

# Zajedničar

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## Earn Stable and Steady Rates of Return on CFU Annuity and IRA Contracts

### Annuity and IRA plans Offer Excellent Yields

By Edward W. Pazo / National President

PITTSBURGH, PA - Croatian Fraternal Union has long held the belief of offering its membership a square deal on their retirement savings plans. Competitive and oftentimes superior rates of return have been the hallmark of our Annuity/IRA program since its inception some forty years ago.

Countless members have taken advantage of the interest crediting rates provided by CFU to build their nest eggs, earn additional income on their savings for everyday use; or to leave their beneficiaries large sums of money when their fullness of life comes to fruition.

We, as a national administration, take great pride in offering our membership benefits which are above and beyond those of comparable fraternal benefit societies when possible and prudent. In accord with this philosophy, we are pleased to announce the continuation of extremely favorable rates of return on our currently issued Annuity and IRA contracts.

Members and new members will continue to receive the following interest crediting rates through December 31, 2022: **Nine Year contract – 3.25%; Five Year contract – 3.00%; and Zero Surrender charge contract – 1.50%.**

Members who have tired of the gyrations of the stock market and are fearful of risking gains that have been built up over the past few years as equities prices have rebounded may find an Annuity with the Croatian Fraternal Union more to their liking.

Those individuals who have reached their mid-60's and beyond especially need to be cautious of holding too much of their money in the equity market as they are usually not able to withstand losses due to shorter time frames for retirement needs. Most financial advisors believe that as a person grows older, their investments in fixed assets such as CD's, Bonds, and Fixed Annuity contracts should increase.

Croatian Fraternal Union of America, through its member get a member sales methodology, is able to pay its members superior rates of return due to

the cost savings of not having commission payments to professional sales agents. CFU rates are extremely competitive when considering deferred fixed annuity contracts which are offered by the vast majority of commercial insurance companies and sister fraternal benefit societies. We encourage those interested in placing money into savings instruments for their retirement needs to review our Annuity or IRA offerings by contacting the CFU home office at 412-843-0380 immediately!

Our past articles have related this advantage that the society enjoys relative to other financial institutions; however, we sincerely believe it is worth repeating at this time. Members, our policyholders, receive very competitive rates of return on their fixed savings assets.

(Continued on page 12)



**CELEBRATING THE 90TH ANNUAL CROATIAN DAY at Kennywood Park on Saturday, September 3, CFU members and families stand for the opening of the 2022 Croatian Day program. Appreciation is extended to the Members of the Croatian Day Committee for their dedicated efforts exerted to once again present a wonderful program of outstanding Croatian music and entertainment for the enjoyment of all in attendance.**

## CFU Workshop in Merrillville

MERRILLVILLE, IN - A CFU Workshop sponsored by "Croatian Sons" CFU Lodge 170 is scheduled for **Saturday, September 17, 2022 at 1 PM. It will be held at the Croatian Hall 170, 8550 Taft St., Merrillville, IN 46410.**

We are cordially inviting all CFU lodge officers, members and friends in the area to attend. You will have the opportunity to learn more about CFU's modern portfolio of life insurance and annuity/IRA products. The many benefits the CFU offers to its

members and lodges will also be explained in detail. An open floor discussion will follow.

Information on CFU products and programs, current rates and forms will be available. Refreshments and sweets will be served following the workshop.

For registration, please contact Lodge 170 Vice President Pamela Sutko by phone at 219-670-7183 or the CFU Home Office at 412-843-0380.

**Franjo Bertovic**  
CFU National Vice President/  
Member Services

## Important Notice

It has come to our attention that there appears to be a fake internet bank, "CFU Bank", that is claiming an affiliation with and relationship to the Croatian Fraternal Union of America. **Please be advised that we have no relationship whatsoever with this Bank, which we believe to be fraudulent, and are taking immediate steps to address this issue.**

**CFU Executive Board**

## Lodge 146 Sets Meet

VERSAILLES, PA – Sveto Trojstvo CFU Lodge 146 will hold their monthly meeting, Sunday, September 18, at 12 noon, in the upstairs hall at 4400 3rd St., Versailles, PA 15132.

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

We look forward to seeing you all there.

**Brandi Pecora**  
Recording Secretary



**Ontario Federation To Honor Man of the Year Mike Lukicek**

**ST. THOMAS, ON –** The Twentieth Annual Ontario Federation "Man/Woman of the Year" Banquet will be held on Sunday, September 25, 2022, starting at 12:30 p.m., at St. Leopold Mandic Croatian R.C. Church, 2289 Westminster Drive, London, Ontario N6N 1L7.

The Ontario Federation of CFU Lodges will honor **Mike (Mija) Lukicek** as its **2022 Man of the Year**. Brother Lukicek is the Director of Fraternal Activity Programs of "Ogulin" CFU Lodge 530, St. Thomas, Ontario. As one of its

most ardent advocates of the Croatian Fraternal Union, we recognize and applaud Mike not only for his contribution to the Ontario Federation of CFU Lodges and "Ogulin" CFU Lodge 530, but for his lifelong dedication to the Society as a whole.

We extend a warm welcome to all CFU members, relatives and friends of Brother Lukicek to join us at the banquet on this special occasion. **The well-known tamburitza combo "St. George" from Cokeburg, PA** will be the entertainment for the afternoon. An interesting

speaking program is planned, filled with fraternal greetings and tributes to our brother Lukicek.

We are pleased and honored to have our CFU National President Edward W. Pazo as our main speaker.

A souvenir program has been prepared for the occasion. Proceeds generated from donations and advertisements will go directly to the **Branko Grubic Scholarship Fund**, which was initiated in 2010 by the Ontario Federation of CFU Lodges. To date, 45

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# Zajedničar

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## A Grand Croatian Day Celebration Honors 90 Years at Kennywood Park



By Edward W. Pazo/National President

**Sisters and Brothers**, we were once again pleased to participate in the annual Croatian Day Celebration sponsored by the English Speaking CFU Lodges of Western Pennsylvania. This particular day has always held a warm spot in the hearts of countless thousands of CFU members and friends as anticipation grew throughout the summer months for the arrival of our "Croatian Day" held on the Saturday prior to Labor Day each year. This year was no different as the 90th Anniversary Celebration of this day honoring our Croatian Heritage and the Croatian Fraternal Union of America was held on Saturday, September 3rd, at the spacious amusement park known as Kennywood Park in West Mifflin, Pennsylvania. It was our honor and privilege to attend the event and address the large crowd in attendance on behalf of our great society.

The day began with hot barbecued lamb by world famous pečenar, Brother Mike Mezick, along with homemade Croatian foods and desserts served by the Rankin Junior Tamburitzans and the Croatian Day committee. An interesting and enjoyable program included a Croatian Folklore performance by the Jadran Beaver Valley Junior Tamburitzans of Aliquippa, PA, followed by a forty-five-minute cultural presentation by the renowned Tamburitzans (formerly the Duquesne Tamburitzans) which featured a Croatian folklore set among additional European dance sets. We were pleased to share the dais with our colleague, Brother Mike Ricci, chairman of the Croatian Day Committee, and Fr. James Mazurek, of St. Matthew Parish, serving the combined communities of Etna, Glenshaw, Millvale and Reserve Township, PA.

We commend both entertainment troupes which each did an outstanding job in presenting their cultural program and encourage our members to take the opportunity to attend a concert from either group when they are in your area.

We continue to firmly believe that the popularity of this annual gathering of Croatians across several generations serves to validate the efforts of our national administration in strengthening our family ties and ensuring that future generations remain in contact with their Croatian Heritage and Culture.

We take this opportunity to thank the entire Croatian Day committee for their continued efforts in hosting this special day and, in fact, weekend as the celebration continued through to Sunday at which time a Post Croatian Day celebration was once again held at the Rankin Croatian Home with Orchestra Zabava entertaining the overflow crowd in attendance.

Our words to the large gathering of CFU members and friends in attendance are reprinted below in order to allow for a wider appreciation of the importance of this special day held annually in the greater Pittsburgh area.

### Kennywood Park – September 3, 2022

Thank you, Brother Ricci, Croatian Day Committee Chairman and our colleague in the National Administration where Mike serves as Second National Vice President.

Reverend Father Mazurek, Sisters and Brothers, Members and Friends of the Croatian Fraternal Union, Fellow Croatians:

What a joy it is to be able to greet you once again on behalf of the National Administration of the Croatian Fraternal Union here at this historic amusement park that has provided Croatian families with so many wonderful memories over the past ninety years!

This wonderful gathering of Croatians was initiated in 1932 under the auspices of the English Speaking Lodges of the Croatian Fraternal Union and with the vision of the editor of the **Zajedničar**, M.J. Horvath. As written by brother Horvath himself in the July 12, 1939 issue of the **Zajedničar**,

"In the eight years of its existence, Croatian day, has had for its most sacred purpose a very simple idea – to bring together once each year, and on a common meeting ground, all our people, from all walks of life." Noting that the Croatian Day committee has, "honestly and sincerely endeavored to promote the then forty-five-year-old motto of the Croatian Fraternal Union... "All for One; One for All".

We sincerely applaud the vision and fortitude of those early pioneers who worked vigorously to promote a day here in the Greater Pittsburgh area that celebrated our shared Croatian Culture and Heritage. It is inter- (Continued on page 8)

### FROM THE EDITOR'S DESK...LORRAINE TURKALL

## Life Insurance Awareness

After the Labor Day holiday, many people seem to have a mind shift, diverting their attention from relaxing summer activities to necessary autumn tasks and more serious responsibilities. Perhaps it is the changing of the seasons that triggers thoughts of, "Vacation time is over and now it's time to focus on getting things done." Preparing for a busy fall schedule of work, school and the upcoming holiday season, a great majority of people are zeroing in on a checklist of things that need to be accomplished. The carefree days of summer recreation are replaced by days of fall projects and tending to things that need attention before colder weather takes hold.

