcomed.

Exit from Canada

One of the longest and most important projects that the Executive Board members and home office staff have worked on in the history of our society has been the seeking of an acceptable exit strategy from Canada as a licensed life insurance provider. While other fraternal benefit societies merely found a merger partner or another insurance provider licensed in Canada to assume their Canadian Life Insurance business, it was always our goal to obtain approval from the regulators to keep our membership intact as we exit Canada and thereby continue to provide for their life insurance coverages in-force with the Canadian Branch operation. This stipulation on our part led to a long and protracted process in order to satisfy the regulators' stipulations prior to not renewing our Insurance License in the Provinces in which we maintained operating licenses.

We sincerely appreciate the choice of our Canadian membership to remain with the Croatian Fraternal Union of America as full-fledged members, both financially and fraternally. It is our goal to continue providing prudent and cost-effective life insurance to our members while at the same time offering the very best in social benefits drawn from our beautiful Croatian Culture as well as sporting activities for every member's enjoyment.

Areas of Continued Review

A list of additional items remains on our agenda as we lead the society into the future. They include continued monitoring of Investment Portfolio and associated yields available to the society as the income derived from this financial metric is required to service the society's debt. The debt in this instance is the growth in Annuity/IRA account values of members and the cash value and dividend growth of CFU Life Insurance certificates held by our membership. The excess interest after servicing the debt may then be used to further build surplus and fund CFU operational costs and fraternal benefits. Additionally, it is incumbent upon our Board of Directors to ensure proper governance in accord with State Insurance Department requirements and those which are necessitated by good management of members' resources. Lastly, improvements to our in-house computer operations remain as an item for consideration and action. This area is far reaching, costly and requires continued review and implementation in stages, if possible, as required by a prudent Board of Directors.

CONCLUSION

It continues to be a sincere honor to serve our society and its membership as National President and a member of the Executive and National Boards. We have always endeavored to keep our members' welfare first and foremost in our deliberations and actions while at the same time providing fraternal benefits above and beyond what is considered normal for an ethnic fraternal benefit society. The world in which we operate continues to change and we as a society must evolve as well. The positives associated with the Croatian Fraternal Union of America are many and well earned by our mem-

(Continued on page 9)

Kennywood, Here We Come!

PITTSBURGH, PA – The 89th Annual Croatian Day offers Music, Food, Rides, and Lots More on September 4th!

This year's annual Croatian Day, sponsored by the English-Speaking Lodges of the Croatian Fraternal Union on Saturday, September 4, at Kennywood Park promises to be an astonishing success.

All indications are that scores of our society's members and friends are preparing to be on hand to commemorate the 127th Anniversary of the Founding of the Croatian Fraternal Union as well as the 89th Annual Celebration of Croatian Day, and Post-Croatian Day on Sunday, September 5, at the Rankin Croatian Home.

We urge our guests to come to the park early (11 a.m.) and purchase some delicious apple and cheese strudels, as well as other Croatian delicacies such as nut rolls, kolači, and cookies and čevaps, provided by our Croatian Day Committee personnel. Bake Sale Chairperson Jeannette Ellis promises to have an ample supply for sale, but they will be going fast.

Starting at 11 a.m. in pavilion #3, you may enjoy wonderful hot barbecued lamb, roasted to perfection by Mike Mezick and his staff.

As an extra-added attraction this year, we have the Jadran Beaver Valley Junior Tamburitzans who will be selling traditional Croatian dishes in pavilion #4.

To begin our program this year, starting at 3 p.m. at the main stage, we will feature the Cleve-

land Junior Tamburitzans from Cleveland, Ohio. Their Musical Directors are Bob Kushner and Marko Lukacevic and Choreographer Katarina Lukacevic. They will be followed by the Penn-Sembles Adult Tamburitzans from Versailles, PA, under the direction of Jerry Grcevic.

Appearing for their 11th time as our feature attraction, more than any other group for Croatian Day, are the well-known Pittsburgh's Trubaduri who are celebrating 51 years in existence.

CFU National President Edward W. Pazo has kindly accepted our invitation to be our speaker for the main program.

Father Pierre (Bud) Falkenhan, of St. John XXIII Parish, serving Finleyville/Jefferson Hills and Peters/McMurray, PA, will deliver the invocation and blessing for our celebration.

Entertainment will continue immediately following the main program at the main stage as the Trubaduri will play for everyone's dancing and listening pleasure.

Please check the listing provided in this issue to see who in your area is selling tickets to Croatian Day. To obtain the discounted rates, tickets must be purchased prior to the day of the picnic.

As you may be aware, the National Association of Amusement Parks chose Kennywood as the third finest amusement park in the nation, surpassed only by Cedar Point in Ohio and Busch Gardens in Williamsburg, VA.

The first Croatian Day in Kennywood was conceived in the

mind of the late M.J. Horvath, who was the Editor of the English Section of the **Zajedničar**. He fostered the idea of preserving in the minds and hearts of Americans of Croatian descent the best in Croatian culture and music.

From his idea, the Croatian Day Committee was formed by the English-Speaking CFU Lodges. Horvath promoted the event through the "Z" and before long the festival became well-known to our members throughout the U.S. and Canada.

Today, most members of the Croatian Day Committee hold key positions as officers in their own CFU lodges and clubs. This involvement demonstrates their fraternalism. The majority of the present Committee Members

have been affiliated with our organization for many years. They work under conditions of no compensation or personal limelight.

Also, don't forget, the fun doesn't have to end on Saturday, as is the case every year following Croatian Day at Kennywood. The Post-Croatian Day event is slated for Sunday, September 5, starting at 6 p.m. at the Rankin Croatian Home. On the main floor, the Radost Tamburitzna Orchestra of Pittsburgh will entertain you. Admission to this social is free, courtesy of the hard-working Croatian Day Committee.

A bit later, at 8:30 p.m., adding to the night's entertainment, the Jerry Grcevic Orchestra of Pittsburgh will strike up the

music downstairs in the air-conditioned bar room.

In addition, there will also be plenty of delicious foods, refreshments, and baked goods available, sponsored by the Rankin Junior Tamburitzans, starting at 6 p.m.

As in the past, the merriment promises to go on into the wee hours of the morning. Join the tradition at the Rankin Croatian Home on Sunday, September 5.

All in all, should the Almighty see fit to bestow upon us a beautiful day, we have in place all the makings for a marvelous weekend for all, near and far, who plan to favor us with their presence.

Mike Ricci/Chairperson
Croatian Day Committee

Kennywood Croatian Day Tickets

PITTSBURGH, PA - Hurray! Hurray! Senior Fun Day Tickets (60 & older) and Fun Day Tickets (Ride All Day) are now available for this year's Croatian Day celebration on Saturday, September 4, at Pittsburgh's Kennywood Park from the following Croatian Day representatives in your area.

Barbara Mogus, 109 Wilkins Ave, East Pittsburgh, PA 15112 (412) 824-6680

Mary Ann Gajdos, 1111 W. Grant Ave., Duquesne, PA 15110 (412) 466-9766

Catherine Brnich, c/o CFU, 100 Delaney Dr. Pittsburgh, PA 15235 (412) 843-0380

Mike Ricci, 18 Cambria Point, Millvale, PA 15209 (412) 821-5753

Rankin Croatian Home, 4th & Antisburys Sts., Rankin, PA 15104 (412) 271-9991

Georgetta Billy, 1215 Milton Avenue. Pittsburgh, PA 15218 (412) 241-2356

Michelle Janicki, 1133 Euclid Ave., Aliquippa, PA 15001 (724) 203-0159

PLEASE NOTE THE AGE REQUIREMENT HAS CHANGED.

- Ages 0-2 FREE
- The Fun Day Tickets ages 3-59 are \$32 each, which is a discount of \$28.
- The price for the Senior Fun Day Tickets ages 60 -69 is \$20, which is a discount of \$10.
- Seniors 70 and over, the price for the Super Senior Tickets is \$12 which is a discount of \$2.
- Croatian Day Tickets must be purchased prior to Croatian Day and mail orders will be accepted. Please make check payable to the Croatian Day Committee, c/o Ticket Chairperson Barbara Mogus, 109 Wilkins Ave., East Pittsburgh, PA 15112. For further information, please contact Barb at (412) 824-6680 or Email her at [bmogus@aol.com] and please put "Ticket Info" in the Subject title. Please note there will be no refunds on tickets. Payment can be by Check or Cash. NO Credit Card.

We urge you to purchase your tickets in advance because, in addition to your savings, your support helps The Croatian Day Committee to continue bringing Croatian Day to Kennywood Park each year.

Don't delay, order your tickets and plan on a fun-filled day at the Croatian Day celebration at Kennywood Park, Saturday September 4.

Mike Ricci/Chairman
Croatian Day Committee

CFU 2021 2nd QUARTER STATEMENT

ASSETS	6/30/2021
Bonds	\$ 443,842,320
Preferred Stocks	21,258,190
Common Stocks	22,710,107
Home Office	1,316,397
Cash/Short Term Investments	5,112,315
Policy Loans	2,959,503
Investment Income Due	5,500,000
Premiums Due	16,572
Miscellaneous	488
TOTAL ASSETS	\$ 502,715,892

LIABILITIES	6/30/2021
Life and Annuity Reserves	\$ 419,100,000
A & H Reserves	42,200
Deposit-Type Contracts	3,693,360
Life Claims Unpaid	574,293
A & H Claims Unpaid	5,000
Future Dividends	250,000
Premiums Paid in Advance	650,000
Interest Maintenance Reserve	1,716,279
Commissions Accrued	38,000
General Expense Accrued	225,000
Amounts on Deposit	6,080,239
Remittances not Allocated	26,222
Foreign Exchange Adjustment	656,166
Asset Valuation Reserve	9,140,180
Trust Fund	1,019,785
Miscellaneous	727,699
TOTAL LIABILITIES	\$ 443,944,423
Surplus	58,771,469
TOTAL LIABILITIES & SURPLUS	\$ 502,715,892

SUMMARY OF OPERATIONS	6/30/2021
Premiums	\$ 12,051,206
Net Investment Income	11,564,212
Interest Maintenance Reserve	100,000
Miscellaneous Income	9,607
Total Income	\$ 23,725,025

Death Benefits	\$ 1,858,312
Matured Benefits	192,479
Annuity Benefits	13,877,843
A & H Benefits	14,295
Surrenders	466,166
Interest and Adjustment on Contracts	(723,226)
Increase on Reserves	3,860,000
Commissions on Premiums	38,012
General Insurance Expenses	2,367,549
Taxes, Licenses, Fees	109,603
Miscellaneous	545,769
Total Expense/Reserves	\$ 22,606,802

Gain from Operations	\$ 1,118,223
Less Dividends to Members	79,734
Capital Gains (Losses)	(97,179)
NET INCOME	\$ 941,310

SURPLUS ACCOUNT	
Surplus 12/31/2020	\$ 56,320,432
Net Income	941,310
Change in Unrealized Cap Gains	3,968,813
Change in Unrealized Foreign Exchange	289,484
Change in Asset Valuation Reserve	(2,572,780)
Foreign Exchange on Transfer of Assets to US	(175,790)
Surplus 06/30/2021	\$ 58,771,469

Post Croatian Day in Rankin

RANKIN, PA - Relive the tradition, share memories with old friends, and enjoy the music and dancing at this year's Post Croatian Day celebration. You are cordially invited to join us at Rankin Croatian Home on Sunday, September 5.

Two Tamburitzna orchestras will provide musical entertainment from 6 p.m. to 12:30 a.m. The Radost Tamburitzna Orchestra of Pittsburgh, PA will play in the upstairs hall from 6 p.m. to 9 p.m. The Jerry Grcevic Orchestra of Pittsburgh, PA will entertain you from 8:30 p.m. to 12:30 a.m. in the downstairs air-conditioned bar room. Along with good music, the kitchen will be well-stocked with plenty of good food and baked goods, which will be provided by the Rankin Junior Tamburitzans starting at 6 p.m. The club doors will open at 5:30 p.m.

The admission once again is free, courtesy of the Croatian Day Committee. Make a weekend of great tamburitzna music, Croatian culinary delicacies, true home baked pastries and more. Plan to be at Kennywood on September 4, or our annual Croatian Day and Rankin Croatian Home on September 5, for Post Croatian Day.

See You There!

Mike Ricci/Chairman/Croatian Day Committee

Kennywood Offering Lamb and Baked Goods

PITTSBURGH, PA - If you are unable to spend the afternoon and evening celebrating the 89th Anniversary of Croatian Day at Kennywood, and are longing for hot barbecued lamb, and delicious Croatian baked goods, please do not hesitate to stop by Kennywood.

Anyone wishing to purchase any of these items is welcome to enter free of charge at the rear entrance of Kennywood, behind the main stage. Purchase your items and kindly leave after your purchases are made.

Mike Ricci/Chairman /Croatian Day Committee

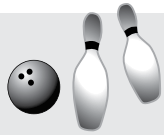
Post Croatian Day Mass at Sacred Heart Church

RANKIN, PA - The Visitation of the Blessed Virgin Mary Croatian Church Choir and Tamburitzans from Rankin, PA will provide the music and singing for the 11 a.m. Croatian Mass on Sunday, September 5, at Sacred Heart Roman Catholic Church-St. Joseph the Worker Parish located at 1600 Brinton Road, Braddock Hills, PA.

The Rev. Alvin P. Gutierrez will be the celebrant for the Mass. He is looking forward to celebrating this mass and to seeing the many former parishioners and friends from our Croatian community. The Rev. Frank D. Almada, Administrator-St Joseph the Worker, warmly invites everyone to the church for the mass.

A prelude of Croatian hymns will begin at 10:45 a.m. Come join us on Sunday to offer thanks to God for the many blessings he has bestowed on the Croatian people.

Bob Carr/Lodge 718



Interlodge Bowling in Los Angeles Resumes

LOS ANGELES, CA - We are so happy to announce that our CFU Interlodge Bowling League will be starting up again on Sunday, September 12, at 5 p.m., returning to Jewel City Bowl in Glendale, California, after one difficult year battling the pandemic.

It will be so great to see our old friends again. We invite all members of Lodges 177, 677 and 1987 to join us. Our CFU League is well established. We have been actively bowling together since the early 1940's and hope to continue and invite you to participate this year. You are never too old to join in on the fun.

Ivan Maric, President; Daro Klaric, Vice President; Pero Baskovic, Secretary; and Marge Konjevod, Treasurer (818-710-1474).

Come and join our league and enjoy good times together!

Marge Konjevod/Lodge 177

Lodge 320 Hosts 9th Annual Šlivo Open

DUQUESNE, PA - The Duquesne Croatian Club members are proud to announce the 9th annual Šlivo Open will be held at the Westwood Golf Club on Saturday, August 21. We welcome you to join us for a great day of golf and our fun-filled awards dinner.

The golf outing will be a four-person scramble. Registration will be from 12:30 p.m. to 1:30 p.m. The shotgun start will be at 1:30 p.m. Golfers will receive a hot dog/drink at the turn, a Šlivo Open golf shirt, and other gifts. The tournament will be followed by a buffet dinner at our club. The Duquesne Croatian Club is just one mile from the golf course. The price is \$90 per golfer.

Finally, several sponsorship opportunities remain. If you are an interested golfer or sponsor for this worthwhile event, please contact Paul Cherkes at 412-812-0242.

We hope to see you on August 21st!