Each year we are reminded that September is Life Insurance Awareness month. For those of us involved in the industry, it is an important time for us to reach out to our CFU members to encourage everyone to review their insurance needs and

to determine if they are adequately prepared for the future. Discussions about life insurance, inheritances, disposition of assets and health care directives are never easy topics to have, but conversations about these matters with one's children and heirs are important since they entail critical decisions and result in lasting consequences.

Naturally we all want to provide financial security for our families and want to be assured that those we leave behind are not left with our debts and the aftermath of our lack of planning. Beyond covering funeral expenses, we hope that our CFU members will take the initiative to make certain that their children and heirs are fully taken care of and protected with a safety net in place that provides funds to compensate for the viable source of family income once provided for mortgage payments, health care costs and dozens of other incidentals which are surely to surface upon one's passing.

Although such decisions

may be difficult to make and require considerable planning, the benefits of having one's affairs in order far outweigh the confusion that will ensue if such matters are not properly addressed during one's lifetime. One of the most important steps an individual can take to ensure peace of mind is to make certain that your life insurance payments are current and that your beneficiary information is up to date on all of your insurance, annuity and financial records. By doing so, you are providing a blueprint for what is to be done with your monies and defining how they will be distributed to the proper individuals. If your designated beneficiaries cannot be located or if the named beneficiaries are deceased, state regulations will mandate how the deceased's funds will be allocated.

Families and one's favorite charities benefit greatly when all directives are in place. Don't risk the consequences of those you love and the charities you believe in missing out on the funding you had in mind for them to receive. Make it a priority to take the time in your fall schedule to review your circumstances, update your personal records and ensure that the security you have envisioned is in place for the future. Just as we plan for summer vacations and future adventures, we should all plan for the road ahead.

## Rankin Lodge Meeting Notice

**RANKIN, PA** - St. Nicholas CFU Lodge 6 will hold its regular monthly meeting on Wednesday, September 21, beginning at 6:30 p.m.

The meeting will be held at the Rankin Croatian Home, 236 4th Street, Rankin. Our meetings are held in the lower level All Purpose Room.

Save the date for our 2022 50-Year Member Banquet, Sunday December 4.

We look forward to seeing our members at this coming monthly meeting.

Janet Craig/President

## Ready, Set, Recommend Las Vegas Campaign In the Home Stretch!

### Grand Prize of Las Vegas Stay Featured

By Edward W. Pazo / National President

**PITTSBURGH, PA** - Members are reminded that the present membership campaign, offering valuable prizes for those qualifying and attending the upcoming CFU Adult TamFEST in Las Vegas, has less than two months before completion. This provides ample time for those members who have already entered the campaign to qualify. For those who have been waiting to enter the campaign, we say, "**Ready, Set, Recommend**" and start qualifying for the three fabulous prizes reserved for the campaign winners.

The present special offer of the Twenty Pay Life plan of insurance for the very low first year rate of \$20.22 is an ideal way to include family and friends under the CFU umbrella of protection. Recommend someone today and start earning points toward qualifying for the campaign Grand Prizes.

For additional information, call the CFU home office and ask for either the Vice President/Member Services' office or the CFU Sales Coordinator. We appreciate our members' consideration in helping our society continue to grow and prosper while fulfilling our fraternal mission of preserving our Croatian Heritage.





## Lodge 954 Annual Banquet

**HAMILTON, ON** - After two years of Covid restrictions, it is nice to be able to meet again to share our Croatian heritage and culture.

One of the most satisfying gatherings shared for almost 25 years has been the Anne Eleyonich Memorial Scholarship banquet. We not only have provided some financial support to our young scholars as they begin further education toward future careers, but we have also honored our CFU 50-year members. This year we are honoring Ed Bradica, Willy Lulic and Judy Zeleznak.

During the last two years, we have been able to connect virtually via Zoom and last year we held a small ceremony for the scholars and their families at the Croatian National Home which has been sold with plans to rebuild in the near future in Stoney Creek.

We have continued to provide the financial support but were unable to replenish funding for our scholarship fund. Much has changed in this time; a change of venue and higher inflation have resulted in higher food costs.

The banquet will be held on Sunday, October 23, at 1:30 p.m., at the Hamilton Sports and Community Centre, 166 Green Mountain Rd. in Stoney Creek, ON. Tickets will be \$50 for adults and \$35 for children 12-16 years of age.

We hope to have several local tambura groups entertain. We look forward to your support at this annual Scholarship fundraiser.

To reserve tickets and tables, please contact Mary Grubic at 905-332-4793 or any CFU Lodge 954 executive member.

**CFU Lodge 954/Executive Members**



## Mr. and Mrs. Frankovich Celebrate 65th Anniversary

**FARRELL, PA** – Frank “Paul” Frankovich and Janna (Drake) Frankovich were married on August 31, 1957 at Our Lady of Fatima Church, Farrell, PA. They have two grown children, Kevin (m. Laura Milich) and Paula (Frankovich) Scott (m. David Scott). Paula and Janna Frankovich have two grandchildren, Christina Marie Scott, law student, and Kendall Anthony Scott, engineering major.

Mr. Frankovich is a former Westinghouse employee. He is also a Korean War Veteran, former Matthews High School teacher, Ohio Education Association member, former Gus Macker Basketball Tournament organizer and Sheng Valley tennis circuit competitor.

Mrs. Frankovich, also a former Westinghouse employee, worked as a claims associate for Franek Insurance, and a medical claims secretary for Dr. Ciambotti, D.O.

Both Mr. and Mrs. Frankovich are Farrell High School graduates, members of Notre Dame Parish, Hermitage, PA and the Croatian Fraternal Union of America, Farrell Lodge 126.

Both are avid tennis and sports fans and enjoy spending time with their family and friends.

Živjeli i sretna godišnjica. Happy 65th Anniversary, Paul and Janna!

**Family**

Radost from McKeesport, PA. Radost will also be playing at the Johnstown Croatian Club after the festival and on Sunday for the CFU 50-year member event at the club.

During the day, take time to visit our Heritage Museum that depicts our Slavic ancestors' arrival to a new country and the difficulties they encountered adapting to this new country. Also, the young ones will enjoy our Children's Museums.

Come and celebrate your Slavic Heritage in Johnstown! Great People! Great Food! Great Music! Dobro došli!

**Jim Shustrick/Lodge 5**

# SPOTLIGHT ON CFU PROGRAMS

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

## SINGLE PREMIUM ORDINARY LIFE

The Single Premium Ordinary Life plan is a favorable product for CFU members and potential members of all ages. Grandparents and family members often purchase this plan of insurance when a baby is born so that the child is enrolled for their lifetime and can benefit from CFU coverage and fraternal programs for years to come. This product is truly a gift of love for any member of your family.

Since there is only one premium due at the time of purchase, there is no worry or concern about future payments. As a permanent life insurance plan, this coverage meets the eligibility requirement for application for a CFU Scholarship Foundation grant. The Scholarship Foundation, Inc. has over \$8 Million in assets and annually awards over \$200,000 in scholarship grants to deserving students.

Life insurance has a tax-free death benefit. That means your beneficiaries will not have to pay income taxes on life insurance proceeds whether your policy is worth \$5,000 or \$125,000. With only one payment needed during the lifetime of the policy, you can see why this plan of insurance benefits your loved ones.

### Single Premium Ordinary Life Plan Description:

This is a permanent life insurance plan with projected dividends. **Only one premium is payable during the lifetime of the insured.** The coverage is fully paid up for life. The death benefit is level and is payable immediately upon the death of the insured.

- Issue ages are 0 through 85.
- Minimum issue amount is \$5,000. Maximum issue is \$125,000.
- Premiums are available for Male and Female, Tobacco and Non-Tobacco.
- Lodge dues are not applicable with this plan.

### Single Premium Ordinary Life Installment Option:

The Installment Security plan allows only one-third of the single premium to be paid to start the plan. The remaining two-thirds may be paid in not more than two installments over a period of one year from the effective date for the certificate. During the one-year period, no interest or fees are charged.

### Life can change quickly. Be prepared.

We urge all members to review their present insurance needs and take advantage of the affordable protection offered by the CFU. Make sure you and your family members and friends are protected with a sufficient amount of life insurance. Life insurance protection is **offered by the CFU at affordable rates** and provides the policyholder an opportunity to take advantage of fraternal, cultural and social benefits.

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](http://www.cfu.org).

## Lodge 5 To Honor 50-Plus Year Members September 18

**JOHNSTOWN, PA** - St. Rochus CFU Lodge 5 will be hosting a recognition luncheon for new 50-Plus Year members on Sunday, September 18, at 1 p.m., at the Croatian Hall, 1st Floor Level, 612 Broad St., Johnstown PA 15906.

New 50-plus year members will receive an invitation for registration in the mail. All CFU Lodge 5 members and guests are invited to attend.

The luncheon will include a buffet lunch with dinner music, recognition of new 50-plus Year members and, for your listening and dancing pleasure, music provided by Orkestar Radost.

New 50-plus year members may attend for free; Guest price is \$20. Registration and RSVPs are due by August 25th.

Registration may be sent to CFU Lodge 5, 612 Broad St., Johnstown, PA 15906. Call Patty Respet at 814-241-8136.

Anyone wishing to attend for the Orkestar Radost entertainment only, doors will open at 2:30 p.m. A \$5 donation will be accepted at the door.

**Jeff Booth/Lodge 5**

## Annual Fall Festa in Phoenix

**PHOENIX, AZ** - Mark your calendars! CFU Lodge 978 will once again host their Annual Fall Festa on November 19!

Tamburitza band “Dunav” & Friends will travel from Chicago to play all of your favorite kolos, polkas and old Croatian favorites!

Traditional Croatian food including rotisserie Lamb, Sarma, Croatian potato salad and veggies will be served. There will also be Croatian desserts including Palacinka and Strudel along with adult beverages available for purchase.

The event will begin at 1 p.m. and last until the sun goes down! ONLY 100 TICKETS to be sold in advance at \$30 each.

Contact Sonja Schroder to purchase your tickets and get location information. Email [Sonjaschroder1@gmail.com](mailto:Sonjaschroder1@gmail.com) or call (602) 405-2059.

**Sonja Schroder/Secretary/Treasurer**

## Johnstown To Host Annual Slavic Festival in September

**JOHNSTOWN, PA** - On Friday, September 16, from 4 p.m. to 9:30 p.m., and Saturday, September 17, from 12 noon to 9:30 p.m., the Johnstown Area Heritage Association (JAHA) will host the 2022 Johnstown Slavic Festival at the Heritage Discovery Center, 201 6th Ave., Johnstown, PA 15906.

It will be the seventh year for the event. Admission is free! There will be ethnic food and crafts for sale as well as lectures, cooking demos and dance

instructions throughout the day.

Friday's performances include the one of the top 10 polka bands in PA, the John Stevens Polka Band and the Tambura group Sviraj from Steelton, PA.

On Saturday, we will have the St. George Adult Ensemble from Cokeburg, Pajtasi, a Slovak band from NYC, the Gerdan Caliope of World Music a Ukrainian band from Silver Springs, MD whose band leader has won two Grammys and the very talented and fun Orkestar

Radost from McKeesport, PA. Radost will also be playing at the Johnstown Croatian Club after the festival and on Sunday for the CFU 50-year member event at the club.

During the day, take time to visit our Heritage Museum that depicts our Slavic ancestors' arrival to a new country and the difficulties they encountered adapting to this new country. Also, the young ones will enjoy our Children's Museums.

Come and celebrate your Slavic Heritage in Johnstown! Great People! Great Food! Great Music! Dobro došli!

**Jim Shustrick/Lodge 5**

## Lorain Lodge September Meeting

**LORAIN, OH** – Jesus of the Last Supper CFU Lodge 136 will hold a meeting on Sunday, September 18, at 2 p.m., at the American Croatian Club, 4846 Oberlin Avenue, Lorain, OH.

All members are invited. Any questions, call Mary Ann Mrvatz at 440-277-5848 or Fran Kurjan at 440-277-1769.

**Fran Kurjan**  
Recording Secretary

## CFU Lodge 533 To Meet

**BATTLE CREEK, MI** – Come join us for the CFU Lodge 533 September Meeting.

The meeting will be held on Sunday, September 11, beginning at 10:30 a.m., at the PNA Club, 15 Claire St., Battle Creek, MI.

Come join us for the delicious breakfast cooked and served by the men of the PNA.

**Sharon Muselin/Secretary**



**MEETING WITH ACTING U.S. AMBASSADOR TO CROATIA, MARK FLEMING IN ZAGREB** on July 26th at the US Embassy: CFU-NFCACF delegation included Steve Rukavina, Franjo Bertovic and Ron Zivic. Discussed topics including Croatia's NATO membership, the Avoidance of Double Taxation Treaty progress, the VISA Waiver program, the Three Seas Initiative and the energy issues surrounding the expansion of Croatia's floating LNG terminal in Omisalj on the island of Krk.

## Zajedničar Publication Dates

■ -Publication dates are highlighted in black

○ -All Material Deadline dates are circles

■ -Office Closure

SEPTEMBER							OCTOBER							NOVEMBER						
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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25	26	27	28	29	30	23 <sub>30</sub> 24 <sub>31</sub> 25	26	27	28	29	27	28	29	30						

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](mailto: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



## CFU Lodge 993 Golf Outing and Meeting

**MUKWONAGO, WI** - John Movrich CFU Lodge 993 will hold its annual golf outing and monthly lodge meeting on Saturday, September 17. Not sure of the time for the golf outing, but contact me at croatian993@gmail.com if you are interested in golfing!

The meal and meeting will be held at the home of David and Molly Krejcarek at 5:30 p.m. We will have grilled čevaps. Bring a dish to pass. Again, you can contact me at the above e-mail address for directions and to tell what you will bring.

At our last meeting, our lodge voted to buy five bricks for the Croatian Park Pavilion Campaign. I encourage other members to do the same; perhaps a brick in memory of a family member who so loved our Croatian culture and heritage. You can do this quite easily by going online at [www.donationbricks.com/cropark](http://www.donationbricks.com/cropark).

I did this for my dad, John Movrich, and my mom, Franny Movrich, who both worked so hard for the Croatian cause.

**Carol Movrich Gedde/Secretary/Treasurer**

## Croatian American Sports Hall of Fame Inaugural Dinner set for October 16 at Cleveland

**PHILADELPHIA, PA** - The Croatian American Sports Hall of Fame (CAS-HOF) will hold its first-ever Induction Ceremony and Dinner on Sunday, October 16, 2022 at the American-Croatian Lodge, located at 34900 Lake Shore Blvd., Eastlake, Ohio 44095.

The CAS-HOF was established by the Hall of Fame Sports Committee of the National Federation of Croatian Americans Cultural Foundation (NFCACF) whose members heartily believe in the importance of recognizing athletes and coaches of Croatian descent for their exemplary and extraordinary athletic achievements.

The First Ten Honorees to the CAS-HOF are: **Fred Couples, Helen Crlenkovich, John Havlicek, Mickey Lolich, Roger Maris, Kevin McHale, George Mikan, Mark Pavelich, Joe Sakic, and Joe Stydahar.**

The CAS-HOF is proud to announce that longtime sports broadcaster Jerome Jurenovich will serve as Master of Ceremonies for the inaugural banquet. Five honoree families already have committed to attend. The majority of the 2022 CAS-HOF Selection Committee members will participate, including: Derek Hohn, Jerome Jurenovich, Jim Kresnik, Ken Krsolovic, Dino Mattessich, Vedran Joseph Nazor, Pete Radovich, Steve Rukavina, Al Saracevic and Tom Steich.

The Induction Ceremony, which includes dinner, is \$75 per person; \$50, for 21 and under. The prepaid reservation deadline is Thursday, October 6. Please visit our website to purchase tickets at: [www.nfcacf.org](http://www.nfcacf.org).

Additionally, for anyone located in the Greater Cleveland area, please call Judi Zivic at 216-544-3907 to purchase or inquire about tickets. Checks for ticket orders should be made payable to NFCACF and sent to: Steve Rukavina, 251 South 24th St., Unit F, Philadelphia PA 19103.

Local lodging accommodations can be found at Four Points by Sheraton Hotel, 35000 Curtis Blvd., Eastlake, Ohio.

For more information about the event, please email Vedran Nazor at: [croatianamericansportshof@gmail.com](mailto:croatianamericansportshof@gmail.com) or, for any sponsorship opportunities, contact Steve Rukavina at: [srukavina@gmail.com](mailto:srukavina@gmail.com). We would welcome a few table sponsors at \$600, or even \$150 for a pair of tickets, that we can extend to some younger Croatian Fraternal Union Junior Tamburitza Members who live in the Cleveland area.

**Steve Rukavina/NFCACF-CFU Lodge 760 President**  
**Sarah Sebetich/2022 NFCACF Rudy Perpich Fellow**

**MITCHELL MASLEK OF CFU NEST 103, CONWAY, PA** was invited to attend Team USA's 7th grade Gold Basketball Camp in Omaha, Nebraska. The 7th grade Gold Camp invites the top 100 players in the country to compete for a spot on Team USA's U16 Jr. National Team. Mitchell Maslek, a fast growing 5'11" guard, is keeping his basketball options open. His mother, Lee Ann Maslek, was a Canadian citizen, making him eligible to compete for a spot on the Canadian Jr. National Basketball team as well. At Omaha, Nebraska with Mitchell is his father Steve Maslek, CFU Lodge 540, Conway, PA, and Kumovi Paul Milanovich of Aliquippa, PA and Orkestar "Radost".



## Interlodge Bowling League Starts in September

**LOS ANGELES, CA** - CFU Interlodge Bowling League, Los Angeles, California, will be starting our Winter League again on Sunday, September 18, at 6 p.m., returning to Jewel City Bowl in Glendale, CA.

We invite all members of Lodge 177, 677 and 1987 to join us and bring along your friends who will also enjoy bowling with us. This is a fun league and is growing after a successful season last year.

We look forward to another great year of getting together and socializing again with all of our old and new bowlers.

Be sure to mark your calendars and join us!

**Marge Konjevod/Lodge 177**

## The Mountains are Calling SkiFEST 51 February 3-5, 2023

**PITTSBURGH, PA** - The Croatian Fraternal Union is excited to invite all of our members and friends to the 51st Annual CFU SkiFEST, the weekend of February 3-5, 2023. We are excited to be taking the CFU SkiFEST back to the wonderful Seven Springs Mountain Resort in Champion, PA. Last year, Seven Springs proved to be the perfect location for a weekend of fun, fraternalism and great skiing and snowboarding. We can't wait to return with SkiFEST 51!

Whether you are an avid skier or snowboarder or just a winter enthusiast, the annual CFU SkiFEST offers something for everyone. Featuring CFU ski and snowboard races, evening socials filled with tamburitza music and activities all weekend long, this is an event you will not want to miss.

Room reservations can now be made for CFU SkiFEST 2023 by calling the Seven Springs Reservations Group Line: 1-855-332-1601. Please reference our Group Code: B7SCFU23. CFU discounted room rates are \$269 (+tax) for a standard room. Please note that these rates are only available for a limited time and the resort sells out every weekend, so make sure you get your reservations booked ASAP.

If you have any questions or need any additional information, please contact CFU Fraternal Director, Derek Hohn at 412-843-0380. We look forward to seeing all of our CFU members and friends at Seven Springs Mountain Resort.