Paul Cherkes/Lodge 320

Welcome Back...Detroit Lodge 351's Rudy Perpich Memorial Scramble

DETROIT, MI - We are excited that our Annual Rudy Perpich Memorial Golf Scramble is on Saturday, August 14, and are happy to announce that Zora Lodge 351's American Croatian Club is back in business, with a full day of activities planned! Golf takes place at the Maple Lane Golf Course, located close to our club at 33203 Maple Lane Dr., Sterling Heights, MI 48312. The shotgun start is at 9 a.m.

To celebrate our club's re-opening, after a year and a half COVID lockdown, and since the State of Michigan now allows us to open at full capacity, we welcome our members and friends back to the club for our Post-Golf Outing Awards and Raffle Banquet! Golfers will receive a coupon for dinner in their package, in addition to 18 holes of golf, two drinks at the course and lunch at the turn, all for the price of \$100. Golfers may continue to sign up to golf until August 12. Go to www.Eventbrite.com for sign up and payment. You can find our outing by searching for "Rudy Perpich Memorial Scramble" or "Maple Lane Golf Course, Sterling Heights".

Non-golfers are welcome to join us at the club starting 2:30 p.m., as the golfers start trickling in. Dinner will continue to be served until at least 4 p.m. You may join us for dinner at \$20 or simply hang out at the bar for free. Whether you eat or not, we do hope that you would support this fundraising effort and purchase raffle tickets. There will be a prize raffle and 50/50 raffle, with tickets available at the golf course and at the club until the drawings begin. Please contact Kathy Thiel at KatThiel@gmail.com or 248-477-7621, to make dinner reservations for non-golfers by August 10. There may be

available meals for walk-ins, but no guarantees.

And finally, starting after the drawings are over, Orchestra Šarena, from Cleveland, Ohio, will be bringing live music back to our club from 4 p.m. to 7 p.m. The kitchen will serve a light menu, including sandwiches. This rounds out the day and we hope offers something for everyone.

Zora Lodge 351's American Croatian Club will be a "no judgement" zone regarding masks and it's impossible to know who is and isn't vaccinated. Please feel free to wear one if that makes you more comfortable. There will be hand sanitizer available on the tables and all precautions will be taken in the kitchen and while serving.

Donations for hole sponsors at \$100 or more will be accepted until August 5 to give us time to print signs. Please let us know what you want printed on your sign. Send checks payable to CFU Zora Lodge 351 directly to the American Croatian Club, 32051 Ryan Rd., Warren, MI 48092. Prizes for the raffles can be donated through Thursday, August 12. Contact Lauren Thiel at Thiel.Lauren21@gmail.com or 248-943-3225, or Tammy Slank at 586-786-9661, with questions or to arrange prize drop-offs.

We hope you can join us for this fun event, our Lodge 351's biggest, and currently only, fundraiser of the past two years. We are looking forward to "welcoming you back" to our Croatian Club on Saturday, August 14. Your participation also honors a great fraternalist, a proud former member of Lodge 351 and my dad, Rudy Perpich. On behalf of the Perpich family, and Lodge 351, thank for your support.

Kathy Perpich Thiel
Lodge 351



SUSAN REY, PRESIDENT OF THE ALIQUIPPA CROATIAN CENTER, presented the Croatian Social and Glee Club Jadran Scholarship to **Ms. Elaina Bushaw** of the Jadran Beaver Valley Jr. Tamburitzans. Elaina is the daughter of Mickey and Kathy Bushaw. She is a recent graduate of Beaver Area High School and a member of ALCRO Lodge 720. She is a six-year member of Jadran-Beaver Valley Junior Tamburitzans but has been performing as a tammie since she was three years old. Elaina plays prim, brač and violin but her heart lies with dancing. Congratulations, Elaina!

Michelle Janicki/Lodge 720

Ontario Federation of CFU Lodges Scholarship Grants

HAMILTON, ON - As students are completing their school year online due to the Covid-19 Virus that has upset graduation ceremonies and celebrations for the second year, the Ontario Federation of CFU Lodges has agreed to continue awarding the Scholarship Grants given in memory of past members. The grants are usually awarded at the Annual Woman/Man of the Year banquet held in September.

Due to current restrictions for inside gatherings, we do not know if this banquet will be held this year. (More information will be available in the next few months.) If not, the awardees will be acknowledged at the next banquet but will receive their grants before beginning their school terms this year.

Application forms can be obtained from your local lodge or can be sent to you by email from Mary Grubic, chairperson of the scholarship committee, at mgrubic.grubic@gmail.com.

Students entering first year or any year in university or college (Undergrad or Post-Grad with a full-time student load of courses) will qualify to apply.

You will also be required to submit an Official copy of your transcript, completed application form, personal profile, reference and photo. You must be a member of the CFU for a minimum of three years and at least one parent or grandparent must also be a member of the CFU for at least three years.

Since some information that is required may be delayed, the due date for completed applications will be extended to September 1, 2021 this year. Please mail all completed applications to: *Mary Grubic, 4241 Sarazen Drive, Unit 24, Burlington, ON, L7M 5B7.*

Mary Grubic
Scholarship Committee member

Lodge 515 Scholarships Available

TORONTO, ON - "Bernard M. Luketich" CFU Lodge 515 is currently accepting applications for the 2021 Magdalena Mary Smintich Scholarship Aid awards. Application eligibility is open to current Lodge 515 members who are students pursuing full-time studies at an accredited post-secondary institution, college, or university. **The deadline for submission of applications is September 15, 2021.**

Our Lodge is monitoring the current local health restrictions and will meet to determine the feasibility of hosting our traditional Scholarship Luncheon in November or whether to consider an alternate format of recognition.

It is important to understand our desire to award and recognize our scholarship recipients irrespective of whether we will host a luncheon or not this year.

For the current application form and for further information, contact the Lodge 515 Council or the Magdalena Mary Smintich Scholarship Committee Chair, Jakop Smintich, at jakops@yahoo.com or 647.515.2966.

Jakop Smintich/Lodge 515

Lodge 848 Offers Scholarships

CHICAGO, IL - Lodge 848 will offer a \$200 scholarship to all qualified members of the lodge. For incoming freshmen, all you need is a copy of your acceptance letter to the college you will attend. For members who are already attending college, please send an unofficial transcript (can be taken from the internet) from the fall of 2020 and the spring of 2021 to: William Grgas, 36805 N. Rosedale Ave., Gurnee, IL 60031.

The deadline for sending in the information is October 1, 2021.

All members are eligible to receive the scholarship for four years. You must be a full-time student (12 hours per semester minimum) and have a minimum of a C average (2.0 GPA).

William K. Grgas/Lodge 848 Secretary/Treasurer

CFU Scholarship Applications Now Available

Applications for the 2021-2022 academic year are now available through the CFU Scholarship Foundation, Inc., by sending a request to Executive Secretary, CFU Scholarship Foundation, 100 Delaney Dr., Pittsburgh, PA. 15235. Eligibility rules for applying for a CFU scholarship may be found on the CFU website, www.croatianfraternalunion.org. Applications are **NOT** available on the website.

All applications must be completed and submitted to the CFU Home Office no later than September 15, 2021. Applications and necessary documentation received after this deadline will not be considered.

CFU Scholarship Foundation, Inc.

The following Rules will determine qualification in applying for a CFU Scholarship Foundation Grant.

1. THE APPLICANT MUST BE A MEMBER OF THE CROATIAN FRATERNAL UNION FOR A MINIMUM OF THREE (3) YEARS PRIOR TO MAKING APPLICATION FOR SCHOLARSHIP GRANT; MUST BE INSURED ON A PERMANENT LIFE INSURANCE CERTIFICATE OF \$5,000 OR MORE IN FACE VALUE; AND ONE PARENT MUST ALSO MAINTAIN MEMBERSHIP WITH THE SOCIETY.
2. Scholarship Grants will be made for undergraduate studies ONLY with 12 or more credits per semester.
3. Eligible to apply are all deserving and needy CFU student members whose Scholastic Records, including College Board Examinations, are such as to qualify them for acceptance by a college or university, or such institution that the Board of Directors from time to time may approve.
4. All applications for a Scholarship Grant must be accompanied by a transcript of the latest Scholastic Record of the applicant. Absence of the required transcript will disqualify the student's application for Grant.
5. All applications for a CFU Scholarship Foundation, Inc. Grant must be accompanied by the applicant's most recent photograph, a resume not to exceed 200 words of the applicant's biographical sketch.
6. All applicants for a Scholarship Grant must have the Financial Aid Officer complete the Financial Aid Statement and forward it directly to the Executive Secretary of the Scholarship Foundation.
7. All questions on the application and the Parents' Confidential form must be answered in full.
8. All Grant award checks will be sent to the accredited school where the applicant is enrolled FOR THE SPRING SEMESTER ONLY.
9. Transcripts and other forms included with the application shall not be returned to the applicant.
10. No application will be considered unless all requirements are met and fulfilled.
11. All applications and required forms must be submitted to the Executive Secretary, CFU Scholarship Foundation, Inc., 100 Delaney Drive, Pittsburgh, PA 15235 by September 15th of the current year. APPLICATIONS AND NECESSARY DOCUMENTATION RECEIVED AFTER THIS DEADLINE WILL NOT BE CONSIDERED
12. All questions relating to applications, transcripts, etc. must be directed in writing to the Executive Secretary of the Foundation.

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Editors



Nova članska kampanja

pridonosi članstvu i u konačnici HBZ-u

Anuiteti i IRA planovi ostaju popularni izbor

Piše: Edward W. Pazo/Nacionalni predsjednik

Pittsburgh, PA – Hrvatska bratska zajednica već dugo vjeruje u uporabnu strategiju u oglašavanju „Član dovedi člana“ kroz ponudu pristupačnog životnog osiguranja i izvrsnih anuitetskih/IRA štednih računa koje ima za osobe i njihove obitelji koje žele pristupiti u članstvo. Uspjeli smo većim dijelom, zahvaljujući naporima odsječnih odbornika, naših uredskih službenika koji vrijedno rade kroz naš prodajni model. Prepoznavamo kontinuirani gubitak nekad aktivnih dobrovoljaca zbog starosti, zdravstvenih ograničenja ili poziva Gospodina na vječni počinak.

Naš Nacionalni odbor raspravljao je o ovom predmetu u detalje i mi priznajemo prednosti novih prodajnih inicijativa ali također smo svjesni odnosa troškova spram korisnim vrijednostima koje iz toga proizlaze. Uz nastavak niskih kamatnih stopa koje prevladavaju na financijskom tržištu, oprezno smo ustrajali s našim sadašnjim pristupom i istodobno istražujući dodatne mogućnosti tržišta i prodaje. **Zašto to sad spominjemo? Odgovor je vrlo jednostavan, „Vaša vas Zajednica treba“!**

Potrebni su nam vjerni članovi i odsječni odbornici da istinski razmotre mogućnost dobrovoljnog rada i zalaganja i, postanu naši graditelji. Isto tako trebamo one koji žele podržati našu veliku Zajednicu te da djeluju prema svojim uvjerenjima i započnu širiti glas o HBZ-u kroz razgovore u svojoj obitelji i krugu svojih prijatelja, koji nisu naši članovi ili onih za koje pretpostavljate, da im je potrebno dodatno životno osiguranje radi zaštite svojih najdražih.

Političar je jednom rekao, „Potrebno je selo za odgoj obitelji“. Suzdržati ćemo se od rasprave o toj izreci jer postoje mnogo nagađanja, međutim – bez obzira je li naginjete lijevo ili desno, odnosno držite se sredine: potrebni su nam svijesni članovi da podrže našu hrvatsku potpurnu organizaciju. Za podršku uključujemo slijedeće: prisustvujte pokroviteljskim ili promoviranim aktivnostima; sudjelujte na sjednicama i odsječnim okupljanjima; oglašavajte Zajednicu u svakodnevnim susretima i razgovorom s drugima. Drugi način je najlakši jer uključuje slušanje drugih oko vas i davanje odgovora, s potkrepljenim činjenicama o HBZ-u kad se ukaže prilika za to.

A činjenice su: HBZ je sada pola milijarde snažno osiguravajuće društvo; trenutno nudi životno osiguranje s popustom premije od 60% u prvoj godini, kroz bratski kredit u planovima stalnog životnog osiguranja: Osiguranje otplaćeno u deset i dvadeset godina; i mirovinske i IRA programe s vrlo konkurentnim kamatnim stopama u korist svojih članova.

Veseli nas odati priznanje nekolicini naših višebrojnih aktivnih članova koji preporučuju, i koji čine srž-vrline, u veličanju naše Hrvatske bratske zajednice. Ove osobe dolaze sa svih razina društvenog života, diljem ove zemlje i različitih su zanimanja, međutim zajednička im je osobina da odlučno i sposobno preporučuju nove članove u Hrvatsku bratsku zajednicu Amerike. Njihovi napori su kormilo njihovih cijjenjenih odsjeka i gni- (Nastavak na 10. strani)



Photo: Milan Sabic/PIXSELL

PELJEŠAC MOST SPOJEN U PUNOJ DUŽINI OD 2.4 KM I VEŽE KOMARE S BRIJESTOM

RIJEKA – u srijedu, 28. srpnja 2021.g. ugradit će se i posljednji, 18-metarski segment čelične nosive konstrukcije Pelješkog mosta, čime će ovaj najveći infrastrukturni projekt biti spojen u svojoj punoj dužini od 2,4 kilometra, od Komarne na kopnu do Brijeste na poluotoku Pelješcu. Tako će 28. srpnja postati dan kada je simbolički povezan hrvatski teritorij, njezin krajnji jug s ostatkom Lijepe naše.

Kako doznajemo iz Hrvatskih cesta, završno odbrojanje već je započelo. Jučer je ugrađen predzadnji element kolničke konstrukcije, a onda ostaje samo taj zadnji, zatvarajući segment težine 220 tona koji će se podići s dvije dizalice i ugraditi u srijedu u noćnim satima.

Zavarivanje tog segmenta potrajat će idućih tjedan dana, a nakon toga kreće se s radovima na asfaltiranju i opremanju mosta koji će imati četiri trake, dvije vozne i dvije zaustavne. Projektom je predviđeno i postavljanje ograde od 3,2 metra koja će podnositi udare bura i juga do 180 kilometara na sat. Istovremeno sa zahuktalim zahvatima na spajanju mosta,

u punom su jeku i radovi na pristupnim cestama Pelješkom mostu. Uspješno je okončan iskop tunela Polakovica kod Stona na Pelješcu, dugog 1.240 metara, a koji zajedno s mostom Ston i tunelom Supava, u kojem je dosad iskopano oko 50 posto, čini četvrtu fazu stonske obilaznice, ujedno i najkompleksnijeg dijela ovog zahvata.

Pelješki most je najvažniji i najveći infrastrukturni projekt koji trenutačno provodimo u Hrvatskoj, a ono što nas posebno veseli jest da se svakim danom sve više bližimo njegovoj realizaciji. Njime naša zemlja konačno, nakon više od 300 godina, spaja svoj teritorij i danas slobodno možemo reći kako je ova Vlada ostvarila dugoželjeni san od kojeg su mnogi željeli odustati. Značaj Pelješkog mosta se ne ogleda samo u simboličkom smislu, već i onom građevinskom jer će se svrstati među najveće građevine ovog tipa sagrađene u Europi tijekom ovog stoljeća.