**Derek Hohn**  
CFU Director of Fraternal Programs

## CFU TamFEST Returns to Las Vegas

**PITTSBURGH, PA** - We are pleased to announce that the 35th Annual CFU Adult Tamburitza Festival will be held in Las Vegas, NV, November 11-13, 2022.

This will mark the fourth CFU TamFEST to be staged in the city of Las Vegas. Headquarters Hotel for the weekend of music and fraternalism will be the Horseshoe Las Vegas (formerly Bally's Hotel and Resort) located



## CFU JUNIOR CULTURAL FEDERATION FALL MEETING NOTICE October 29, 2022

The Fall Annual Meeting of the CFU Junior Cultural Federation will take place on Saturday, October 29, at CFU Home Office, 100 Delaney Drive, Pittsburgh, PA 15235.

**Nominating Committee Meeting: 10:30 a.m.**

**Executive Board Meeting: 11 a.m.**

**Delegates Meeting: 1 p.m.**

**Agenda** - Recap 2022 Festival

- Information on 2023 Festival

- Selection of 2023 Guest Conductor - Nominations

for 2023 Guest Conductor must be submitted in writing to the Federation's Secretary no later than **October 15, 2022**. The person nominated must be presently (or previously) associated with a CFU Junior Cultural Federation group. Basic information regarding the individual nominated should be limited to one typed page, double-spaced and e-mailed to [editor@croatianfraternalunion.org](mailto:editor@croatianfraternalunion.org). Thank you for your cooperation!

**Lodging:** For hotel reservations log onto Hotels in Monroeville, PA. Reservations can also be made at the Residence Inn Marriott, 3455 William Penn Highway, Wilkins Township-Monroeville, PA 15235; phone 412-816-1300. This hotel is adjacent to the CFU Home Office.

**Donald Weakley/President**

**Ivan Begg/Secretary**

CFU Junior Cultural Federation

## Notice To All Active Junior Cultural Federation Groups

**PITTSBURGH, PA** - The Annual Meeting of the CFU Junior Cultural Federation will be held on Saturday, October 29, 2022 at the CFU Home Office, 100 Delaney Drive, Pittsburgh, PA 15235.

On the agenda, among other important issues, will be the election of our Board of Directors. All Board positions are on a voluntary basis.

Anyone wishing to be considered for Board position must be recommended by an affiliated group, must be a member of the Croatian Fraternal Union in good standing, must be a delegate of an active CFU Junior Cultural Federation Tamburitza Group, be willing to attend all meetings and work at the CFU Junior Cultural Federation Festival.

Should you be interested in being considered for a position on the board, send your request (at least 30 days prior to the October Meeting) to *Secretary Ivan Begg, 100 Delaney Drive, Pittsburgh, PA 15235, or e-mail to [editor@croatianfraternalunion.org](mailto:editor@croatianfraternalunion.org)*.

**Donald Weakley/President**

## Zagreb Tams Recruiting New Members

**CLEVELAND, OH** - Have you thought "even once" of joining a Tamburitza Group? Do you like to travel and meet new friends?

If you love Croatian music, enjoy dancing or would enjoy seeing your child, grandchild, niece, or nephew up on stage, come visit the American Zagreb Junior Tamburitza practice sessions on Wednesday, October 5th, 12th and 19th, from 6:30 p.m. to 8 p.m. It is our Open House where you and the child can meet the teachers, watch the practices and sit and talk to the parents to learn about our group.

For more information, please call Kari Sargent at 216-355-7062 or email us at [zagrebjr@gmail.com](mailto:zagrebjr@gmail.com). Practice is held at the American Croatian Home, 34900 Lakeshore Blvd., Eastlake, OH 44095.

**Julia Thornhill/Lodge 859**

## It's Kolo Time in Versailles

**VERSAILLES, PA** - Do you want to learn to kolo dance? Well, we have the perfect opportunity!

On September 20, Donna's Kolo Class will resume at the Versailles Croatian Club. This is a wonderful opportunity to learn to dance kolos, meet new people, and get good exercise while having fun.

The weekly lessons are on Tuesdays, from 7 p.m. to 8:30 p.m., at the Versailles Croatian Club (upstairs), 4400 Third Street in Versailles, PA. The cost is \$5, and the instructor is Donna Vranesevic.

If you always wanted to learn to kolo dance, or if you already know how and just want to get exercise, why not join us on September 20th? This is a perfect chance to relax and have some fun. Join us on Tuesday evenings, and don't forget to bring a friend!

For more information, please call Eileen Novobilsky at 412-855-5610. Let's all do the kolo!

**Steve Komazec/Lodge 141**

on the famous Las Vegas Strip.

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

Reduced room rates have been established with the hotel as follows: \$94.00 per night single & double for Thursday through Sunday. With the inclusion of a mandatory daily resort of \$37 plus tax, the nightly rate is \$148.53.

Rooms may be reserved through Horseshoe Las Vegas on-line reservation link, **PASSKEY**, by accessing the following URL <http://book.passkey.com/go/SBCRO2>.

**Alternately, the hotel**

**reservations desk may be contacted at (877)-603-4390 using our Group Code SBCRO2 and mentioning Croatian Fraternal Union of America. The Hotel imposes a processing fee of \$15.00 to the cost of the room for those guests using this method of reservation. Therefore, we urge all members to utilize the Passkey option.**

Make your plans now to attend another thrilling CFU Croatian cultural experience in the fabulous city of Las Vegas, Nevada!

**Edward W. Pazo**  
National President





# Zaradite stalne i stabilne stope povratka na Anuitetske i IRA ugovore HBZ

## Anuiteti i IRA planovi nude izvrsne prinose

Piše: Edward W. Pazo/Nacionalni predsjednik

PITTSBURGH, PA - Hrvatska bratska zajednica već dugo vjeruje da će svojim članovima ponuditi kvalitetni ugovor o njihovim planovima za mirovinsku štednju. Konkurentne i često superiorne stope povratka obilježje su našeg anuitetskog i IRA programa od njegovog osnutka prije četrdesetak godina.

Nebrojeni članovi iskoristili su kamatne stope koje pruža HBZ kako bi izgradili svoja gnijezda, zaradili dodatni prihod od svoje uštedevine za svakodnevnu uporabu; ili da svojim baštinicima poslije njihove smrti ostave velike svote novca.

Mi, kao nacionalna uprava, ponosimo se što našim članovima nudimo pogodnosti koje su iznad i izvan onih usporedivih organizacija za bratske koristi kada je to god moguće i razborito. U skladu s ovom filozofijom, zadovoljstvo nam je ovdje najaviti nastavak izuzetno povoljnih stopa povratka na naše trenutno izdane anuitetske i IRA ugovore. Članovi i novi članovi nastaviti će primati sljedeće kamatne stope na kreditiranje do 31. prosinca 2022.: Devetogodišnji ugovor - 3,25 %; Petogodišnji ugovor - 3,00%; i takozvani Zero Surrender naplatni ugovor - 1,50%.

Članovi koji su se umorili od žiriranja burze i strahuju od rizika od dobitaka koji su se izgradili u posljednjih nekoliko godina kako su cijene dionica porasle, mogli bi pronaći anuitet kod Hrvatske bratske zajednice po svom ukusu. Oni pojedinci koji su dostigli sredinu 60-ih i više godina posebno moraju biti oprezni u držanju previše svog novca na tržištu kapitala jer obično nisu u stanju izdržati gubitke zbog kraćih vremenskih okvira za potrebe umirovljenja. Većina financijskih savjetnika vjeruje da kako osoba stari, njihova ulaganja u dugotrajnu imovinu kao što su CD-ovi, obveznice i ugovori o fiksnom anuitetu se moraju povećavati.

Hrvatska bratska zajednica preko svojih članova dobiva člansku metodologiju prodaje u mogućnosti je svojim članovima isplatiti vrhunske stope povratka zbog uštede troškova radi neisplate provizije profesionalnim prodajnim agentima. Stope HBZ-a izuzetno su konkurentne pri razmatranju odgođenih ugovora o fiksnom anuitetu koje nudi velika većina komercijal-

nih osiguravajućih kompanija i sestrinskih društava za bratsku korist. Potičemo one koji su zainteresirani za ulaganje novca u štedne instrumente za svoju mirovinu da najprije pregledaju našu ponudu anuitetskih i IRA investicija i odmah kontaktiraju Glavni ured Zajednice na broj 412- 843-0380!

Naši prošli članci povezali su tu prednost koju naša Zajednica uživa u odnosu na druge financijske institucije; međutim, iskreno vjerujemo da ga vrijedi ponoviti u ovom trenutku. Članovi, odnosno naši osiguranici, primaju vrlo konkurentne stope povratka na svoju imovinu s fiksnom štednjom.

Dakle, za one koji čitaju ovaj članak koji su doživjeli velike poraste vrijednosti u svojim portfeljima kapitala i nervozni su zbog inflacije i mogućih fluktuacija tržišne vrijednosti u svom portfelju, tvrdimo da bi investicija kod HBZ mogla za to biti odgovor. Članovi će dobiti trenutno deklariranu stopu povratka, a sve kamate se odgađaju do povlačenja. Za one članove koji ispunjavaju uvjete za tradicionalnu ili Roth IRA-u, dodatne porezne olakšice mogu imati pametni ulagači i štediše.

Specifična financijska situacija svakog člana jedinstvena je i stoga potičemo članove i nečlanove da se savjetuju sa svojim financijskim savjetnikom kako bi vidjeli je li HBZ ima plan štednje koji bi vama bio od koristi.

Članovi se mogu utješiti činjenicom da naša Zajednica sada s 510 milijuna dolara imovine i više od 62 milijuna dolara viška je svakako sigurnosna mreža koja služi zaštiti životnog osiguranja i računa Anuiteta/IRA-e koji se održavaju pri Hrvatskoj



## Održan 26. MiniFEST Zvuci tamburice odsjeka 530

ST. THOMAS, ON – Poslije dvije godine odsutnosti, zbog nesretnog i čudnovatog korona virusa, ponovno je Društvo Ogulin odsjek 530 Hrvatske bratske zajednice uspješno održati svoj godišnji piknik i svoj ljetni miniFest „Zvuci tamburice“.

Odaziv gostiju bio je dobar usprkos kiši koja je padala nekoliko sati. A radna skupina odsječnih članova i odbornika bila je nezaustavljiva! Hvala! Zvuke tamburice 2022. otvorio je Tamburaški zbor „St. George“ s intoniranjem kanadske, američke i hrvatske himne te izvođenjem predviđenog programa koji je napajao srce i dušu. Zatim nas je Hrvatsko-američki folklorni ansambl „Nova Nada“ iz Detroita odvela u Liku te vratila naše misli u taj kraj Lijepa naše. Novo osnovani

Tamburaški sastav „Svemir“ potom je 'zauzeo' pozornicu te nas poveo s pjesmom i svirkom diljem Hrvatske te Bosne i Hercegovine. Bili su izvrsni! Mladi, talentirani, energični razveselili su sve prisutne.

Prigodnim govorima pozdrave i čestitke uputili su predsjednik Ontarijske federacije Ante Belan, nacionalna tajnica/blagajnica Bernadette Luketich-Sikaras te nacionalni predsjednik Edward Pazo. Predsjednik Pazo posebno se je osvrnuo na zajedništvo, ovo kulturno slavlje i slavlje 128. obljetnice Zajednice te marljiv i odan rad članova i odbornika odsjeka 530.

Pisac ovog izvješća oslovio je sve prisutne i zahvalio se svima na dolasku. Zatim sam se obratio s nekoliko riječi fra Jozi Grubišiću koji je ovog ljeta najavio svoj odlazak u mirovinu.



bratskoj zajednici. Pozivamo naše članove da djeluju još danas i da ništa ne odgađaju!

**Posebne ponude za dvadeset godina uplaćivanja pristojba na životno osiguranje ostaje na snazi do 31. listopada**

U sklopu naše trenutne specijalne članske kampanje, koja nudi nevjerovatnu glavnu nagradu od tri noćenja u Las Vegasu,

večere i priznanje na Odraslom Tamfestu, Izvršni odbor također je najavio nastavak i proširenje posebne ponude od 5,000 USD ili 10,000 USD životnog osiguranja prema našem životnom planu od dvadeset godina uplaćivanja pristojba za vrlo nisku i pristupačnu cijenu prve godine od samo 20,22 USD.

Ova posebna stopa dostupna

↑ **MARLJIVI RADNICI** kod prodaje pića i pečenke sa raznja na godišnjem pikniku „Zvuci tamburice“ odsjeka 530 u St. Thomasu, Ontario bili su: **Denise i John Rupčić, Ankica i Franjo Rupčić, Jim i Monica Reid te Danny Rupčić.**

Odlazi nam koncem rujna u svoju rodnu Hercegovinu. Ovdje u Londonu, u Hrvatskoj crkvi sv. Leopolda Mandića, službovao je u nekoliko navrata te nas sve poticao na zajedništvo, domovinsku ljubav i duševno uzdizao u bolesti i životnim teškoćama. Pozvali smo ga na pozornicu te u ime Nacionalne uprave uručili mu Zahvalnicu a u ime odsjeka 530 „Ogulin“ kartu posvete kod odlaska u mirovinu i zahvalu za višegodišnju potporu i suradnju. Dali smo mu i mali novčani dar što je jedan od divnih tradicijskih običaja „za sretan put“ kod odlaska. Fra Jozo u svom obraćanju zahvalio se je Zajednici, svim prisutnima i župljanima na pažnji i dugogodišnjoj suradnji te svima zaželio svako dobro i lijep ostanak.

Program je lijepo i dopadljivo vodila Jessie Sergeant, potpredsjednica odsjeka 530 a nazočnost nacionalnih odbornika HBZ-a objavila Bernadette Luketich-Sikaras, nacionalna tajnica/blagajnica a to su bili: Dan Kochis predsjednik Nadzornog odbora, Robert J. Luketić tajnik Nadzornog

(Nastavak na 8. strani)

je putem primjene bratskih dividendnih kredita koji pokrivaju premije prve godine za podnositelje osiguranja. Iznos dostupan po posebnoj stopi prve godine ovisi o dobi podnositelja, naime u dobi od 49 godina i mladima koji ispunjavaju uvjete za do 10,000 životnog osiguranja, dok oni podnositelji zahtjeva osigu-

(Nastavak na 7. strani)



# Zajedničar

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ALL FOR ONE – ONE FOR ALL SVI ZA JEDNOG – JEDAN ZA SVE  
Official Organ Of The Croatian Fraternal Union of America Službeno Glasilo Hrvatske Bratske Zajednice u Americi

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GLAVNI URED  
Hrvatske Bratske Zajednice  
u Americi  
Organizirane 1894. godine

RIJEČ UREDNIŠTVA...LORRAINE TURKALL

## Svijest o životnom osiguranju

Nakon "Labor day" (blagdan rada), čini se da mnogi ljudi imaju, mogli bismo reći pomak uma, skrećući pozornost s opuštajućih ljetnih aktivnosti na potrebne jesenske zadatke i ozbiljnije odgovornosti. Možda promjena godišnjih doba pokreće misli o tome: "Vrijeme odmora je prošlo i sada je vrijeme da se usredotočite na obavljanje stvari." Pripremajući se za pretrpan jesenski raspored rada, škole i nadolazeće blagdane, velika većina ljudi nalazi se na kontrolnom popisu stvari koje treba ostvariti. Bezbrizne dane ljetne rekreacije zamjenjuju dani jesenskih projekata i brinu se o stvarima kojima je potrebna pažnja prije nego što zavlada hladnije vrijeme.

Svake godine podsjećamo vads da je rujna mjesec svjesnosti o životnom osiguranju. Za nas koji smo uključeni u tu industriju, važno je vrijeme da se obratimo našim članovima HBZ-a kako bismo potaknuli sve da preispitaju svoje potrebe osiguranja i utvrde jesu li adekvatno pripremljeni za budućnost. Rasprave o životnom osiguranju, nasljedstvu, raspolaganju imovinom i direktivama o zdravstvenoj zaštiti nikada nisu jednostavne teme, ali razgovori o tim pitanjima s djecom i nasljednicima važni su jer podrazumijevaju kritične odluke i rezultiraju trajnim posljedicama.

Naravno, svi želimo pružiti financijsku sigurnost svojim obiteljima i želimo biti sigurni da oni koje ostavljamo iza sebe nisu ostavljeni s našim dugovima i posljedicama našeg nedostatka planiranja. Osim pokrivanja troškova pogreba, nadamo se da će naši članovi HBZ-a preuzeti

inicijativu kako bi osigurali da su njihova djeca i nasljednici u potpunosti zbrinuti i zaštićeni sigurnosnom mrežom koja osigurava sredstva za nadoknadu održivog izvora obiteljskog dohotka nakon što se osigura otplata hipoteke troškova zdravstvene zaštite i deseci drugih incidenata koji će sigurno isplivati na površinu nakon nečije smrti.

Iako je takve odluke možda teško donijeti i one zahtijevaju znatno planiranje, koristi od obavljanja vlastitih poslova daleko nadmašuju zbrku koja će nastati ako se takva pitanja ne riješe na odgovarajući način tijekom nečijeg života. Jedan od najvažnijih koraka koje pojedinac može poduzeti kako bi osigurao mir je osigurati plaćanje životnog osiguranja. Na taj način dajete nacrt onoga što treba učiniti s vašim novcem i definirate kako će se distribuirati odgovarajućim pojedincima. Ako se vaši imenovani korisnici ne mogu pronaći ili ako su imenovani korisnici preminuli, onda državni propisi nalažu kako će se dodijeliti osmrtnina pokojnika.

Obitelji i nečije omiljene dobrotvorne organizacije imaju velike koristi kada su sve direktive na snazi. Ne riskirajte posljedice onih koje volite i vaših dobrotvornih organizacija u koje vjerujete da propuste dobiti sredstva koja ste imali na umu da će ih dobiti. Neka vam bude prioritet odvojiti vrijeme u jesenskom rasporedu kako biste pregledali svoje okolnosti, te svoje osobne zapise i osigurali da sigurnost koju ste zamislili bude uspostavljena za budućnost. Kao što planiramo ljetne odmore i buduće avanture, svi bismo također trebali planirati put koji nas čeka.

## RADIONICA HBZ-A U MERRILLVILLE

PITTSBURGH, PA - Radionica HBZ-a, pod pokroviteljstvom odsjeka 170 „Croatian Sons“ u Merrillvillu održati će se, u **subotu, 17. rujna 2022., s početkom u 13 sati u Hrvatskoj dvorani odsjeka 170 na adresi: 8550 Taft St., Merrillville, IN 46410.**

Srdačno pozivamo sve odsječne odbornike, članove i prijatelje iz Merrillvilla i okolice na ovaj radni i informativni susret. Svojim dolaskom i učešćem pružiti će vam se prilika da saznate više o suvremenom poslovanju i modernim portfeljima životnog osiguranja i anuitetskih računa. Mnoge beneficije koje Zajednica daje svojim članovima i odsjecima biti će detaljno objašnjene. Otvoren razgovor uslijediti će po svim postavljenim pitanjima.

Najnoviji obrasci, tablice s tarifama životnog osiguranja i anuitetskih računa biti će vam dostupni. Kod završetka biti će te posluženi s poslasticama i osvježujućim pićima.

Za upis nazovite odsječnu potpredsjednicu Pamelu Sutko na broj 219-670-7183 ili glavni ured na 412-843-0380.