Sam most je izrazito kompleksan građevinski zahvat, ali u tom smislu ne zaostaje i preostali dio projekta, odnosno pristupne ceste kroz

poluotok Pelješac i obilaznica Stona. Riječ je o dionici dugoj više od 30 kilometara koja podrazumijeva potpuno novu trasu na kojoj traju radovi na dva vijadukta, tri mosta te na čak četiri tunela od čega je, primjerice, tunel Debeli Brijeg peti najduži tunel u Hrvatskoj. Na gradilištu su do sada probijena tri od četiriju tunela, a tempo radova je zadovoljavajući te očekujemo kako će pristupne ceste u cijelosti biti gotove u ljeto sljedeće godine čime ćemo dovršiti dugoočekivani projekt cestovnog povezivanja krajnjeg juga naše zemlje, kazao je u povodu skorog spajanja Pelješkog mosta resorni ministar mora, prometa i infrastrukture Oleg Butković.

Projekt povezivanja hrvatskoga juga s ostatkom zemlje vrijedan je ukupno 550 milijuna eura, od čega 357 milijuna eura čine bespovratna sredstva Europske unije. Sam Pelješki most prvi je od ukupno četiri faze tog projekta, a ugovor s odabranim izvođačem radova, kineskim konzorcijem China Road and Bridge Corporation potpisan je u travnju 2018. godine. Vrijednost radova na izgradnji Pelješkog mosta je 2,08 milijardi kuna, bez PDV-a.

Orjana Antešić, Novi List

Svečano obilježena 70. godišnjica Hrvatske matice iseljenika

ZAGREB - U zagrebačkom Hrvatskom narodnom kazalištu 18. lipnja obilježena je 70. obljetnica Hrvatske matice iseljenika, koju je uživo prenosila Hrvatska radio televizija.

Svečani program započeo je izvođenjem hrvatske himne, koju je u pratnji TO HRT-a otpjevala operna pjevačica Marija Vidović, a nastavljen je dodjelom tradicionalne nagrade Večernjakova

domovnica koju su ravnatelj Mijo Marić i urednik inozemnog izdanja predali umjetnici.

Tom je prigodom predsjednik Republike Zoran Milanović pozvao na zajedništvo oko statusa Hrvata u BiH.

Njihova domovina je Bosna i Hercegovina onako kako je zacrtana prije 26 godina jednim međunarodnim ugovorom kojega je Hrvatska potpisnica i kojega

će se u dobroj vjeri pridržavati, rekao je Milanović. Naglasio je i velike šanse da se Hrvatsku danas pozicionira među najnaprednije države Europe, „tamo gdje nikada nije bila, ali gdje joj je mjesto“. Osvrnuo se i na povijest istaknuvši da je hrvatska nacija bila san čija je realizacija ovisila o „malo dobrih, pravih ljudi“ koji su se oko te ideje okupili u određenom povijesnom trenutku.

Hrvatska matica iseljenika je institucija koja predstavlja „čvrst i siguran most s domovinom“ za (Nastavak na 9. strani)



PREDSJEDNIK MILANOVIĆ i predsjednik Upravnog vijeća HMI Milan Kovač s državnim tajnicima.



Zajedničar

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GLAVNI URED
Hrvatske Bratske Zajednice
u Americi
Organizirane 1894. godine

RIJEČ UREDNIŠTVA...LORRAINE TURKALL

ODMOR ILI BORAVAK

Evo nas u sredini mjeseca srpnja, na pola ljetnog puta, i već pomalo razmišljam što će nam donijeti jesen i zima, nakon prošlogodišnjih i višemjesečnih narušavanja ljudskog mira diljem svijeta. Uživajući u sadašnjosti, bez lutanja naših misli kroz prošlost, mnogi od nas će se složiti da trebamo ostati aktivni i pozitivni. Postoje mnogo načina da pripazimo na razinu stresa ali najjednostavniji u ljetu je, opuštanje na godišnjem odmoru. Jeste li odabrali duži odmor u vidikovcima prirode ili samo bijeg za vrijeme vikenda i boravak u miru pod plavetnilom neba, brzo će te shvatiti koliko vam je potrebna ova promjena.

Riječ „staycation“ ili boravak je doista nova u engleskom jeziku, nastala u ranim 2000.g. a opisuje odmor kod kuće ili okolici. To može biti opuštanje u vrtu ili okućnici, posjete područnim priredbama i zabavi kao što je bazen za kupanje, šetnje parkom, posjete muzejima ili jednostavno slobodno vrijeme od svakodnevnog posla i kućnih obveza. Za sve one koji žele ograničiti svoja putovanja i troškove, boravak kod kuće je odličan odabir, posebno u ovim uvjetima kad većina ljudi ne voli daleko putovati ili biti u krugu okupljanja u većim gradovima ili u mjesti-

ma gdje su plaže i kupanja.

Za sve one koji su zainteresirani da napuste grad i s otvorenim cestama otiđu dalje, svoje nezadovoljstvo mogu popraviti s posjetom raznim mjestima i njihovom razgledavanju ili pronaci neke nove aktivnosti u kojima će uživati. Lutajući i u potrazi za novim horizontima, doživljavajući nove sadržaje, zasigurno osvojit će njihovo srce kod onih koji nisu zadovoljni stalnim boravkom kod kuće. Koristi od tih promjena i uživanja svakako će neizmjereno utjecati na opuštanje od napetosti i radne iscrpljenosti.

Mi s radošću i zadovoljstvom potičemo naše članova Zajednice da iskoriste sve mogućnosti da uživaju u obiteljskom okruženju, odsječne članove i prijatelje da naprave plan izleta i aktivnosti uz sigurnosne mjere koliko je to god moguće ali da u isto vrijeme uživaju u opuštenosti od napete svakidašnjice, što će svakako utjecati na smirenost tijela, misli i duševnog stanja. Ako na vašem odmoru volite čitati knjigu ili jednostavno sjediti na plaži ili uživati u obiteljskim druženjima to će svakako pomoći smirenju vaših misli od svakodnevnih glavobolja. Poslušajte i zvuke

tamburice koji će zasigurno odstraniti vaše brige.

Teško je često uzeti si odmor od svakodnevnih obveza i odrediti si odmor ali mi svi trebamo biti svjesni da i ispuštanje telefona iz ruku, odustajanje od pregleda e-pošte i odgovora na bilo koje poruke pridonosi opuštenosti i zadovoljstvu. Prisilite se na opuštenost i tog trenutka pobudite osjećaj zahvalnosti za sve ono što vas čini najsretnijima. Odmor, bilo da ste sprovodili kod kuće, diljem zemlje ili čak preko granice treba biti smatran kao dragulj i zahvala za promjene u našoj svakidašnjici, u obiteljskim i prijateljskim odnosima što nam daje priliku da imamo vremena i za sebe da bi uživali u tim trenucima.

Od vaše terase do bajnih otoka, bez obzira gdje ste, postoje mogućnosti da si priskrbite odmor koji će izazvati osmijeh na vašem licu i ispuniti zadovoljstvo u srcu. Opustite se i uživajte!

PISMA UREDNIKU

Poštovani g. Bertović,

Javljam Vam se u ime 140-tak članova Udruge ljubitelja kamelija Opatije i zahvaljujući gđi Antoniji Cvetković, direktorici ICS Croatia, koja je poslala kopiju Vašeg emaila.

Vrlo smo Vam zahvalni na doniranoj kameliji, koja krase naš lijepi Park Angiolinu.

Nadamo se da će on u budućnosti postati i prekrasni Park izvrsnosti uz veliki angažman članova Udruge pa je i Vaša podrška dobrodošla.

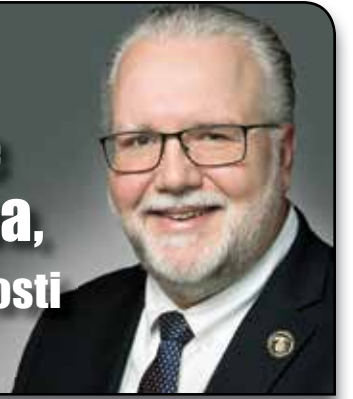
Kako smo mi u Udruzi vrlo periferno upoznati s radom HBZ, vrlo smo ugodno iznenađeni imovinom i cjelokupnom aktivnosti, što sigurno za članove znači veliku podršku, a i značajnu financijsku sigurnost.

Nadam se također da ćemo se slijedeće godine vidjeti ovdje bez straha od ove opake zaraze.

Želimo članovima HBZ i Vama osobno još više uspjeha u cjelokupnom radu te sreću i zdravlje, koje je postalo i te kako aktualno zadnju godinu!

Srdačno,
Mira Shalabi, predsjednica
Udruge ljubitelja kamelija
Opatija

Zadržimo svoje
tradicije jakima,
od prevelike su važnosti
da ih zanemarimo



Piše: Edward W. Pazo/Nacionalni predsjednik

Kad procjenjujemo važnost neke organizacije jedan aspekt koji se može koristiti, je pozitivan odnos prema njenim članovima. Jedna od najuočljivijih koristi koje HBZ nudi svojim članovima su programi financijskog planiranja kroz pristupačne planove životnog osiguranja, iznad prosječne kamatne stope na štednji, u usporedbi s bankovnim certifikatima na ulog i slično. Međutim još jedna pozitivna stvar koja proizlazi iz rada HBZ je promicanje naše bogate i predivne kulturne baštine, ne samo između nas već i u široj društvenoj javnosti.

U kulturnu promociju aktivno je uključen veliki broj naših odsjeka i federacija ujedinjenih odsjeka dok planiraju sadržaj svojih aktivnosti te ih izvode kroz glazbu, ples, hranu i druge narodne običaje domovine Hrvatske. Važno je i postignuće HBZ-a, da su ovdje uključena i djeca omladinskih tamburaških zborova. Ovi ansambli imaju u svom zboru djecu studente od pet do dvadeset godina starosti koji su ali ne moraju biti hrvatskog podrijetla. Za one koji su Hrvati, čestitamo roditeljima, bakama i djedovima koji upućuju svoju djecu na put boljeg razumijevanja hrvatskih folklornih tradicija. Učenicima i obiteljima koji nisu hrvatskog podrijetla ali ih zanima naša kultura izručujemo posebnu zahvalnost što su odlučili učiti kulturu i pučke običaje naroda kojeg mi štujemo i slavimo.

Već više od šezdeset godina Hrvatska bratska zajednica uvodila je u svoje članstvo skupine Hrvata koje su odabrali i došli učiti i usavršavati folklornu baštinu iz domovine Hrvatske. Ovo je započeto s djecom i omladinom koja nisu vidjela folklornu baštinu ili čula narodne pjesme. Postupno su se stvarali kolo ili folklorni te tamburaški ansambli a tako i St. George kojeg je započeo i organizirao pokojni Bernard M. Luketich, Nacionalni predsjednik emeritus. To je rezultiralo sa sazivom i formiranjem Omladinske kulturne federacije HBZ-a te stvaranja Omladinskog tamburaškog festivala Zajednice. Omladinska kulturna federacija posvećena je idealima Hrvatske bratske zajednice s posebnim naglaskom na upoznavanje naše hrvatske kulture s mladim naraštajima koji žele naučiti, svirati, pjevati i plesati hrvatske narodne pjesme.

Od tih ranih dana, s malim brojem, rođen je 1967. godine godišnji Omladinski tamburaški festival Kulturne federacije HBZ-a. Prvi festival je održan u Dječjem domu Zajednice u Des Plainesu, u državi Illinois s jedanaest (11) ansambala i koji su brojili ukupno 400 sudionika a koji su učestvovali na ovom povijesnom početku koji je prozvan „CFU show of shows“. Drugi festival isto je održan u Des Plainesu, međutim slijedeći festivali održani su u gradovima diljem Sjedinjenih Država, Kanade i u Zagrebu, u Hrvatskoj. Iskreno možemo kazati „Kakav je to prekrasan godišnji događaj postao! Slavije hrvatske kulturne baštine na pozornici za hrvatske naraštaje da uživaju.“

HBZ potiče kontinuirano sudjelovanje

Omladinski tamburaški festival pod pokroviteljstvom Hrvatske bratske zajednice i njene Omladinske kulturne federacije održan je uzastopno pedeset i tri godine, od 1967. do 2019. Tisuće djece i omladine upoznalo je i naučilo našu hrvatsku kulturu te zabavilo naše članove u tom vremenskom razdoblju. Jedan nedavno održan festival bio je u Zagrebu, u srpnju 2018. koji je predstavio kulturnu baštinu u Hrvatskoj, našim članovima i obiteljima te rodbini, i to na samoj pozornici što nisu preslike teksta iz knjiga ili s interneta.

Žao nam je, što je navala virusa COVID-19, dovela do otkazivanja festivala, dvije godine zaredom (2020. i 2021.), ali nadamo se i vjerujemo da ćemo slijedeće godine zaželjeti dobrodošlicu i dočekati ansamble otvorenih ruku i srca.

U prilog ovome, važno je da naši najmlađi tamburaški zborovi, započnu planirati za festival u 2022. godini. Pozivamo sve one zborove koji su izgubili neke od članova, zbog životne dobi i neaktivnosti, da udvostruče napore kako bi privukli nove članove i osvježili svoj zbor. Za one koji su imali sreću da neprekidno održavaju vježbe, i uz određen razmak i društvena pravila, pohvaljujemo njihov trud i potičemo da tako i nastave. Glazbene direktore i koreografe (Nastavak moramo pohvaliti i podržati gdje god, i kad god na 10. strani)


Piknik odsjeka broj 995 HBZ

CLEVELAND, OH – Odsjek 995 ovim putem najavljuje piknik u subotu 7. kolovoza na našem lijepom Hrvatskom Centru, 10022 Mulberry Rd., Chardon, OH.

Za ugodno poslijepodne imati ćemo pečene svinjetine i čevape sa krompir salatom i domaćim kolačima naših vrijednih domaćica.

Za članove \$15, nečlanove \$20 a za djecu članove Gnijezda \$5. Veselimo se ovom susretu i druženju.

Mary Laush/odsj. 995



Istražite mogućnosti! Učlanite se u HBZ još DANAS! Za potankosti nazovite na **412-843-0380**

Svečano obilježena 70. godišnjica...

(Nastavak sa 7. strane)

oko 3,5 milijuna Hrvata i njihovih potomaka diljem svijeta, rečeno je na svečanoj akademiji na kojoj su uz hrvatskog predsjednika Zorana Milanovića, sudjelovali i izaslanica predsjednika Hrvatskog sabora Zdravka Bušić, izaslanik premijera Zvonko Milas, zamjenik predsjedatelja Doma naroda Parlamentarne skupštine BiH Dragan Čović, predsjednik Upravnog vijeća HMI Milan Kovač, član UV HMI književnik Hrvoje Hitrec i mnogi uvaženi gosti iz svijeta politike, kulture i medija i izvan granica Hrvatske od Amerike do Australije, među kojima je bio Franjo Bertović potpredsjednik Hrvatske bratske zajednice u pratnji svoje supruge. Svečanosti je bio nazočan ravnatelj Dušobrižništva za Hrvate izvan RH dr. Tomislav Markić, otac Zvonko Martić (BiH) i niz drugih crkvenih predstavnika te povratnika iz iseljeničtva od Argentine, Sjedinjenih Američkih Država i Kanade od Njemačke i inih zapadnoeuropskih zemalja.

Danas Matica godišnje realizira oko šezdeset programa i manifestacija povezujući četrdeset i pet država sa svih kontinenta u kojima u većem broju žive Hrvati i građani hrvatskih korijena, istaknuo je ravnatelj Matice profesor Mijo Marić te pozvao mlade hrvatskih korijena iz cijelog svijeta da se i ovoga ljeta uključe u Matičine škole i seminare hrvatskog jezika, povijesti, kulture i folklor.

Himnu „Lijepa naša domovino“ izvela je sopranistica međunarodne reputacije s trenutačnom madridskom adresom Marija Vidović, ovogodišnja dobitnica „Domovnice“ inozemnog izdanja Večernjeg lista, prestižne umjetničke nagrade koja se u našoj dijaspori dodjeljuje zadnjih desetljeća u Bad Homburgu.

Program svečane akademije, u dojmljivoj i znakovitoj scenografiji slavne kompozicije slikara Vlahe Bukovca „Hrvatski preporod“, uz govore visokih dužnosnika, sastojao se od prvorazrednih glazbenih i plesnih točaka iz naše kulturne riznice, uključujući prvake opere Hrvatsk-

og narodnog kazališta Tomislava Mužeka i Valentine Fijačko, drame i baleta te Ansambl narodnih plesova i pjesama Hrvatske - Lado, uz odlični Tamburaški orkestar Hrvatske radio televizije na čelu s maestrom Sinišom Leopoldom. Dio programa činili su i članovi Hrvatske bratovštine Bokeljska mornarica 809, te dvije klappe Sveti Mihovil i Stine.

Podsjetimo, godina u kojoj slavimo tridesetu godišnjicu stvaranja Republike Hrvatske, obiluje posvetama u povodu velikih obljetnica u našoj kulturi - među kojima je i ova sedamdeseta godišnjica uspješnog djelovanja Hrvatske matice iseljenika. Matica je ključna nacionalna ustanova čija je misija očuvanje hrvatskog nacionalnog, jezičnog i kulturnog identiteta među pripadnicima hrvatskog naroda izvan domovine.

Pridonošeći socijalnoj dinamici u domicilnim sredinama hrvatskog iseljeničtva od Sjevernog do Južnog pola, Matica aktivno radi na očuvanju kulturne memorije našeg raseljenog naroda, ali i plodonosnom dijalogu tradicije i suvremenosti u svim područjima ljudske djelatnosti.

Od početka djelovanja Matica se u svome radu oslanja pretežno na mlade ljude, stvorivši među hrvatskim naraštajima koji odrastaju na udaljenim kontinentima pouzdanu socijalnu volontersku mrežu. Realizirajući na stotine kulturnih, folklornih, obrazovnih, nakladničkih, informativnih, ekoloških i sportskih programa, Matičini su djelatnici povezali sve raspoložive ljudske potencijale iz aktivnih hrvatskih zajednica, koje žive i stvaraju u najrazvijenijim društvima svijeta od Sjeverne i Južne Amerike, preko juga Afrika i najšireg europskoga susjedstva, do Australije i Novoga Zelanda.

Prije 70 godina osnivačka skupština Matice iseljenika, održana je u Zagrebu 12. veljače 1951. Prva četiri desetljeća odvijala su se u povijesnim prilikama koje pamtimo po borbi hrvatskog naroda za očuvanje materinskoga jezika i identiteta u emigraciji

ČLANOVI Hrvatske bratovštine Bokeljska mornarica 809.



Ovo je novi riječki prigradski vlak, vozit će od Rijeke do Permana, a može juriti 160 km/h

Od Rijeke do Permana vozit će od ponedjeljka do petka, a vikendom između Rijeke i Ogulina

Riječ je o prvom od sveukupno 33 novih vlakova koje Končar - Električna vozila isporučuju HŽ putničkom prijevozu.

Ima kapacitet od 133 sjedeća i 372 stajanja mjesta. Opremljen je rmpama za ulazak i izlazak osoba u invalidskim kolicima, prostorom za bicikle, a kompletan putnički prostor je pod videonadzorom.

Uz vizualne i audionajave

kolodvora i stajališta, putnicima u vlaku omogućen je besplatan pristup internetu (WiFi).

Vlak od 5,5 milijuna eura

Svaki vlak vrijedan je oko 5,5 milijuna eura, a ukupna vrijednost nabavke svih 33 vlakova je oko 1,3 milijardu kuna. Iz EU sredstava se financira 21 vlak, a ostatak uz pomoć EUROFIMA-e i IBRD-a.

Uz unaprjeđenje kvalitete usluge, uvođenje u promet novoga elektromotornog vlaka rezultat će nižim operativnim

troškovima i smanjenjem onečišćenja okoliša, uvjereni su u HŽ putničkom prijevozu i Ministarstvu mora, prometa i infrastrukture.

Upravo je ministar Oleg Butković sudjelovao na svečanosti u povodu puštanja u promet novog elektromotornog vlaka. Uz ministra, na svečanosti su sudjelovali Zlatko Komadina, župan Primorsko-goranske županije, Goran Palčevski, zamjenik gradonačelnika Rijeke, Željko Ukić, predsjednik Uprave HŽ Putničkog prijevoza te Josip Ninić, predsjednik Uprave Končar - Električnih vozila.

Pokrenute investicije u željeznicu

Butković je rekao da su pokrenute investicije u žel-

PROGRAMI HBZ-A POD POVEĆALOM

Poruka iz ureda; nacionalnog potpredsjednika/ članske usluge HBZ FRANJE BERTOVIĆA

ZBIR ODSJEČNIH AKTIVNOSTI U 2020. GODINI

Aktivnosti i dragovoljni rad kojeg obavljaju i promiču naši članovi i odsjeci, u ime Hrvatske bratske zajednice, je važan za sve nas i vrlo cijenjen. **HBZ se ponosi s aktivnostima naših odsjeka i njenih članova na lokalnoj razini i uslugama koje pružaju u ime Zajednice.**

HBZ je dužna podnijeti godišnja izvješća o svom radu i djelovanju na lokalnoj razini, Američkom bratskom udruženju (American Fraternal Alliance), svake godine u lipnju. **Zbir podataka koristi to Udruženje (AFA) da bi se skrenula pozornost javnosti o potpornim društvima koja kroz bratski sistem rade i podupiru ovakove vrijedne aktivnosti.**

Rezultati lokalnih odsječnih aktivnosti se također koriste da bi se istaknula važnost ovakovih pothvata i njihov utjecaj u područnim zajednicama. Za Zajednicu je također važno da se s pravom slikom njenog rada i djelovanja upozna javnost. U tom radu učestvuju mnogi članovi i odsjeci.

Drago nam je izvijestiti vas da smo u **minuloj godini 2020. imali u svojim redovima 214 odsjeka** i po prilici isti broj gnjezda u kojima djeluje podmladak. Najviše certifikata i članova imamo u Američkoj Državi Pensilvaniji (16,365) a, slijedi Ohio (4,184), Illinois (3,548) i Ontario (3,103).

U 2020.g. Hrvatska bratska zajednica je poklonila \$247,341.00 za potrebite ili ugrožene, dala 18,823 radna sata dobrovoljnog rada kroz 902 izvršena pothvata, u **bratskom sistemu i društvenim aktivnostima.**

Također je kroz 729 akcije i odradenih 12,297 radnih sati potpomogla **lokalne zajednice** te u finansijskim sredstvima \$64,800.00. Ovo su doista primjerna rezultati potpore Zajednice! Mi se ponosimo s radom naših odsjeka/gnjezda, posebno u ovoj godini, koja je bila izazovna i teška zbog raznih ograničenja izazvanih s korona virusom, da bi se suzbilo širenje ove opake bolesti. Upućujemo **iskrenu zahvalnost svim članovima i odsjecima** koji su dio ovog uspjeha. **Osobno se zahvaljujem svim odsjecima** koji su poslali svoje izvještaje na naš glavni ured i našem direktoru **bratskih pragma Dereku Hohn** koji je prikupio sve te podatke.

Mi smo neizmerno zahvalni svim našim članovima i odsječnim odbornicima koji su aktivni u širenju naših redova. Od kako smo uspostavili naš Program preporuke dobrovoljni rad je poprimio još veće razmjere. Zadivljuju ostvareni rezultati! Zadovoljni članovi Zajednice i njihove preporuke su sviježa krv Hrvatske bratske zajednice i njena snaga. Ako radimo i dalje složno i odgovorno rast Zajednice će poprimiti još veći zamah te osigurati budućnost naše djece i dolazećih potomaka. **Zato širimo dobru vijest o našim programima i aktivnostima kako bi svi naši obiteljski članovi i prijatelji bili, i ostali dio ove velike hrvatske ustanove u svijetu.**

Dobrovoljni rad je, bez sumnje, važan faktor u radu Zajednice i temelj njenog stvaranja i djelovanja. U njemu učestvuju članovi i odsjeci. Dobrovoljni rad i pružena pomoć pozitivno utječu na osobu koja dagovoljno učestvuje u radu, na društvenu zajednicu koju podupire i našu hrvatsku ustanovu kojoj pripadamo. Dobrovoljne aktivnosti doista čine život ljepšim i humanijim! A lijep je osjećaj i duševno zadovoljstvo kad pružimo pomoć.

Upravo sad je pravo vrijeme da iskoristite **ponudu snižene premije od 60% u prvoj godini** u ovim vrlo popularnim i korisnim planovima životnog osiguranja: **Osiguranje otplaćeno u 10 i 20 godina!**

Također vas upućujemo na **štednju na anuitetskim/IRA ugovorima: na devet godina kamata je 3.50%; na pet 3.00% i na ulogu po viđenju 1.50%.**

Zašto uložiti u ove štedne programe? Oni vam pružaju mogućnost štednje za budućnost, da bi imali dodatak vašim penzijskim primanjima kad stupite u mirovinu; daju vam olakšicu kod obračuna i plaćanja poreza na zarađeni iznos kamate; i priliku štednje kroz zarađenu i akumuliranu kamatu na vašem računu.

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

jezničku infrastrukturu, budući je autocestovna infrastruktura uglavnom izgrađena.

“Najveće zračne luke Zagreb, Dubrovnik i Split smo uglavnom obnovili i izgradili te slijedi snažno ulaganje u željezničku infrastrukturu, nove pruge i dionice, nabavku novih vlakova, kako bi taj sustav bio moderan i održiv,

što u ovom trenutku nije,” rekao je. Riječ je o domaćem proizvodu i ponosni smo na njega, naveo je i naglasio da se radi i na razvoju novih proizvoda, odnosno hibridnih, elektrobaterijskih i baterijskih vlakova, ekološki prihvatljivih, koja će povećati kvalitetu prijevoza.

Portal Novi list, Hina





DEATHS REPORTED

(UMRLI ČLANOVI)

FROM JULY 13 TO JULY 26, 2021

1	Rose M. Augustine	Pittsburgh, PA
1	Edward R. Burzynski	Pittsburgh, PA
1	Richard P. Kocian	Pittsburgh, PA
3	Lois A. Clark	McKeesport, PA
5	George M. Kassander	Johnstown, PA
18	Delores J. Bebej	Joliet, IL
32	Viola Strupeck	Chicago, IL
72	Theresa M. Intorre	Uniontown, PA
75	Matthew Balen	Waukegan, IL
84	Norma Jean Schultz	Anaconda, MT
126	Zachary Schwanbeck	Farrell, PA
130	Nicole M. Monkus	Portland, OR
170	Rene Ann Donohue	Merrillville, IN
194	Gary F. Bozek, Sr	Monessen, PA
217	Joseph Seketa	Benld, IL
248	Kenneth R. Gregor	Clairton, PA
307	George J. Rockwell	W. Brownsville, PA
316	John P. Badalich, Jr	S. St. Paul, MN
354	Rosemary Hogan	Cokeburg, PA
354	Charles E. Riecks	Cokeburg, PA
354	Ellen L. Steel	Cokeburg, PA
367	Sondra K. Rumler	Canton, IL
439	Olga Mary Mikulich	Seattle, WA
514	John V. Kendrick	Canton, OH
540	Bruce A. Kirchner	Conway, PA
540	Shari L. Yaria	Conway, PA
541	Catherine Capan	Trafford, PA
567	Virginia Robertson	Canonsburg, PA
617	Mary P. Bukovac	Welland, ON, Canada
644	Nikola Ivicic	Hamilton, ON, Canada
718	Evelyn A. Brunetti	Rankin, PA
720	Stephen D. Mihalic	Aliquippa, PA
900	Nancy Reynolds	San Francisco, CA
1994	Joseph Klass	Milwaukee, WI
1994	Wayne W. Peterson, Jr	Milwaukee, WI

Piše: Edward W. Pazo/Nacionalni predsjednik

(Nastavak sa 6. strane)

možemo. Ako čitate ovu kolumnu i imate djecu i unuke koji bi moguće voljeli naučiti svirati tamburicu, plesati i pjevati hrvatske pjesme, putovati i upoznati interesantna mjesta uključujući i domovinu Hrvatsku, onda nazovite tamburašku skupinu koja djeluje u vašem mjestu. Ako vam je potrebna pomoć oko pronalazanja najbližeg mjesta ansambla, molimo vas da nazovete naš glavni ured i zatražite razgovor s Derek Hohn, našim direktorom bratskih programa, koji će s zadovoljstvom pružiti mogućnosti, djeci i prijateljima, kod odabira.

Ovaj poziv, upućen Tamburaškim ansamblima HBZ-a, je vrlo važan za sve kao i za napore i zalaganja HBZ-a da bi očuvali kulturu, pa vas pozivamo da iskreno razmotrite ovu zamolbu. U hrvatskom jeziku postoji izreka, „tko pjeva, zlo ne misli“ a, moglo bi se i kazati da „kroz pjesmu zaboravljamo sve svoje nevolje“. Moje sestre i braćo svi trebamo biti sretni da možemo pjevati.

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.

Dr. Nedzib Sacirbey (Saćirbegović)

WASHINGTON, DC - Dr. Nedzib Sacirbey preminuo je 23. veljače 2021. u kući svog sina Muhameda, u Key West, Floridi, u 94. godini. Bio je bosanski rodoljub i životni borac za političku neovisnost bosanskih muslimana. Još od mladih studentskih dana postaje član „Mladih Muslimana“ gdje upoznaje svog životnog suborca dr. Aliju Izetbegovića, prvog predsjednika Bosne i Hercegovine.

Rođen je u Travniku, ali još kao dječak od devet godina dolazi svojim roditeljima u Sarajevo. Tu je odrastao i proživio Drugi svjetski rat i poraće, kao mladi „buntovnik“ protiv Pavelićevog i Titovog diktatorskog režima. I ako uvjerljivi Musliman, ipak osjeća naklonost prema hrvatskim korijenima i odlazi na studij medicine u Zagreb, hrvatsku metropolu. U Zagrebu na fakultetu upoznaje svoju suprugu Azizu Alajbegović. Nakon studija, vraća se sa suprugom u Sarajevo gdje predaje na medicinskom fakultetu. Nezadovoljan sa životom pod Titovom komunističkom diktaturom, svakodnevnim nadzorom tajne policije - UDBE - odlazi sa suprugom u Lybiju. U Lybiji se brzo snalaze u svojoj profesionalnoj struci i brzo stvaraju intimno prijateljstvo i dobivaju povjerenje najviših krugova Lybijskog društva, uključujući kraljicu Fatimah el-Sharif.