**Franjo Bertović**/nacionalni potpredsjednik/članske usluge

## 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.

## Velika proslava Hrvatskog dana posvećena 90toj godišnjici održavanja istog u Kennywood parku



Piše: Edward W. Pazo/Nacionalni predsjednik

Sestre i braćo i ove smo godine sa zadovoljstvom sudjelovali na godišnjoj proslavi Hrvatskog dana pod pokroviteljstvom englesko govorećih odsjeka HBZ zapadne Pennsylvanije. Baš taj dan uvijek je držao toplo mjesto u srcima nebrojenih tisuća članova i prijatelja HBZ jer je tijekom ljetnih mjeseci raslo iščekivanje dolaska našeg "Hrvatskog dana" koji se svake godine održava u subotu uoči američkog Praznika rada. Ništa drugačije nije bilo ni ove godine jer je proslava 90. obljetnice ovog dana u čast naše hrvatske baštine i Hrvatske bratske zajednice Amerike održana u subotu, 3. rujna u prostranom zabavnom parku poznatom kao Kennywood park u mjestu West Mifflin u Pennsylvaniji. Bila nam je čast i privilegija prisustvovati ovom važnom događaju i obratiti se velikoj publici koja je ovdje prisustvovala na čast naše bratske organizacije.

Dan je započeo prodajom janjetine sa ražnja od strane našeg daleko poznatog pečenjara brata Mikea Mezicka uz domaće hrvatske namirnice i salate koje su poslužili mladi tamburaši Rankin Junior tamburice i odbor za ovu proslavu. Zanimljiv i ugodan program uključivao je hrvatsku folklornu skupinu Jadran Junior tamburice iz Aliquippa, PA, nakon čega je uslijedilo četrdesetpetominutno kulturno predstavljanje renomiranog KUD-a Tamburice iz Pittsburgha (nekadašnje Duquesne Tamburice) u kojem je među ostalim europskim plesnim setovima bio i hrvatski folklorni set. Sa zadovoljstvom smo podijelili pozornicu s našim kolegom bratom Mikeom Riccijem, predsjednikom odbora proslave Hrvatskog dana, i fra Jamesom Mazurekom iz župe Svetog Mateja, koji služi kombinirane župe u gradovima Etna, Glenshaw, Millvale i Reserve Township, PA.

Ovime pozdravljamo obadrije kulturne skupine koje su odradile izvanredan posao u predstavljanju svog kulturnog programa i ovom prilikom potičemo naše članove da iskoriste priliku i prisustvuju koncertu bilo koje grupe kada su u vašem području.

I dalje čvrsto vjerujemo da popularnost ovog godišnjeg okupljanja Hrvata kroz nekoliko generacija služi za potvrđivanje napora naše nacionalne uprave u jačanju naših obiteljskih veza i osiguravanju budućih generacija kako bi ostale u kontaktu sa svojom hrvatskom baštinom i kulturom.

Koristimo ovu priliku zahvaliti se cijelom odboru za proslavu Hrvatskog dana na kontinuiranom trudu u održavanju ovog posebnog dana, a zapravo i cijelog vikenda budući se sa prosalvom drugi dan, u nedjelju nastavilo u Hrvatskom domu u Rankinu gdje je prisutne svojom pjesmom i svirkom obavljao orkestar Zabava. Naše riječi upućene velikom okupljanju prisutnih članova i prijatelja HBZ-a ovdje prenosimo u nastavku kako bi se omogućilo šire uvažavanje važnosti ovog posebnog dana koji se svake godine održava na širem području grada Pittsburgha.

## Kennywood park - 3. rujna 2022.

Hvala brate Ricci, predsjedniku Odbora za proslavu Hrvatskog dana i našem kolegi u Nacionalnoj upravi gdje Mike obnaša dužnost drugog nacionalnog potpredsjednika.

Velečasni Mazurek; sestre i braća; članovi i prijatelji Hrvatske bratske zajednice; dragi Hrvati i Hrvatice;

Kakva je radost što vas mogu još jednom pozdraviti u ime Nacionalne uprave Hrvatske bratske zajednice ovdje u ovom povijesnom zabavnom parku koji je hrvatskim obiteljima u proteklih devedesetak godina pružio toliko lijepih uspomena!

Ovo prekrasno okupljanje Hrvata pokrenuto je 1932. godine pod pokroviteljstvom englesko govorećih odsjeka Hrvatske bratske zajednice i uz viziju tadašnjeg urednika Zajedničara M.J. Horvatha. Evo što je napisao sam brat Horvath u izdanju Zajedničara od 12. srpnja 1939.,

"U osam godina svoga postojanja, Hrvatski dan, imao je za svoju najsvetiju svrhu vrlo jednostavnu ideju - okupiti se jednom godišnje, i to na zajedničkom sastajalištu, svi naši ljudi, iz svih sfera života". Uz napomenu da je Odbor za proslavu Hrvatskog dana "iskreno nastojao promovirati tada četrdesetpetogodišnje geslo Hrvatske bratske zajednice... "Svi za jednoga, Jedan za sve".

Iskreno pozdravljamo viziju i snagu onih ra- (Nastavak na 7. strani)



## POD POVEĆALOM

## JEDNO PREMIJSKO OSIGURANJE

Jedno premijsko stalno životno osiguranje vrlo je popularno kod naših članova HBZ-a i potencijalnih članova, a dostupno je za sve uzraste. Bake i djede te obiteljski članovi često kupuju ovu vrstu osiguranja, kad se beba rodi, tako da dijete postaje doživotnim članom i može koristiti sve beneficije tijekom godina. Ovaj proizvod je istinski dar ljubavi za svakoga člana vaše obitelji.

S obzirom da je samo jedna premija uplaćena kod kupnje, prestaju brige ili zabrinutost za daljnje uplate. Kao stalno životno osiguranje s ovim planom i pokrićem, stječete pravo na traženja, koja su propisana u zahtjevu ili molbenici za školarinsku pomoć, kod CFU Scholarship Foundation Inc. Fond ima imovinu preko 8 milijuna dolara i godišnje nagrađuje studente-članove s više od 200,000 dolara.

Životno osiguranje ne podliježe oporezivanju prilikom isplate baštini. To znači, da baštinik neće morati platiti porez jer se primljeni iznos ne uračunava u zaradu, bez obzira je li primilo 5,000 ili 125,000 tisuća dolara. Samo s jednom uplatom premije, vaša polica važi cijelog života a kroz to možete uočiti, zašto to uviđaju i koriste vaši najmiliji.

## Opis plana Jedno premijskog osiguranja:

Ovo je stalno životno osiguranje s predviđenim dividendama. Samo jedna premijska uplata je potrebna osiguraniku. Uplaćena premija osigurava osiguranika za cijeli život. Iznos osiguranja ostaje u istoj razini a isplaćuje se odmah po nastupu smrti osiguranika.

Izdaje se osobama od 0 do 85. godine starosti. Najniži iznos je 5,000 dolara. A, najviši se izdaje od 125,000 dolara. Premije su dostupne za ženu i muškarca, pušače i nepušače. Odsječne članarine se ne uplaćuju kroz ovaj plan.

## Jedno premijsko osiguranje s uplatama premije u ratama:

Uplate u ratama su dozvoljene a jedna trećina premijske uplate treba biti odmah priložena zahtjevu za osiguranje. Ostale dvije trećine mogu biti uplaćene, kroz ne više nego dvije rate, u jednogodišnjem vremenskom razdoblju, koje se računa od dana izdanog certifikata. Kroz to jednogodišnje vrijeme ne zaračunava se kamata ili bilo koje druge naplate.

## Život je ne predvidljiv. Budimo pripremljeni!

Želimo potaknuti sve naše članove da pogledaju svoju trenutnu zaštitu u životnom osiguranju i da iskoriste vrlo povoljnu ponudu kod HBZ-a. Budite sigurni da su svi vaši obiteljski članovi i prijatelji zaštićeni s dovoljnim iznosom životnog osiguranja. Životna zaštita kod HBZ-a je s pristupačnim tarifama i opskrbljuje vlasnika police s koristima koje proizlaze kroz fraternalističke, kulturne i društvene aktivnosti.

Ako imate bilo koje pitanje ili pitanja, ili želite pojašnjenje o bilo kojem proizvodu kod HBZ-a, o beneficijama, koje iz njih proizlaze, osjećajte se slobodnim nazvati Nacionalni ured Zajednice na, 412-843-0380 ili nas posjetite na web stranicama [www.cfu.org](http://www.cfu.org).

Ljutina hrena  
koja liječi

Hren sadrži vrlo ljekovite sastojke izotiocijanate, kao i brojne druge sastojke poput kumarina, fenola, eteričnoga ulja, aspargina, peroksidaze, smole, škroba i saharida.

Hren (lat. *Armoracia rusticana*) upotrebljava se kao začim i prilog jelima, ali od davnina u pučkoj se medicini rabi kao učinkovit lijek. Izrazita ljutina koja je osnovna karakteristika korijena hrena njegov je najljekovitiji sastojak. Specifičan ljut miris i okus potječe od glikozida sinigrina. On »otvara« sinuse i pridonosi uklanjanju izlučivanja sluzi u njima, a inhalacija tim korijenom pomaže i u ublažavanju raznih drugih dišnih problema.

On sadrži vrlo ljekovite sastojke izotiocijanate, kao i brojne druge sastojke poput kumarina, fenola, eteričnoga ulja, aspargina, peroksidaze, smole, škroba i saharida. Alil izotiocijanat koji sadrži hren u suvremenoj je znanosti istraživan zbog svojega antibiotskoga i antikancerogenoga djelovanja (u jetrima, debelom i tankom crijevu, jednjaku i mjehuru), a smatra se i prirodnim konzervansom jer sprječava rast štetnih bakterija u hrani.

Osim antibakterijskih, izotiocijanat posjeduje i antiprotozoalne i antifungalne aktivnosti čiji se mehanizmi djelovanja također istražuju. Osim toga, hren potiče probavu, poboljšava cirkulaciju i izlučivanje mokraće, pomaže kod reume i podiže prirodni imunitet.