No unatoč toga, kad mu se pružila prilika, dolazi sa obitelji u SAD. Kao profesionalni ljudi, brzo se snalaze, ponajprije u državi Ohio, Columbus i Cleveland a, zatim dolazi u Washington DC, gdje se zaposluje u Federalnoj državnoj službi, Veterans Administration. Washington i okolica (živi u Virginiji, McLean kasnije Burke) bilo je idealno središte za njegov „labor of love“ lobiranje za Bosnu, odnosno političke interese svojih Muslimana. Bio je desna ruka i savjetnik svom prijatelju dr. Aliji Izetbegović. Aktivno je sudjelovao u Daytonskom sporazumu, u ulozi Ambasadora at Large.

U tom vrtlogu Washingtonskog života, stvara prijateljstva sa američkim Hrvatima. Ti njegovi prijateljski odnosi sa Hrvatima našli su vrhunac kad je pristupio postati član našeg odsjeka, Hrvatske bratske zajednice, Lodge 1984 „Dr. Ante Starčević“. Nije mu smetalo ime „Dr. Ante Starčević“, niti činjenica da je na ustoličenju odsjeka bio dr. Franjo Tuđman, prvi predsjednik Republike Hrvatske. Za taj njegov plemeniti rodoljubni čin, mi smo ga nagradili i izabrali za predsjednika Nadzornog odbora odsjeka. U toj funkciji je ostao do kraja života. Premda se nismo viđavali, došao je na moju „hrvatsku svadb“ u Washington, i čestitao sa svojim tipičnim bosanskim smiješkom i prijateljskim osmijehom: „Čestitam Ti Slavko na lijepoj mladenci, bilo vam sretno“. Kad sam vodio prvi hrvatski radio program u Washingtonu - „The Sounds From Croatia“, ponekad misleći na njega, pustio bi tipičnu „Bosnačicu“, pjesmu Bebe Selimović, iz Sarajeva. „O čuti, čuti, srce moje, jednom se živi, jednom se mre. Samo je ljubav vječna“ ljubav prema diki, ljubav prema bližnjem - bratu Hrvatu - Domovini - Bosni ponosnoj, koja spatom pade, ali ostaje za uvijek „lijepa, mila, gzdava“ Bosno moja.

Dragi doktore, počivajte u miru Božjem, neka Vam bude laka zemlja Bosne ponosne. Iskrena sućut sinovima - Muhamedu i Omaru - i njihovim obiteljima.

Dr. Edward Slavko Yamburšić
Predsjednik/Lodge 1984

Nova članska kampanja...

(Nastavak sa 7. strane)

jezda, koje dovode na istaknuto mjesto u odsječnoj obitelji naše ustanove.

U ovoj godini članske kampanje, s ponosom ističemo deset odsjeka koji trenutno prednjače u upisu novih članova u razdoblju od 1. siječnja do 27. srpnja 2021. **To su ovi odsjeci/gnijezda** (poredani po broju od najviše upisanih članova):

170/10, Merrillville, IN; 354/122 Cokeburg, PA; 248/39 Clairton, PA; 72/32 Uniontown, PA; 5/4 Johnstown, PA; 6/38 Rankin, PA; 66/309 Youngstown, OH; 146/27 Versailles, PA; 80/54 Smoke Run, PA; i 978/636 Phoenix, AZ.

Ovdje donosimo imena od 6 dobrovoljnih graditelja koji su se uključili u kampanju i preporučili (doveli) najviše novi članova: **Derek Hohn; Beth Pazo; Mark Poturich; Janet Craig; Lesley Shaffer i Patty Respet.**

Ovim odsjecima i preporučiteljima pridružio se je dobar broj dodatnih dobrovoljaca koji su doprinijeli rezultatima ukupne prodaje u prvoj polovici godine, pa se koristimo s ovom prilikom da prepoznamo i njihove napore. Slijedeće osobe dio su ovog uspjeha koji je utjecao na rast njihovih odsjeka i gnijezda: Patty Moran, odsjek 66, Youngstown, PA; Marge Gallucci-Konjovod, odsjek 177, Los Angeles, CA; Stephanie Dragovich, odsjek 217, Blend, IL; Lucille Herndon, odsjek 248, Clairton, PA; Michelle Janicki, odsjek 720, Aliquippa, PA; John Miksich, odsjek 170, Merrillville, IN; i Rose Marie McKay, odsjek 84, Anaconda, MT.

Preostaje nam još punih 5 mjeseci da ovi fini preporučitelji osvoje prve tri nagrade koje su

Svečano obilježena 70. godišnjica...

(Nastavak sa 9. strane)

u inozemstvu te mrežom lektora hrvatskoga jezika na stranim sveučilištima. Plodnu suradnju Matica ostvaruje i s Hrvatskim svjetskim kongresom te njegovim ograncima diljem planete.

U sinergiji sa Središnjim državnim uredom za Hrvate izvan Republike Hrvatske napredujemo višestruko u 21. stoljeću, razvijajući naše ljudske i materijalne potencijale za djelovanje u suvremenoj ljudskoj mobilnosti na dobrobit našega naroda u Hrvatskoj, Bosni i Hercegovini kao i u trećim zemljama na udaljenim meridijanima.

Zaključno, svestrana pomoć iseljeničtva i manjina Republici Hrvatskoj u vrijeme Domovinskoga rata i uloga Hrvatske matice iseljenika devedesetih u plodnoj integraciji iseljeničtva i domovine - na prvome su mjestu među Matičinim postignućima u njezinu sedamdesetogodišnjem životu i radu.

Iseljeničtvo je preko Matice uputilo Hrvatskoj golemu humanitarnu pomoć te pomoć u

određene za ovu Novu člansku kampanju. Poimenično to je, \$1,000, \$750 i \$500 za prvo, drugo i treće mjesto. Svim srcem potičemo aktivno učešće u ovoj kampanji o upisu novih članova, koja će biti od koristi našoj potpornoj udruzi a pobjednicima, donijeti dodatnih nekoliko dolara, koji će dobro doći za pokriće troškova za božićne darove.

U ime Nacionalne uprave mi se iskreno zahvaljujemo svima koji su navedeni u ovom izvješću kao i onima koji nisu na popisu. Uz to mi prepoznavamo zalaganje našeg nacionalnog potpredsjednika i ravnatelja članskih usluga, brata Frenje Bertovića i službenika; sestre Cathy Brnich koordinatorice prodaje HBZ-a i brata John Zupančića kontrolora HBZ-a, za njihove napore kod objašnjavanja koristi od životnog osiguranja i štednje kroz anuitetska ulaganja članovima i svim onima koji to žele postati. Budući da mi intenzivno koristimo Zajedničar kod oglašavanja planova životnog osiguranja i štednih odabira mi uživamo u uskoj suradnji i pozornosti koju dobivamo od urednika naše publikacije: sestre Lorraine Turkall i brata Ivana Begg.

Zajedničkim radom svi možemo pridonijeti nastavku našeg daljnjeg uspjeha. Hrvatska bratska zajednica ima veliku korist od strastvenog i zajedničkog rada svih naših članova u našim prodajnim pothvatima. Njihove preporuke osoba koje žele postati s članom je gorivo koje pokreće HBZ na cijelom njenom putovanju. S toga molimo sve članove Zajednice da prime ovu poruku o zajedničkim naporima i da se priključe u oglašavanju naše Zajednice, vaše Zajednice i Zajednice koja mari!

ljudstvu, a svakodnevno svjedočimo kako je taj ljudski lanac dobrote iznimno vitalan i danas u prirodnom nepogodama kao što su razorni potresi koji su pogodili središnju Hrvatsku, naglasio je ravnatelj Mijo Marić.

Kao ravnatelj Hrvatske matice iseljenika - iskazao je Mijo Marić veliku zahvalnost cjelokupnom hrvatskom iseljeničtvu, svim Matičinim suradnicima, svim svojim prethodnicima i njihovim umirovljenim kao i aktivnim timovima, uz poziv mladosti hrvatskih korijena iz cijeloga svijeta da se i ovoga ljeta uključe u Matičine škole i seminare hrvatskoga jezika, povijesti, kulture i folklor - na kojima predaju uistinu vrhunski umjetnici i znanstvenici iz naše domovine.

Po završetku svečane akademije u Hrvatskom narodnom kazalištu u srcu Zagreba na Trgu Republike Hrvatske uslijedio je svečani domjenak za sve uzvanike, produživši svečanost do kasnih večernjih sati.

Tekst: **Marijana Matković**
Foto: **Lucija Gašpert**



BALETNI PROGRAM za obljetnicu 70. g. Hrvatske matice iseljenika.

MINUTES NATIONAL BOARD MEETING FIRST SESSION...

(Continued from page 4)

bership; the challenges facing us are formidable; however, not insurmountable.

Together, continuing to work in unison, we can meet the challenges of today and tomorrow in order to achieve our desired goals. Goals that include: continuing to provide excellent financial benefits to our members; ensuring our society is properly administered; and staying true to our By-Law tenets of promoting, preserving and protecting our Croatian Heritage and Culture.

We look forward to the opportunity to discuss the past, present and future operation of the Croatian Fraternal Union with each of you as we meet as a National Board of Directors in Pittsburgh, Pennsylvania.

With fraternal best wishes, I remain,

Sincerely,
Edward W. Pazo
National President

Brother Daniel Kochis commented that the report was thorough and presented a good summary of the Society's activities for the year.

Brother Michael Loncarich offered positive comments regarding the new Assistant Controller recently added to CFU staff. He then made note of continued decrease in membership which would be addressed later in the agenda.

Brother Loncarich commented that the CFU Scholarship Foundation is a great success story and a credit to our Society and commended the stories across the Croatian mosaic presented in the Zajedničar which allows for a greater appreciation of Croatia by our members here.

Brother Loncarich then noted that CFU should better publicize its humanitarian and charitable activities to audiences outside of our own membership. He suggested a periodic bulletin to Croatian organizations that are not CFU-related to advertise our good deeds and successes.

President Pazo thanked Brother Loncarich for his observations and comments. He agreed that outreach to non-CFU organizations would be beneficial, however, we must be careful with regard to limitations on CFU activity in Canada.

With no further comments or discussion brought to the floor, **Brother Michael Ricci** called the Question and the Report of the National President was unanimously accepted.

President Pazo then called for consideration of the Report of the National Vice President/Member Services. A motion was made by **Sister Catherine Obenour**, seconded by **Brother Andrew Sepich**, to accept the report and the floor was open for discussion.

REPORT OF THE CFU NATIONAL VICE PRESIDENT/MEMBER SERVICES TO THE NATIONAL BOARD OF DIRECTORS MAY 2021

Dear Members of the CFU National Board:

I am delighted to write this report in regard to the operations of the CFU National Vice President/Member Services Office.

I welcome you to the Home Office for the National Board meeting 2021. As we convene, we will again have the opportunity to exam the current state of the Croatian Fraternal Union and make critical decisions to positively impact our Society. The National Vice President/Member Services office is here to answer any questions you may have concerning CFU products, programs, membership services and benefits offered by the Society.

The coronavirus pandemic has produced a trying period for the global community. Each and every one of us faces challenges personally and professionally. We have had to adhere to a new norm. I know that many of us are anxious and look forward to returning to our "normal" pre-Covid lifestyles.

We ask that you keep our members, families and friends safe with continued responsibility and by following the recommendations of the Center for Disease Control and Prevention.

Throughout the past year the Executive Board has met frequently to discuss the logistics of keeping the Home Office functioning to meet members' needs. The pandemic has with no doubt impacted our production and fraternal activities. Unfortunately, this was the first year since I took office as National Vice President/Member Services that I was unable to travel to personally meet CFU members, lodge officers and local Croatian communities. Honestly, I greatly miss interacting directly with CFU membership. I look forward to the safe return of meetings and fraternal gatherings. As you will see throughout this report Covid-19 protocol has influenced our business and fraternal activities.

The life insurance industry, like many others, faces pandemic challenges. New and fresh ideas and opportunities have to be explored. I welcome input to achieve the goals of the Society. Our lodges face decreased membership. We all worry about the success of our local lodges, for their ability to be a positive influence in their communities and to attract new members.

The office of the CFU National Vice President/Member Services will continue to stay in close contact with CFU lodge/nest officers, recruiters and interested members and friends to provide educational and professional support. We encourage members, lodges and cultural/social associations to contact our office to discuss activities in their local community. Together we can stop the decline of membership in our ranks. Word of mouth is a very powerful promotional tool. Positive word of mouth regarding products, benefits and services highlights the strengths of our organization with potential members.

Our vision for the membership of the Croatian Fraternal Union is to protect, educate, develop and broaden the lives and potential of each and every member of the society. We have a proven 127-year history and are dedicated to protecting CFU members and their families while preserving our beloved heritage.

MEMBERSHIP SERVICES

A crisis such as Covid-19 affects all business sectors. The shock to the economy and markets is having a large impact on the life insurance industry. Throughout history, the Croatian Fraternal Union has faced many obstacles. Our determination to remain united and steadfast has contributed to our success and continued existence. Our founders believed in "All for One and One for All." I am happy that we remain by these words today and provide our members and prospective members with a modern and competitive insurance portfolio and generous interest rates on savings opportunities.

The Member Services office has continued to provide quality and timely responses to members throughout the pandemic. Most of the services provided were done through phone, email and postal service rather than in person communication. I have to point out that postal service was slower than usual. We did receive a few complaints from CFU members about delays in postal delivery (both incoming and outgoing) but it was understood that it was no fault of the Home Office staff.

Many members and potential members have used the CFU website or direct e-mail to request quotes for life insurance and to inquire regarding savings opportunities.

The Member Services office provides lodge officers, members, referrers, and interested parties with valuable information on the products and benefits offered by the CFU. We update member files as requests for change of address, name, beneficiary and other administrative changes are received. The Member Services office also oversees any request for a loan on a valid policy.

MEMBERSHIP

Membership is a priority. New insurance laws and regulations make the sale of life insurance and enrollment of new members more difficult. Recruiters are required to be licensed to transact insurance sales and must meet all state specific regulations which make it difficult for a person to recruit new members.

In addition to our referrers and fraternal licensed agents, the Home Office has appealed to professional agents through the Zajedničar to become a part of our sales team.

Deaths, cash surrenders and lapsed certificates all contribute to membership decline.

With this in mind I report that on December 31, 2020 the CFU had 45,340 members in

its ranks. Throughout the year 2020, a total of 361 new members were enrolled and 650 certificates were issued. There was a 1,576 member decline.

Research in the insurance industry will continue to ensure that the products and services the Croatian Fraternal Union offers are within industry standards and competitive.

In 2021, we are offering new and attractive products and appealing campaigns. The new 10 Pay Life and 10 Year Level Term plans were implemented on January 1, 2021. These are fairly new products in our portfolio and premiums are payable for a *short 10-year period*. The 10 Pay Life plan is a permanent life insurance plan with projected dividends. *Premiums are payable for 10 years or until the death of the insured, if earlier.* The 10 Year Level Term plan is offered to members and prospective members from ages 24 to 50 with a minimum issue amount of \$25,000 and maximum issue amount of \$125,000. The rates are low and affordable. An annual flat policy fee of \$50 must be added to the calculated premium for annual yearly rate.

INSURANCE AND ANNUITY PRODUCTION

Year 2020 produced \$6,644,881 in insurance sales with annual premiums in the amount \$241,357.58 and \$9,800,527.61 annuity. This was all accomplished with 52 referrers (including agents) and the CFU Home Office staff.

The month of December alone had \$1,071,884 in life insurance and \$1,361,090 in new annuity sales. This achievement was the result of efforts from the local level to the National Administration.

Production Report at the end of 2019 and 2020 for review

DECEMBER 2019

INSURANCE

*Year to Date New Members..... 409
*Year to Date Certificates..... 566
*Year to Date Face Amount \$11,435,376
*Year to Date Annual Premium \$272,141.35
*Recruiters..... 55

ANNUITIES

*Year to Date New Members..... 198
*Year to Date Certificates..... 360
*Year to Date Face/Premium \$21,387,342.21
*Recruiters..... 6

DECEMBER 2020

INSURANCE

*Year to Date New Members..... 267
*Year to Date Certificates..... 410
*Year to Date Face Amount \$6,644,881
*Year to Date Annual Premium \$241,357.58
*Recruiters..... 43

ANNUITIES

*Year to Date New Members..... 94
*Year to Date Certificates..... 240
*Year to Date Face/Premium \$9,800,527.61
*Recruiters..... 9

Lodges that have contributed to the success of our CFU Membership Campaign during the period of July 1, 2020 through December 31, 2020 were included in the data used to generate Leading Lodges and Volunteer Referral statistics. Their active participation in referring new members to the CFU helped grow our ranks. We hope that all lodges put new membership recruitment as a priority on their monthly meeting agenda.

RECOGNIZING OUR LODGE AND REFERRAL ACTIVITIES

TOP TEN CAMPAIGN LEADING LODGE AND NEST COMBINATIONS:

Places	Lodge No.	Nest No.	City, State	Total Members	Net Points
1	170	10	Merrillville, IN	14	116
2	248	39	Clairton, PA	11	98
3	354	122	Cokeburg, PA	9	84
4	859	62	Cleveland, OH	9	78
4	567	272	Canonsburg, PA	9	78
6	217	98	Benld, IL	8	68
7	32	17	Chicago, IL	7	59
8	995	651	Cleveland, OH	6	54
9	126	190	Farrell, PA	5	50
10	146	27	Versailles, PA	5	44

TOP 8 VOLUNTEER INDIVIDUALS IN OUR REFERRAL ACTIVITIES 2020

Place	Referral Person	Lodge	City, State	Net Points
1	Catherine Obenour	567	Canonsburg, PA	74
2	Beth Pazo	248	Clairton, PA	48
3	Stephanie Dragovich	217	Benld, IL	30
4	John Miksich	170	Merrillville, IN	20
4	Lesley Shaffer	80	Smoke Run, PA	20
6	Kathy Thiel	351	Detroit, MI	10
6	Zora Spudic	1	Pittsburgh, PA	10
6	Joanne Baburich	141	E. Pittsburgh, PA	10

To all of the above listed lodges, nests and individuals I extend my sincere gratitude.

I would also like extend personal appreciation to these dedicated field workers:

Tim Komara, Lodge 66, Youngstown, OH; Mary Ann Gajdos, Lodge 320, Duquesne, PA; Donald Langenfeld, Lodge 1, Pittsburgh, PA; John and Georgianne Obucina, Lodge 222, Granite City, IL; Branka Ladd, Lodge 66, Youngstown, OH; Katarina Lukacevich, Lodge 47, Cleveland, OH; Mark Poturich, Lodge 146, Versailles, PA, Virginia Michtich, Lodge 13, Steelton, PA; Scott Kuren, Lodge 13, Steelton, PA; Patricia Respet, Lodge 5, Johnstown, PA; Louise Tomas, Lodge 66, Youngstown, OH; Derek Hohn, Lodge 354, Cokeburg, PA; Ivan Begg, Lodge 248, Clairton, PA; Marko Luketich Kochis, Lodge 354, Cokeburg, PA; Janet Deranja, Lodge 50, St. Louis, MO; Anna Lucic, Lodge 859, Cleveland, OH and Michelle Janicki, Lodge 720, Aliquippa, PA.

The acquisition of new members is an ongoing task that requires a great deal of effort. We must all work together to increase our membership numbers.

The responsibility rests on all of us: the National Administration, volunteer referrers, lodge officers, Home Office staff and all who are concerned about the future of our fraternal society.

(Continued
next issue)

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 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.

Tamburitza Hall...

(Continued from page 2)

them, and traveled and performed at the TAA's Tamburitza Extravaganzas in the 1970's and 1980's. John played with many bands over the years and he currently plays with Dunav of Chicago and fills in as needed with other groups.

As a young man, John learned how to build and repair tamburitza instruments and an acoustic bass from Luthier, Tamburitza Instrument Maker, and TAA Hall of Famer Milan Opacich. John is first-in-line to participate and donate his time and music skills in local efforts to support and assist fundraisers for CFU Lodges, Adult and Junior Tamburitza groups, local tamburitza bands, churches, restaurants, and private groups to support the music and culture in the greater Chicagoland area. John promotes tamburitza music events through a weekly mass email announcement sent to hundreds of tamburitza music lovers throughout greater Chicagoland.

His past achievements and present day support of tamburitza music that spans 51 years warrants Hall of Fame recognition!

STEPHEN J. MRAZ - Steve Mraz was introduced to tamburitza music at birth as his father and uncle played in tamburitza bands. However, Steve's first instrument was the violin which he studied at the Cleveland Institute

of Music from age 6 to age 12.

As a young teenager, Steve, on his own, picked up his father's tambura (brac) and taught himself how to play it by listening to all the ethnic radio programs that were on at that time.

He is widely recognized for his exceptional craftsmanship as a builder and repairer of tamburitza instruments as well as other stringed instruments such as balalaika, mandolin, ukulele, guitars and violins to name a few.

Steve played brac with and filled in with a number of bands over the period of time from the late 1970's until present day including Buddy Herak's Tamburitza Orchestra, the Croatian Sons Orchestra, Svi Skupa, Libby Fill and Orchestra, the Prijatelji Adult Tamburitza Orchestra of Akron, Stara Banda and the Continental Strings Orchestra.

Steve served on the TAA Board of Directors for seven years, served as the Membership Coordinator, co-chaired TAA's only ever held Halfway to Extravaganza Bonanza in 2007 in Cleveland, Ohio, and also the 2012 Columbus Extravaganza.

It is because of Steve's musical vocal and craftsmanship talents, his continuous dedication and performance of tambura music and his yearning to share his gift with the world, that he is being inducted into the Tamburitza Association of America's Hall of Fame.

Lu Ann Chmura/Lodge 859



Sam Gallucci

For Governor of California

LOS ANGELES, CA - Sam Gallucci is proud to be a member of CFU Lodge 177, Los Angeles, California and is dedicated to bringing California back to the people. Let's restore the California dream.

Years ago, California was the envy of the nation and families moved here for opportunity, prosperity and a new beginning. But now we are at the top of the nation's list with high taxes, crime, homelessness, education and unemployment as we watch our neighbors leave our once great state. Sam will unite Republicans, Democrats and Independents for a better California utilizing every aspect of innovation.

Sam is very unique! He is

not a career politician, he's an entrepreneur and has a background as a businessman in the tech industry rising to general manager and vice president of PeopleSoft until 2004 when he was part of their sale to Oracle for an outstanding 10.3 billion dollars. He left wealth behind and followed his passion for helping others.

Sam is the Senior Pastor at Embrace Church in Oxnard, California and also Founder and CEO of the Kingdom Center, which provides emergency shelter and transitional living assistance for at-risk women and children. He has helped 1,000 men, women and children back into society from the streets. His ministry also helps migrant workers and their families with food and much needed resources. He understands the homeless, also the mentally ill who are living on the streets. He has years of experience and understands all their needs.

Election day is September 14th and we ask that you Vote for Sam Gallucci as the new governor of California. For more information or to donate to his campaign, please go to his website: samgallucci.com

Marge Gallucci-Konjevod
Lodge Secretary/Treasurer

Kick Off to Croatian Day with T.S. Ponoć

VERSAILLES, PA - On Friday, September 3, the Versailles Croatian Club CFU Lodge 146 will sponsor a social from 8 p.m. to 12 a.m. in the upstairs hall featuring the outstanding talent Orkestra T.S. Ponoć.

It's been a long time since we had a party. The bar will be stocked with all of your favorite cooling beverages and the kitchen will also be open with plenty of delicious sandwiches and snacks.

Come on out for a fun evening of dancing and singing. The club is located at 4400 Third St. Versailles, PA.

The members and officers would like to thank you for your support. Hope to see you there!

Ed Poturich/Lodge 146



34th Annual CFU Adult TamFEST

SEVEN SPRINGS, PENNSYLVANIA

**OCTOBER 29-31
SEVEN SPRINGS
MOUNTAIN RESORT**

We are pleased to announce that TamFEST XXXIV of the CFU Adult Tamburitza Federation will be held in Seven Springs, PA, October 29-31, 2021.

The CFU Adult TamFEST will visit the scenic Seven Springs Mountain Resort for the staging of the 2021 Festival. Headquarters Hotel for the weekend of music and fraternalism will be the Seven Springs Resort Hotel located at 777 Water Wheel Drive, Seven Springs, PA 15622-4007.

Concerts and Socials will be held in the Main Ballroom of the hotel.

Reduced room rates have been established with the hotel as follows: \$129 single and double, with all rooms subject to an additional charge of 11.00% in the form of local taxes. Please mention the Croatian Fraternal Union Adult Tamburitza Festival when making reservations in order to receive the reduced rate. Reservations may be made by contacting the Seven Springs Mountain Resort at 1-800-452-2223. Please mention CFU TamFEST to receive the reduced rate. A deposit of one night's lodging per room will be requested to confirm individual reservations.

We urge all individuals to make their reservations as soon as possible.

For further information, contact the CFU Home Office at 412-843-0380 or FAX: 412-823-1594.

Make your plans now to attend another thrilling CFU Croatian cultural experience, being held this year in the picturesque Laurel Valley of Southwestern Pennsylvania!
Edward W. Pazo
National President

DID YOU KNOW?...

...that you can now pay your CFU insurance premium on-line with a credit card?

This simple and quick way to pay is available on our website: www.cfu.org. Just click the "pay now" tab on the top right of the home page and it will take you to the payment screen. Fill out the information, click on "pay now," enter your credit card information and that's it. For those parents and grandparents who may pay multiple policies for their family members, you can make those payments on up to four (4) policies at one time.

PLEASE NOTE: This feature is subject to a transaction fee and is not available to our Canadian policyholders at this time.

Feast Day Celebration at St. Lucy's Church

DETROIT, MI - All are invited to join us at St. Lucy Croatian Catholic Church located at 200 East Wattles, Troy, MI, as we celebrate the Assumption of Virgin Mary (Velika Gospa) on Sunday, August 15. For many years, this has been a tradition in our church to celebrate this beautiful Feast Day in Honor of our Lady. This is a special Holy Day that is celebrated in Croatia and Croatian communities throughout the world.

On Sunday, August 15, we will begin with the Holy Sacrifice of the Mass with a procession in national costume in honor of Our Lady with parishioners and friends participating.

Following the Mass, there will be a social gathering in our banquet hall. A Banquet/Luncheon will begin at 12:30 p.m. Our traditional food will be served. Croatian music will be provided by Sarena of Ohio. Croatian dances will be performed in costume by Folklore Group Nova Nada under the direction of Steve Talan.

Tickets are \$30 per person. Reservations are required. Please call Violet Cunko 586-412-7016 or Rudy Gerich at 586-876-4285 to RSVP. Final day to call for reservations is August 9.

We are hoping to see everyone at this special celebration in Honor of Our Lady.

Violet Cunko/Zora Lodge 351

Fall Dance in Steelton

STEELTON, PA - On Saturday, October 2, the St. Lawrence Adult Tammies will host our fall dance fundraiser, "Jesenska Zabava". The dance will be held at the St. Lawrence Club located at 13 Highland St., Steelton, PA 17113.

Tickets are \$20 for adults, and \$10 for children 12 and under. The ticket price includes dinner buffet, a chance for door prizes, and reserved seating. There will be a cash bar available.

The doors will open at 5:30 p.m. Dinner will be served from 6 p.m. to 7:30 p.m. After dinner there will be a dance from 8 p.m. to midnight featuring music by "Zabava" of Pittsburgh.

Tickets can be purchased from any Adult Tammie member.

During the "Jesenska Zabava", we will hold the drawing for our Annual Money Raffle where five (5) Lucky Winners will be chosen, with prizes of \$500, \$200, and three \$100 winners. The drawing will be held at 10:30 p.m. Tickets for the Money Raffle are \$2 each and can be purchased from any Adult Tammie member. If available, Money Raffle tickets will also be sold the night of the dance. During the evening, we will also hold a Basket Raffle and a 50/50 drawing.

For those who would like to come to the dance only, starting at 9 p.m., entry will be \$10 at the door for adults, and \$5 for children 12 and under. Seating after 9 p.m. will be on a first come, first serve basis.

Come enjoy an evening of food, music, and fellowship with the St. Lawrence Adult Tamburitzans. Dobro nam došli!

All monies raised at this event will benefit the St. Lawrence Adult Tamburitzans Travel Fund as we prepare to attend this year's CFU TamFEST being held at the Seven Spring Resort, in Champion, PA on October 29-31, 2021.

Vinny Ban/Director
St. Lawrence Adult Tamburitzans

Calling All Detroit Area Tambura Players

DETROIT, MI - Detroit Tamburitza Orchestra invites you to join us!

Who would have imagined that the last time we would play together was CroFest 2020? Well here we are today, excited to get back in the swing of things and to start making music again. Our official season start is Wednesday, September 8, but we are going to have a few warm up rehearsals in August.

If you've been thinking about playing but haven't picked up your tambura in many moons... now is the perfect time to join us!

If you think you are too rusty, we all are...now is the perfect time to join us!

If you've missed going to the Croatian Club and you want to get involved...now is the perfect time to join us!

August warm up sessions

will start on Wednesday, August 11 at the Croatian Club. Be ready to play at 7:30 p.m. Have no fear. We are easing into it. We will start with nice and easy songs to get the brain and the fingers working together harmoniously. We will also meet on August 18 and August 25 for additional practice - same time, same place.

Come to one, two or all three warm up sessions. No pressure. See if you like it. If you are Up North (or anywhere else) through August, no worries. Come the first Wednesday after Labor Day.

We hope you will consider joining us this season. We usually perform in December (Christmas in Croatia), January (Kolo Night), March (CroFest) and April spring concert. For more information, contact Vicky Fulks (586.202.2206 or vickyfulks@yahoo.com).

Vicky Fulks/Lodge 351

Craft/Vendor Show in Versailles

VERSAILLES, PA - Sveto Trojstvo Lodge 146 in Versailles, PA will hold a Craft/ Vendor show in their upstairs hall on Saturday, October 9, from 12 noon to 4 p.m.

Anyone interested in showing their wares should contact me at melanie.haudenshield@gmail.com The cost for an 8-ft. space is \$20, and 2 spaces are \$35. Some tables are available, first come, first served. There will be a \$5 extra charge for each space that needs electricity. A \$25 item or basket is being requested as a donation to our Chinese auction.

The kitchen will have some items available and the bar will be open. There also will be a bake sale. Contact me as soon as possible as we will not have any duplicate vendors.