U narodnoj medicini sirup od ribanoga hrena s medom, propolisom i sjemenom anisa preporučuje se kao jedan od izvrsnih prirodnih sirupa za liječenje bolesti dišnih putova i dobar lijek protiv gripe.

Svježe naribani hren stavljen na ubod insekata (pčele, ose i slično) brzo odstranjuje bol ako je izvađen žalac.

Oblog od svježe naribana hrena upotrebljava se protiv reumatskih bolova, bolnih i ukočenih mišića i zglobova, bolova kod išijasa. No oblog treba ukloniti kad se osjeti žarenje jer hren može na koži izazvati plikove i opekline. Zbog toga se koža može i prije i nakon stavljanja obloga namazati maslinovim uljem zbog zaštite.

Hren treba upotrebljavati pažljivo jer u prevelikim količinama može izazvati povraćanje i proljev.

Hren se ne preporučuje djeci i osobama koje imaju čir na želudcu, upalne bolesti crijeva i poremećaj rada štitnjače.

Jadranka Pavić/izvjest.

Piše: Edward W. Pazo/Nacionalni predsjednik

(Nastavak sa 6. strane)

nih pionira koji su energično radili na promociji ovog dana ovdje na širem području grada Pittsburgha koji je slavio našu zajedničku hrvatsku kulturu i baštinu. Zanimljivo je primijetiti u čitanju prošlih izdanja Zajedničara iz onih ranih godina imena brojnih hrvatskih tamburaških sastava koji su putovali sa Srednjeg zapada i drugih država kako bi sudjelovali na ovom Hrvatskom danu. Naša Zajednica i odsječni članovi aktivno su podržali ovo okupljanje i mi cijenimo lijepe napore današnjeg odbora na čelu s našim kolegom bratom Mikeom Riccijem.

Važnost ovog posebnog dana u čast naše zajedničke hrvatske baštine ne može se zanemariti niti zaboraviti jer i dalje uključuje našu najdragocjeniju imovinu, našu djecu. Posljednjih devedeset godina i mladi i stari prošetali su ovim stazama po cijelom parku, upoznavali prijatelje, slušali hrvatske kulturne programe i uživali u društvu članova svojih obitelji.

Sastajemo je sada u našoj 128. godini ujedinjenja Hrvata pod bratskim kišobranom

financijske zaštite, dok istovremeno služimo očuvanju naše dvanaest stoljeća stare hrvatske kulture koja datira iz vremena krunjenja našeg prvog kralja Tomislava 925. godine. Moji kolege i ja smo tako ponosni i ponizni što služimo naših gotovo 45.000 članova kao upravitelji imovine i programa naše Zajednice a koji pružaju neusporedive koristi u našoj industriji bratskih organizacija.

Vama koji ste članovi zahvaljujemo na ustrajnoj predanosti Hrvatskoj bratskoj zajednici i iskreno cijenimo vaše zanimanje za HBZ te za vaše potrebe životnog osiguranja i mirovinske štednje. Vas koji ste ranije bili članovi ili nekako nikada niste postali članovi HBZ-a pozivamo da pregledate i provjerite naše financijske ponude i svakako razmislite o upisu u najveću i najutjecajnu organizaciju Hrvata izvan domovine Hrvatske. Naš kontinuirani uspjeh u očuvanju hrvatske kulture i promicanju područja od interesa za naše članove i našu hrvatsku braću i sestre s prebivalištem u Hrvatskoj ovisi o svima nama. Srdačno

vas molimo da se pobrinete da svi članovi vaše obitelji budu članovi naše velike bratske organizacije. Sada s više od 511 milijuna dolara imovine i 62 milijuna dolara viška, HBZ je spremna nastaviti pružati natprosječne koristi svim našim članovima i njihovim obiteljima.

I na kraju mi smatramo da ovaj skup i dodatne društvene i kulturne aktivnosti koje se održavaju diljem Sjedinjenih Američkih Država i Kanade služe jačanju naše Zajednice i isticanju jedinstvenosti Hrvatske bratske zajednice.

Sestre i braćo, zadovoljstvo nam je sve vas pozdraviti na našem lijepom hrvatskom jeziku. Svi uživajte u ovom prekrasnom danu. Hvala vam i neka vas svemogući Bog čuva i blagoslovi.

## Zaradite stalne i stabilne...

(Nastavak sa 5. strane)

ranja u dobi od 50 do 65 godina ispunjavaju uvjete za 5,000 vrijednog životnog osiguranja.

Naše je mišljenje i uvjerenje da je ova posebna ponuda izvrsna prilika da svi članovi naše obitelji budu adekvatno osigurani čak i za vrlo osnovni iznos životnog osiguranja kroz Hrvatsku bratsku zajednicu. Osim toga, ako naši članovi koji imaju prijatelje ili nove članove obitelji kroz brak ili na neki drugi način koji nisu članovi naše bratske ustanove, onda je ovo pravo vrijeme da preporučite ove pojedince za članstvo u Zajednici koja mari! Jednostavno rečeno, "nikada neće biti bolje vrijeme za pristup k Hrvatskoj bratskoj zajednici nego što je to sada".

I dalje smo ponosni znajući da su generacije obitelji zadržale svoje članovanje u Hrvatskoj bratskoj zajednici. Neke su obitelji dosegle zavidnih četiri ili pet generacija članovanja u HBZ. To je definitivno izvor snage za Hrvatsku bratsku zajednicu i ne može se previdjeti ili podcijeniti.

Molimo sve bake i djedove te pradjedove da pitaju roditelje male djece u obitelji jesu li mališani upisani u našu Zajednicu. Ako ne, onda ih potaknite na upis ili ih sami upišite. Poklonite im dar članovanja u HBZ-u sada, to jest dar koji će isplatiti dividende za cijeli život vaše voljene osobe.

Redovita  
sjednica  
odsjeka 235  
HBZ

CLEVELAND, OH – Slijedeća redovita sjednica odsjeka 235 HBZ održava se u subotu 17. rujna u 2 sata poslije podne u Hrvatskom domu Kardinal Stepinac u Eastlake, OH.

Svakako dodite na sjednicu da se dogovorimo o našim dolazećim priredbama i aktivnostima.

Očekujemo vas vidjeti u što većem broju.

Agatha Luketic/perov.

DEATHS REPORTED  
(UMRLI ČLANOVI)

FROM AUGUST 23 TO SEPTEMBER 5, 2022

1	Catherine Lutz	Pittsburgh, PA
2	Lawrence G. Lucas	Benwood, WV
3	Mildred P. Matta	McKeesport, PA
3	Mark A. Muic	McKeesport, PA
4	Barbara A. Bentley	Etna, PA
4	George Sufak	Etna, PA
5	Frederick C. Horvath	Johnstown, PA
6	Suzanne K. Zapf	Rankin, IL
32	Algirdas Macianskis	Chicago, IL
66	Catherine M. Banko	Youngstown, OH
84	Rochelle Stosich	Anaconda, MT
126	John S. Yurcich	Farrell, PA
141	John T. Matiasic	E. Pittsburgh, PA
141	Anne T. Vavrek	E. Pittsburgh, PA
146	Thomas J. Felak	Versailles, PA
217	Anthony W. Leone	Benld, IL
234	Paul Erdlen	Pittsburgh, PA
248	Helen M. Wuich	Clairton, PA
304	Ruth E. Orlosky	Ambridge, PA
304	Lorraine Stragar	Ambridge, PA
304	Joseph V. Velk	Ambridge, PA
327	William S. Turkovich	Donora, PA
530	Mary Watts	St. Thomas, ONT
635	Frank W. Perpich	Virginia, MN
720	Lawrence M. Kistic	Aliquippa, PA
793	Joseph Ribaric	Sudbury, ON, CAN
859	Violet Klepac	Cleveland, OH
954	Martin J. Pandzich	Hamilton, ON, CAN
1994	Eva M. Abbott	Milwaukee, WI
2000	Mira Sulina	Zagreb, CRO
2001	Herza Suljagic	Ogulin, CRO



## Održan 26. MiniFEST...

(Nastavak sa 5. strane)

odbora i Michael Loncarich član Nadzornog odbora.

Uz Antuna Belan predsjednika Ontarijske federacije odsjeka HBZ-a prisutan je bio potpredsjednik Steve Vrkljan, Branko Pahanić glazbeni direktor Tamburaškog i plesnog zbora „Sv. Juraj“ iz Hamiltona, Toni i Dušanka Kolarić te John Rogolja i Kathy Krstuljić - članovi Tamburaškog zbora „Zlatni Pajdaši“ Hrvatske crkve sv. Križa iz Hamiltona te naši dugogodišnji i višegodišnji učesnici Zvukova tamburice. Žao nam je, da su zbog tog čudnovatog Covida-19 u posljednji čas otkazali svoj nastup. Svima želimo svako dobro a oboljelima brz oporavak i ozdravljenje!

Bila nam je izuzetna radost i čast da su nas posjetili naši Slavonci te pozdravili prisutne i zadržali se u razgovoru s izvršnim odbornicima. Njihova posjeta hrvatskim zajednicama u Kanadi i Americi te susret s državnim dužnostima ovih industrijsko visoko razvijenih država trebali bi pospješiti veću suradnju i potaknuti „ulaganja u Hrvatsku, ali i realizaciju drugih razvojnih projekata, uključujući i suradnju na ljetnim školama za dijasporu ili zajedničke projekte obrazovanja, izdavaštva te slično“. Gosti iz Slavonije su bili: Damir Dekanić, župan Vukovarsko-srijemske županije, Igor Andrović župan Virovitičko-podravke županije, Antonija Jozić, županica Požeško-slavonske županije, Damir Lneniček, gradonačelnik Daruvara, Jozo Jović, poduzeće Bjelin d.o.o., Silvija Jović poduzeće Eko gradnja d.o.o. i Marijan Kavran glavni urednik časopisa Komunal.