Melanie Haudenshield/Committee Chair

OBITUARIES



Awards banquet at the Versailles Croatian Club.



Enjoying the entertainment at the Club....Dave, Ivan, Derek, Sam, James, Dave and Dan.



Playing for the awards banquet was the talented Jerry Grcевич Orchestra with guest star Rosie Husnick.



Mike Cartier, Dave Perchinsky, Derek Hohn and Ben Jones.

Reflections From 2021 CFU National Golf Tournament Hosted by CFU Lodge 146, Versailles, PA



Nest 31/Lodge 320 Duquesne, PA member Patrick Verhaeghe with a Birdie on #8 with Uncle Mike celebrating.



Mick Iskric, Bob Hindermeyer, Wayne Vlastic and James Murlin.



Andy Parrish, Michael Jordan, Nate Woodward and Dave Modranski.



Mark Salopek, Bill Salopek and Steve Brajak.



Igraj Kolo with Orkestar Radost at Friday evening social.



Scramble Winners: Crawford Berthold, Tracy Berthold, Janet Craig and Jim DiLorenzo.



Andy Sepich, Rudy Sepich, Chad Dillefeld and Brian Sepich.



Duquesne Proud - Jack Cherkas, Paul Cherkas, Scott Adams, Aaran Adams.



At the Croatian Home in Versailles, PA.



Dave V. Jones, Marko Kochis, Dan Kochis and Dan Flint.

Mary Herceg



SCHUMACHER, ON - Peacefully, with her loving daughters at her side, Mary Herceg (nee Skvorich) passed away on May 18, 2021 at the age of 90.

Predeceased by her loving husband, August (1993), and her dear parents, Manda and Ante Skvorich.

Much loved and cherished mother of Marianne (Richard) Zelinka and Darlene (Michael) Polowy who will miss her dearly. Loving and proud Baba to her grandchildren, Andrea (Dave), Deanna, Jessica, Julia and

Victor, and to her great-grandchildren, Anika, Kayla and Cole.

Mary was born 1931 in Sudbury, lived in Kirkland Lake as a child and moved to Schumacher at a young age. After meeting her beloved August at the Croatian Hall, they were married in 1949 and became members of CFU Lodge 930, Schumacher, Ontario Canada. Mary was a proud member for 72 years having served as Secretary/Treasurer and Executive Board Member throughout the years.

Keeping the Croatian culture alive in our community was very important to her. Mary was always a hardworking person, serving as a role model to her family as she balanced her work in various bookkeeping and clerical positions while caring for her loved ones. Her greatest joy was her family and friends and she was always ready to help where needed.

Being a wonderful cook and baker there was always plenty of delicious food in Baba's kitchen. Her homemade kobasi were always anxiously anticipated and the aroma of her foods would embrace you from the street in front of her house.

Happy times included the many get-togethers with friends, dinners and dances at the Croatian Hall, travel, family celebrations and working with the ladies to make cabbage rolls for Hall fundraisers, even in her 90th year. She has left us with many special memories that we will cherish forever. Neka počiva u miru.

A Mass of Christian Burial was held on May 21 at St. Joachim's Parish followed by interment at the Timmins Memorial Cemetery.

Darlene (Herceg) Polowy
Secretary/Treasurer



Frank J. Rodman



HERMANVILLE, MI - Frank J. Rodman, 94, of Hermansville, Michigan passed away on June 23, 2021, at Dickenson Memorial Hospital in Iron Mountain. He was born in Hermansville, Michigan on October 1, 1926, to Joseph and Anna (Nazay), immigrants from Croatia.

Frank grew up in Hermansville and graduated from Hermansville High School in 1944. He served two years in the United States Army. After being discharged, Frank returned home to own and operate Rodman's

Bar. He later served as Hermansville Postmaster for 25 years.

After his retirement, Frank volunteered at the Oscar G. Johnson Veterans Hospital for more than 21 years.

He was an active member of numerous organizations, including Hermansville Sportsman's Club, IXL Museum, CFU Lodge 259, Floriano-Stecker-Kelly American Legion Post #340, and the 40 Et 8. He was also a dedicated member of St. John Neumann (St. Mary's) Church of Hermansville.

He is survived by his son, John Rodman, of Hermansville MI, and his daughter, Mary Rodman Walkenhorst (Jeffrey), of Pulaski, WI. He is also survived by his granddaughter, Megan Elizabeth Walkenhorst of Pulaski, WI. He is further survived by his sister, Barbara Jean Johnson (Richard), of Edina, MN.

Services for Frank were private for his family. A Mass of Christian Burial was celebrated at St. John Neumann Church in Hermansville with Fr. Jacek Wtyklo officiating and the Floriano-Stecker-Kelly American Legion Post #340 conducting military rites. Burial took place in the Meyer Township Cemetery.

Jeff Walkenhorst/Lodge 259
Frank's son-in-law

★ 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

COOKING Corner

Hot Pepper Dip

8 - 10 Hungarian peppers
3 8-oz. bricks of cream cheese
1 c. crumbly bleu cheese
1 c. Parmesan cheese
1 c. mozzarella cheese
Italian bread crumbs

Chop Hungarian peppers finely. (I put them in a food processor.)

Mix peppers, cream cheese, bleu, Parmesan and mozzarella cheeses together. Place in oven-safe baking dish. Sprinkle with bread crumbs on top and bake at 325 degrees for 20-25 minutes.

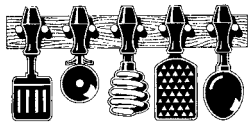
Bunny DiMartile/Lodge423

Pineapple Fluff

1 20 oz. can crushed pineapple
1 box (3-1/4 oz.) pistachio instant pudding mix
1 c. miniature colored marshmallows
1 carton 8 oz. Cool Whip

Mix pineapple with juice and dry pudding mix; mix well. Stir in marshmallows. Fold in Cool Whip. Spread in 9x13" pan. Refrigerate overnight.

Kay Pazo/Lodge 248



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 **Zajednicar** at 100 Delaney Dr., Pittsburgh, PA 15235, faxing to 412-823-1594 or e-mailing editor@croatianfraternalunion.org.

Sts. Peter and Paul Annual Church Picnic

YOUNGSTOWN, OH - Sts. Peter & Paul Croatian Catholic Church's 110th Picnic, will be held on Sunday, August 15, at the Strossmayer Picnic Grounds located at 4202 Smith-Stewart Rd., Vienna, Ohio (off of Ohio Rt. 193/Belmont Avenue).

We invite everyone in the Mahoning/Shenango Valley to come to our picnic and show unity for our Croatian Community.

Festivities will start at 10:30 a.m., with Holy Mass offered by Reverend Father Joseph S. Rudjak, to celebrate Velika Gospa-The Assumption of the Virgin Mary, at 12 noon.

Hot barbecued lamb will be available for purchase, expertly made by Zvonko Juratovic and his crew. Please note you must Pre-Order your Lamb by calling Zvonko at 330-301-9403.

Also starting at 12 noon, our famous bake sale will have plenty of great desserts for you, and the kitchen and bar will be open which will be stocked with your favorite beverages and foods for your enjoyment. We will be selling Croatian beer as well as other cooling beverages.

We are asking all of our church members and friends to make their favorite bake goods and donate them to our bake sale.

Entertainment will start at 1 p.m. and continue until 5 p.m., by Mikey Dee and his Band from Pittsburgh, PA, who will play at the bandstand area with all of your favorite music for your listening and dancing pleasure.

There will be a variety of raffles and plenty of kids' activities and games during the day.

Please no outside food or coolers permitted. Entrance for the day is a nominal \$5 per person; children 12 and younger, free.

For more information, please call Dave Ivko at 330-270-1571.

Tim Komara/President/Lodge 66

Lodge 170 Hosts August Picnic

MERRILLVILLE, IN - Lodge 170 is hosting its annual picnic on Sunday, August 22, starting at 12 noon at The Croatian Center, 8550 Taft St., Merrillville, Indiana.

President John Miksich will be firing up the spits in the early hours to include lamb dinners on the menu, along with sarma and čevap dinners.

Lamb-by-the pound will also be available by preordering by August 8. Contact Violet Bade (219) 577-5459 with your order (2 lb. minimum).

Hoosier Strings President Kathy O'Neill's team's delicious strudels and nut rolls will be sold whole or by-the-piece. The bake sale will also offer a variety of pastries to satisfy your sweet tooth!

The Picnic Band, comprised of the talented Steve Kirin, John Miksich, Bob Persa, Alex Simic, and Mike Ticich, will fill the afternoon between 1 p.m. and 5 p.m. with familiar songs and kolos. Guest performance by the Hoosier Strings Junior Tamburitza is slated for 2 p.m.

To be mindful of the CDC wellness guidelines, outdoor seating will be available and to ensure the safety of all, masks are optional for the fully vaccinated.

We look forward to this gathering of members, families and friends!

Pamela Sutko/Vice President

CFU Lodge 995 Picnic August 7

CLEVELAND, OH - CFU Lodge 995 is hosting a Pig Roast and Čevapi Picnic on Saturday, August 7, starting at 2 p.m., at our beautiful Croatian Center, 10022 Mulberry Rd., Chardon, OH.

Join us for a fun-filled Saturday afternoon with a pig roast, čevapi, potato salad and home-made pastries.

For CFU members, \$15; Non-members, \$20; Children, Nest members, \$5.

There will be live music and fun games for children.

We are looking forward to seeing you after such a long period due to the Coronavirus.

Mary Laush/Lodge 995

United Lodges Annual Fraternal Day Picnic

PITTSBURGH, PA - The United CFU Lodges of Western Pennsylvania will hold its Fraternal Day picnic on Sunday, August 29, at the Croatian Center in Millvale, PA.

Gates open at noon. Delicious hot barbecued lamb will be available on a first come, first served basis. Plenty of cooling refreshments will be available.

Other food items prepared by the members of the United Lodges will be available in the kitchen. Baked goods will also be available. Any donations of baked goods from our lodges and friends will be greatly appreciated.

Music will begin at 1 p.m. with the Sacred Heart Tamburitza Ensemble of McKeesport. Trubaduri will then take the stage for your dancing and listening pleasure.

Hope to see you at the Croatian Center on Sunday, August 29.

Dobro nam došli!

Andrea Opat
Recording Secretary

August Indoor Picnic in Farrell

FARRELL, PA - Come to Farrell and join us for our indoor picnic on Sunday, August 29. Enjoy great food, great friends and great music! The doors open at 12 noon with the kitchen serving all of your picnic favorites and delicious baked goods. Admission is \$5 at the door.

Barbequed lamb and pork will be available, but you MUST preorder by Tuesday, August 24th. Please call 724-346-5053 after 3 p.m. to place your order.

The music will start at 1 p.m. in the downstairs hall and will feature several of our favorite adult groups. Of course, after the groups are finished, please stay for Noćne Sove and some kolos. See you there!

Suzy Taylor
Recording Secretary
Lodge 126

Single Premium Made Easy

PITTSBURGH, PA - Don't forget, the CFU's single premium insurance package can now be paid for in three convenient installments, so affordable quality protection from the CFU is even more affordable.

For more details on the single premium insurance and how you can make it work for your family, call the CFU at 412-843-0380 and ask for Vice President/Member Services Franjo Bertovic.

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



BAKE SALES • SPECIAL DINNERS • CULINARY DELIGHTS

To-Go Dinners Available in Youngstown

YOUNGSTOWN, OH - On Sunday, August 22, the St. George Croatian Center, 3200 Vestal Rd., Youngstown, Ohio, will hold a To-Go Breaded Pork Chop Dinner, between the hours of 1 p.m. and 3 p.m. The dinner is open to the public.

Dinner will include a bowl of soup, salad, two (2) Breaded Pork Chops, Potato, Vegetable, Bread/Butter and a Dessert, all for \$15 per dinner.

All Dinners will be Sold in Advance Only. To reserve your dinner, please call Tim at 330-519-9036 no later than Friday, Aug 13.

Tim Komara/President/Lodge 66

Sacred Heart Lodge 367 Dinner

CANTON, IL - Greetings! Officers of Lodge 367 and Lodge 201 send our most heartfelt greetings to each of you. You and your families have been in our hearts since the pandemic began and we hope this message finds you well.

In spite of COVID-19 impacting many of the 2021 CFU fraternal activities, our lodge has been able to participate in one recent event and is co-hosting another in August that we want to share with you.

It is with our sincerest regret that we aren't writing to tell you of an upcoming Cultural Tour but unfortunately COVID-19 has impacted this event again this year. However, in partnership with St. Mary's Catholic Church, we are happy to announce the St. Mary's Croatian Fest to be held at the beautiful Lakeview Event Center 1920 N. Main Canton IL, on Friday, August 13, from 5 p.m. to 9 p.m.

A \$10 entry fee includes Croatian sarma (cabbage rolls), potato salad, pulled pork sandwiches, macaroni and cheese, and dessert, all for a mere \$10.

Loaves of povitica will be available for purchase as well if you want to round out the night with this delicious Croatian treat. Raffles will also be held throughout the evening.

Recorded Croatian folk music will fill the air from 5 p.m. to 6 p.m., followed by classic rock from 6 p.m. to 9 p.m. Dancing, adult beverages, and raffles also available.

Join Us: Meetings are on the 3rd Thursday of the month at 6:30 p.m. at The Canton VFW, 1200 S. 5th Avenue.

President Chad Dillefeld; Vice President: Alice Carrier; Secretary Tony Starceвич; Treasurer Andy Sepich (309-264-5498); Board President Bill Juraco; Recorder Ruth Sepich; Nest Manager Stephanie Wright; Director of Sports and Education Activities Paul Sepich; Health and Welfare Director Antoinette Dillefeld; Trustees: Jessica Starceвич Tutt, Brian Sepich.

Ruth Sepich/Recording Secretary

St. George Ensemble Hosts Picnic Saturday, September 11

COKEBURG, PA - The Parents' Organization of the St. George Junior Tamburitza of Lodge 354, Cokeburg, PA is once again pleased to sponsor its annual picnic at the community park located in the center of the Borough of Cokeburg.

The event this year will be held on **Saturday, September 11**, beginning at 12 noon.

Hot barbecued lamb, expertly prepared by Mike Mezick, will be available for sale starting at 12 noon. **PLEASE ORDER EARLY** by calling Teddi Stevenson at 724-930-7096 to place your lamb orders in advance. There will be a limited amount of lamb available, not pre-ordered, that will be sold on a "first come, first serve" basis.

This picnic has grown to one of the largest picnic gatherings in the southwestern Pennsylvania area and we thank our Sister and Brother CFU Members from the surrounding communities and the tri-state area for their continued attendance at this fraternal gathering.

In addition to the barbecued lamb, our kitchen will be serving sarma, a variety of sandwiches and other picnic specialties and the bar will be well-stocked with everyone's favorite cooling refreshments.

One of the highlights at this annual event is the bake sale that offers an array of homemade cakes, cookies, strudels and rolls. All bakers are requested to donate their favorite baked goods to be enjoyed by the crowd while providing important funds for our junior tamburitza.

No Croatian picnic is complete without excellent tamburitza music. Musical entertainment will begin at 2 p.m. in the main pavilion with a program featuring several local adult tamburitza ensembles and our St. George ensembles. Music will continue throughout the day with a popular tamburitza band playing for your dancing and listening pleasure.

A warm welcome is extended to all CFU members and friends to join the St. George Junior Tamburitza and Lodge 354 for an outstanding day of food, music, friendship and fraternalism on September 11 in Cokeburg.

Svi nam dobro došli!

Edward W. Pazo
President, St. George Jr. Tams

CFU HUMANITARIAN APPEAL FOR CROATIA

NAME	AMOUNT
WASHINGTON, DC - "Bicentennial Spirit" CFU	
Lodge 1976	\$100.00

New 160 km/h Končar electric train connecting Rijeka launched

ZAGREB – A train, produced by the Končar – Electric Vehicles company for providing commuting services between Rijeka and Perman and Rijeka and Ogulin, was officially inaugurated on Friday.



This low-floor electric multiple unit, manufactured by the Zagreb-based factory, can develop a speed up to 160 kilometers per hour, and it has the capacity of 133 seats plus room for 372 more passengers.

It will connect Rijeka and Perman on workdays and Rijeka and Ogulin on weekends.

This type of train includes a certain number of modules, “a number of doors, interior design and capacity according to customer requirements,” the Končar company says on its website. It has space for bicycles, wheelchairs and children’s strollers.

Addressing today’s ceremony in the seaport of Rijeka, Transport Minister Oleg Butković said that he was happy to attend the ceremony of the delivery of the first out of the 33 trains which the HŽ Putnički Prijevoz (the national Croatian Rail company for the transport of passengers) commissioned and that the delivery of all the trains should be completed by the end of 2023.

Each train costs about €5.5 million, and the total procurement stands at HRK 1.3 billion (€173 million). The procurement of 21 trains is financially covered by the European Union and the remaining 12 by EUROFIMA and the International Bank for Reconstruction and Development (IBRD).

EUROFIMA, established in 1956 and based on an international treaty between 14 sovereign states, has a non-profit mission to support the development of public passenger rail transportation in Europe and to support the railway bodies which are its shareholders in renewing and modernizing their equipment. HŽ Putnički prijevoz d.o.o. is one of shareholders.

The HŽ Putnički prijevoz management board president Željko Ukić said that the Rijeka-Perman rail-line had been established in 2018 and had been co-funded by the local authorities so as to encourage the use of public transportation and reduce the use of private cars.

The chairman of the board of the Končar – Electric Vehicles company, Josip Ninić said, that by 2023 this company would deliver 17 trains for commuting services plus 16 for regional transport.

We are proud of these products produced in Croatia, Ninić said. So far, Končar – Electric Vehicles has provided HŽ Putnički prijevoz d.o.o with 28 trains.

Upon the delivery of all the commissioned trains, the number of Končar trains in the HŽ Putnički Prijevoz fleet will stand at 67, Ninić said.

By Hina/Croatia Week

Nikola Tesla to be motif on Croatia’s future euro coin

Famous inventor Nikola Tesla, who was born in the Croatian village of Smiljan, will be one of the motifs on the Croatian euro coin.



The decision of the motifs for the future Croatian euro coins was made by the Croatian National Bank Currency Committee, after taking into account the opinion of citizens.

Around 50,000 citizens voted on five motifs – the Croatian red and white checkers, a geographical map of Croatia, the kuna, the Glagolitic script and an image of Dubrovnik – while the most suggested motif by the public was that of Tesla.

The Croatian checkers will be the base on all coins, whilst on the 2 euro coin the map of Croatia will feature. On the 1 euro coin will be the kuna, whilst Telsa will be on the 50, 20 and 10 cent coin. Glagolitic script will feature as the motif on the 5, 2, and 1 cent coin.

The committee will now submit their final proposal which must be considered by the National Council for the Introduction of the Euro as the Official Currency in the Republic of Croatia with the government making the final decision, the Croatian National Bank said.

Based on the selected motives, the Croatian National Bank will announce an open tender at the beginning of August for the development of a conceptual design (graphic presentation) of the national side of the euro coin.



Map of Croatia

In mid-October this year, the Croatian National Bank will send graphically designed motifs of the national side of euro coins to the European Commission and the Council of the European Union for approval to all euro area members.

According to the Croatian National Bank, the checkerboard received the highest average score, followed by a geographical map of Croatia, the Glagolitic alphabet, the kuna and Dubrovnik, with the latter motif being significantly lower than other motifs.

Citizens presented more than 11,000 of their own proposals during voting, and among them the motif of Nikola Tesla was by far the most popular with 2,599 proposals.

Croatia is expected to meet all requirements and join the euro-zone in early 2023, the nation’s prime minister said earlier.

By Croatia Week

The **Zajedničar** welcomes children and young adults to submit articles of interest and personal artwork for the CFU Kids Page which is published monthly in the first issue of each month. Original stories and artwork by CFU Nest Members may be submitted by *e-mail to:* editor@croatianfraternalunion.org or by *mail to:* Editor/Junior Page, Croatian Fraternal Union, 100 Delaney Dr., Pittsburgh, PA 15235.

WORD SEARCH Summer Fruits and Vegetables

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

- | | | |
|------------|---------|------------|
| APRICOT | FIG | PLUM |
| BEANS | GRAPE | POTATOES |
| BLUEBERRY | LETTUCE | RADISHES |
| CABBAGE | MANGO | SPINACH |
| CANTALOUPE | OKRA | SQUASH |
| CARROT | ONIONS | STRAWBERRY |
| CORN | PEACH | TOMATO |
| CUCUMBER | PEAS | WATERMELON |
| EGGPLANT | PEPPERS | ZUCCHINI |

Conversational Expressions In Croatian

- | | |
|-------------------|---------------------|
| TIGAR – TIGER | STRANAC – FOREIGNER |
| ZEBRA – ZEBRA | SLANINA – BACON |
| PTICA – BIRD | MARELICA – APRICOT |
| STRANA – SIDE | ŠLJIVA – PLUM |
| MAJMUN – MONKEY | RAKIJA – BRANDY |
| SLON – ELEPHANT | SVIJET – WORLD |
| PINGVIN – PENGUIN | LAV – LION |
| KOLAČ – CAKE | |



NATALIE MARIE CLACKSON is warmly welcomed as the newest member of CFU Nest 39/ Lodge 248 of Clairton, PA. She was born on September 27, 2020 and is the beautiful daughter of Chris and Jaclyn Clackson and the granddaughter of CFU Medical Advisor Dr. Stephen Kruljac and his wife Judy. Proud great-grandparents are John and Mary Ann Kruljac and Steve and Mary Chernicky. It is our great pleasure to greet Natalie as she becomes a part of our CFU Family as we wish only the best for her as she grows and brightens our world!



AUGUST HAPPY BIRTHDAYS

- (Junior Members Transferring into the Adult Lodge)
- 1 **Kansas City, KS**
Benjamin M. Moyer II
 - 10 **Merrillville, IN**
Alexia Rose Erkman
Taline R. Garris
 - 17 **Chicago, IL**
Andrew Lee Walat
 - 24 **Los Angeles, CA**
Luka Marich
 - 27 **Versailles, PA**
Joseph William Bury
 - 31 **Duquesne, PA**
Samantha Hohman
Matthew Marrone
 - 39 **Clairton, PA**
Matthew D. Jurenovich
 - 54 **Smoke Run, PA**
Zachary R. Bennett
 - 60 **Benwood, WV**
Jade M. Buddenbohn
Sydney Marie Myers
 - 74 **W. Brownsville, PA**
Jordin N. Brundage
 - 87 **Monessen, PA**
Tyler Ryan Fish
 - 122 **Cokeburg, PA**
Jennie Bostich
Matthew Ryan Luketich
Abigail P. Selvoski
 - 143 **E. Pittsburgh, PA**
Colton Francis Shiry
 - 165 **Buffalo, NY**
Molly E. Burgan
 - 167 **Columbus, OH**
Deya Arnold
 - 209 **Flint, MI**
Ryan Bennett
 - 246 **San Jose, CA**
Amanda E. McDowell
 - 256 **San Pedro, CA**
Kanin Michael Barber
 - 309 **Youngstown, OH**
Ethan Kenneth Goins
Caitlin Marie Palusak
 - 410 **Ahmeek, MI**
Ty Taylor Mihelich
 - 576 **Aliquippa, PA**
Sarah E. Ruttner
 - 607 **Los Angeles, CA**
Sebastian T. Diaz II
 - CANADA**
 - 515 **Toronto, ON**
Ariella I. Dodig

New Membership Campaign...

(Continued from page 1)

Table No. 2 (below) includes enrollments based on the composite scores generated by the top six recommenders during the campaign period Jan. 1 - July 27, 2021.

These Lodges and recom-

menders were joined by a good number of additional volunteers who contributed toward our sales totals throughout the first half of the year and we take this opportunity to recognize their fine efforts as well. Providing an effort to grow their lodge and nest are the following individuals: Patty Moran, Lodge 66, Youngstown,

01/01/2021 to 07/27/2021 Ranking	Volunteer Recommender	Lodge	City, State
1	Derek Hohn	354	Cokeburg, PA
2	Beth Pazo	248	Clairton, PA
3	Mark Poturich	146	Versailles, PA
4	Janet Craig	6	Rankin, PA
5	Lesley Shaffer	80	Smoke Run, PA
6	Patty Respet	5	Johnstown, PA

PA; Marge Konjevod, CFU Lodge 177, Los Angeles, CA; Stephanie Dragovich, Lodge 217, Benld, IL; Lucille Herndon, Lodge 248, Clairton, PA; Michelle Janicki, CFU Lodge 720, Aliquippa, PA; John Miksich, CFU Lodge 170, Merrillville, IN; and Rose Marie McKay, CFU Lodge 84, Anaconda, MT.

There is still a full five months for these fine recommenders to pursue the top three prizes that have been established for this New Membership Campaign. Namely, \$1,000, \$750 and \$500 to the first, second and third place qualifiers. We wholeheartedly encourage the active participation in this new membership campaign which will greatly ben-

efit our society and provide a few extra dollars to the winners just in time to cover those bills for Christmas presents.

On behalf of the National Administration we extend our sincere gratitude to each of these listed volunteer recommenders as well as those not herein reported. Additionally, we recognize the efforts of our National Vice President/Member Services Brother Franjo Bertovic and staff; Sister Cathy Brnich, CFU Sales Coordinator, and Brother John Zupancic, CFU Controller, for their efforts in explaining the benefits of CFU savings and insurance plans to present members as well as prospective members. As we use the **Zajed-**

ničar extensively in the promotion of our insurance and savings options, we enjoy the close cooperation and attention to detail exhibited by the editorial staff of the "Zee", Sister Lorraine Turkall and Brother Ivan Begg.

Working together, everyone can contribute to the continued success of our society. Croatian Fraternal Union greatly benefits from the avid participation of our membership in our sales efforts. Their recommendation of likely individuals for new membership is the fuel that propels the CFU throughout its journey. We ask that all CFU members take note of their efforts and join with them in promoting our society, your society, The Society That Cares!

By Edward W. Pazo/National President

(Continued from page 2)

urge your continuation. Music directors and choreographers are to be commended and supported wherever and whenever we can. If you are reading this column and have children or grandchildren who may be interested in learning to play the tambura, sing and dance Croatian songs, and travel to interesting places including the homeland of Croatia, then contact a tamburitza group near you. If you require assistance in locating an ensemble, we ask that you call the CFU Home Office and speak with Brother Derek Hohn, Director of Fraternal Programs, who will be pleased to provide some options for your children or friends.

This call for the continuation of CFU Junior Tamburitza Ensembles is very important to the cultural preservation efforts of the Croatian Fraternal Union and we ask that you sincerely consider our appeal. In the Croatian language there is a saying, "tko pjevaj, zlo ne mislim", which loosely translated means, "those who sing, forget their troubles". My sisters and brothers, we should all be so fortunate to be able to sing.

CFU SCHOLARSHIP FUND

JOHNSTOWN, PA – "St. Rochus" Lodge 5, in memory of deceased members: Brenda Babich, Donald Barenticic, Lottie Bertino, Delores M. Cujko, Eleanor Deitman, Nicholas M. Fratrack, Angela Gojmerac, Florence Gojmerac, Evan Paul Kolar, Joseph Kolar, John Kuzmiak, Albert Likar, David Loncar, Joseph Lucas, Joseph Mesnak, Nicholas Mikesic, Joseph J. Pisarsik, James Popchak, Anthony F. Staicer, Allen Stoykovich, Catherine Sweltz, Delores Tomaskovich, Robert W. Turkovich, Rosemary Vrabel and Robert Yurasek.....	\$1,250.00
SALIX, PA – John J. Rok, in loving memory of my parents Joseph and Charlotte Rok.....	70.00
WHITESTOWN, IN – John S. King, in memory of Juliana Sredno King of Lodge 170.....	50.00
MOON TOWNSHIP, PA – Myrtle and Ron Shay, in memory of John (Jack) Obenour.....	25.00
SAGAMORE HILLS, OH – "Jutarnja Zora" Lodge 337, in memory of deceased members: Frank Kuntar, Mary Marinkovic, Karen Ann Kozlosky, Evelyn Hinson and Ronni Stanic.....	100.00
ST. CLAIR SHORES, MI – John Bartony, in memory of sister Sharon A. Frankowiak.....	50.00
MORTON, IL – Member, CFU Board of Trustees Andrew Sepich and wife Ruth, in memory of Frank Jerbich.....	100.00
LA GRANGE, IL – Michael and Sharon Smetko, in memory of Frank Jerbich.....	20.00
TOTAL THIS REPORT	\$1,665.00
TOTAL COLLECTED	\$28,444.38

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 _____
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There's Much To Do With 32

CHICAGO, IL – Sunday, August 8: Sloboda's General Meeting will be held at J.C. George's Restaurant, 181 Countryside Plaza, Countryside, IL (just north of Joliet Road on LaGrange Road, west side of the street) starting at 9:30 a.m. with a deluxe continental breakfast (yum!) and some fraternalism followed by our monthly meeting at approximately 10 a.m.

Also on Sunday, August 8: The Slovenian Catholic Cultural Center, 14246 Main Street in Lemont is having their picnic. This center graciously hosts our Sloboda Tammies every Monday for their practices. Please support them!

Friday, August 13: Lodges 367 and 201 in Canton, Illinois are hosting a Sarma Dinner with potato salad and homemade povitica. It's time for a little road trip and some fine eatin'! BTW if there's enough interest, perhaps we could pick up a round of golf in Canton on Saturday. Let me know!

Thursday, August 19: We're off to see those red-hot Chicago White Sox for a 1 p.m. game. Go Sox!

Sunday, August 22: Lodge 170, Merrillville, Indiana is having their picnic.

Monday, September 6: Labor Day! Fly your flag! Honor our Veterans! Be safe!

Sunday, September 12: Sloboda's General Meeting at J.C. George's.

Sunday, September 19: Sloboda Junior Tammies' 3rd An-

nual Golf Outing - 1 p.m. shotgun start. More details to come. They'll be looking for hole sponsors!

Also on Sunday, Sept. 19: For all of you non-golfers, Sacred Heart Croatian Church in South Chicago is having their Parish Festival.

Our Nite at the Races at Hawthorne Racetrack is on hold until next year. The track's indoor facility is being renovated to accommodate a casino and won't be finished until sometime later this year.

On Wednesday, December 1st, we are going to Drury Lane for a luncheon and the performance of "Holiday Inn". Details on this will be coming.

Please come and join us. Everyone's welcome to everything we do!

Arlene Boudos/Lodge 32