Ugodno smo bili iznenađeni i počašćeni da nas je posjetio

jedan od urednika Zajedničara - Ivan Begg, čije fotografije obogaćuju ovaj izvještaj. Njemu i urednici Lorraine Turkall vrlo smo zahvalni za promociju zbivanja u našoj najvećoj, gospodarski najjačoj i najstarijoj udruzi Hrvata u svijet.

Hvala visokim gostima, govornicima, kulturno-umjetničkim društvima, tamburašima koji su svirali za vrijeme sv. mise pod vodstvom Ante Pejčinovića i Marlene Luketich-Kochis te svima koji su neumorno radili da nam ova ljetna zabava bude uspješna. Hvala za poklonjene predmete zaista bogate tombole i svima koji su kupili tikete a, vrijednim ženama za izvrsne kolače i za palačinke!

**Franjo Bertović**  
odsječni predsjednik



## Mike Lukicek...

(Continued from page 1)

students have met the criteria and each has received \$500 in scholarship aid for their post-secondary studies.

Banquet tickets are available at \$40 per person and \$30 for CFU pinned 50-year members and can be purchased by calling CFU Lodge 530 Secretary Darinka Cindric at 519-633-3429 or by her postal mailing address. All ticket payments for this event should also be made payable to the Ontario Federation of CFU Lodges and mailed to Darinka. **No tickets will be sold at the door.**

A special invitation is extended to all of our CFU members and friends to join "Ogulin" CFU Lodge 530 and the Ontario Federation of CFU Lodges in honoring brother Mike (Mija) Lukicek.

Let's get together for a wonderful celebration in tribute to brother Lukicek where we will share in the pleasure of being with our honoree, fellow fraternalists and friends while enjoying great food and enjoying the sounds of tambura.

Thank you for your support. We look forward to seeing you!

**Franjo Bertovic**  
Member of the  
Organizational Committee

## By Edward W. Pazo/National President

(Continued from page 2)

esting to note, in reading past issues of the **Zajedničar** from those early years, the many Croatians and Croatian tamburita bands that traveled from the Midwest and other states in order to participate in this Croatian Day. Our society and member lodges have actively supported this gathering and we appreciate the fine efforts of the present Croatian Day Committee led by our colleague Brother Mike Ricci.

The importance of this special day honoring our Shared Croatian Heritage cannot be overlooked or forgotten for it continues to involve our most treasured asset, our children. For the past ninety years, young and old alike have walked these paths throughout the park, meeting friends, listening to Croatian cultural programs and enjoying the company of family members.

Now in our 128th year of uniting Croatians under a fraternal umbrella of financial protection, while at the same time serving to preserve our twelve centuries old Croatian culture dating back to the crowning of our first King Tomislav in 925, my colleagues and I are so very proud and humbled to serve our nearly 45,000 members as stewards of our society's assets and programs that provide unmatched benefits in our fraternal benefit society industry.

For those of you who are members, we thank you for your steadfast devotion to the Croatian Fraternal Union and sincerely appreciate your consideration of the CFU for your life insurance and retirement savings needs. Those of you who either were previously members or somehow never became a member of the CFU, we invite your scrutiny and review of our financial offerings and ask that you consider enrolling into the largest and most influential organization of Croatians outside of the homeland of Croatia. Our continued success in preserving Croatian culture and promoting areas

of interest to our members and our Croatian Brothers and Sisters residing in Croatia depends on all of us. We cordially ask you to make sure that all members of your family are members of our great society. Now with over \$511 Million dollars in assets under management and \$62 Million dollars of surplus, CFU is poised to continue providing above average benefits to members and their families.

In closing, we recognize that this gathering, and additional social and cultural activities held across the United States and Canada, serve to strengthen our society and highlight the unique nature of the Croatian Fraternal Union.

Sestre i braćo, zadovoljstvo nam je sve vas pozdraviti na našem lijepom hrvatskom jeziku. Neka svi uživaju u ovom prekrasnom danu. Hvala vam i neka vas svemogući Bog blagoslovi.

## Happenings in Lodge 975

**TORONTO, ON** - Greetings from Toronto CFU Lodge 975. We are so happy to announce that a Lodge Meeting has been scheduled.

It has been such a long time since we have been together and everyone is excited to get back to normal.

Our meeting will be held at: 40 Bay Mills Blvd., Scarborough, on Sunday, October 16, at 2 p.m. Lunch will be served after the meeting.

Another exciting announcement is the Christmas Celebration that will be held on Sunday, November 27th at 12 noon at Royal Canadian Legion 344, 1395 Lakeshore Blvd., West Toronto, Ontario. Adults, \$35; Children 12-15, \$15; Children to age 11, no charge.

Tickets will be sold in advance and will be available at our Lodge Meeting. Cheques can be sent to: Steve/Carol Vrkljan, 202-185 Stephen Drive, Etobicoke, ON M8Y 3N5; Sharon Milakovic, 1006 - 40 Bay Mills Blvd., Scarborough, ON, M1T 3P5. Upon receipt of your cheque, the tickets will be mailed to you.

We are so looking forward to meeting once again with our CFU family. If the pandemic has taught us anything, it is the importance of family and friends. It will be wonderful to renew old friendships and welcome new ones.

**Sharon Milakovic/Treasurer**



## CFU 2022 Calendar of Coming Events

### SEPTEMBER

25 – Ontario Federation of CFU Lodges' Man of the Year Dinner – Honoring Mike "Mijo" Lukicek – London, Ontario

### OCTOBER

9 – United CFU Lodges of Fayette, Greene, Washington & Westmoreland Counties' Fraternalist of the Year Banquet-honoring Teddi and Randy Stevenson - Nemacolin Country Club - Beallsville, PA  
22 – Annual Farrell Croatian Home Indoor Picnic – Croatian Home – Farrell, PA  
30 – Annual Conference of the United CFU Lodges of Western Pennsylvania - Croatian National Hall Javor – NS Pittsburgh, PA - 2 p.m.

### NOVEMBER

11-12-13 – 35th Annual CFU Adult TamFEST – Horseshoe Las Vegas (formerly Bally's Hotel and Resort) – Las Vegas, NV

## ✓ Executive Board Extends Annuity Crediting Rates December 31, 2022

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 December 31, 2022.

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

★ **Nine Year contract – 3.25%**

★ **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.**

**All Annuity/IRA contracts currently issued by the society carry a one percent (1%) minimum guarantee.**

## OBITUARIES



### Mildred (Kolić) Matta



**MCKEESPORT, PA** - Mildred P. Matta, age 94 and a lifelong resident of Port Vue, PA, passed away on August 21, 2022 in John J. Kane Regional Center, McKeesport, PA.

Born September 28, 1927 in McKeesport, PA, she was daughter of the late Ivan and Janja (Pavličić) Kolić.

A former employee of both G.C. Murphy's and Apter Bros., Mildred was a member of Mary, Mother of God Parish - Corpus Christi Church in McKeesport and its former Christian Mothers, CFU Lodge 3, Jednota Lodge 267 and the Mon Yough Friendship Club.

In her spare time, she was an excellent baker but, more importantly, an excellent wife, mother, grandmother, great-grandmother, sister, aunt and friend.

Besides her parents, Mildred was preceded in death by her husband, Michael V. Matta, Sr., who passed away May 14, 2006, her sisters, Caroline Medved and Ann Luketić, and her brothers, John and George Kolić.

She is survived by her sons, David M. (Pamela) Matta of Little Boston, PA, and Michael V. Matta, Jr. of Greenock, PA; her grandchildren, Rachel (Sam) Matta Grissom and Benjamin (Justina) and Aaron Matta; her great-grandchildren, Norah Grissom and Sophia Matta (with another arriving shortly, "to-be-named"); and also nieces and nephews.

Friends were received in the Daniel F. Bekavac Funeral Home and Crematory, 4504 Walnut St., Versailles Borough, McKeesport, PA. A Mass of Christian Burial was held in Mary, Mother of God Parish, Corpus Christi Church, McKeesport, PA on Saturday, August 27, 2022 with Fr. Samuel Esposito officiating. Procession and burial followed to Calvary Cemetery, Port Vue, PA.

The members of CFU Lodge 3, McKeesport, Pennsylvania, extend sincere and heartfelt sympathy to the family of sister Mildred Matta. May the Lord grant her eternal rest and may the perpetual light shine upon her.

Počivaj u miru, draga teta Milka.

**Robert J. Luketić/Nephew**  
Lodge 3 President

## ★ 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

## CFU Lodge 859 Events for 2022

**CLEVELAND, OH** - Dear members of Žumberak CFU Lodge 859: Listed below are the dates for our Lodge Brunch and the remaining Lodge Meetings for 2022. Please mark your calendars!

**Sunday, October 16** – Lodge 859 Brunch honoring our 50-year members at Tizzano's Party Center. Doors open at 12:30 p.m.

**Also, please note:** The October meeting of the lodge has been postponed.

**Friday, November 11** - Regular Lodge Meeting starting at 7 p.m. Following the regular November meeting, we will have a meeting of our Steering Committee.

**Sunday, December 4** - Regular and Annual meetings with election of officers along with other business. The December meeting will start at 2 p.m., followed by the Annual meeting.

The location for the meetings on November 11 and December 4 is: Polish Legion of American Veterans, George Washington Post 31, 850 East 200th St.,

Cleveland, OH 44119. To enter the hall, you must use the backdoor entrance. Polish Legion of American Veterans is on the left, Home Depot is directly across the street.

**Linda Russell**  
Recording Secretary

## Lodge 72 Meeting Notice

**UNIONTOWN, PA** – Ss. Peter & Paul Lodge 72 will hold its next scheduled meeting on Saturday, September 17.

The meeting will be held at Bud Murphy's, Connellsville, PA and begin at 2 p.m.

We look forward to seeing our members who are able to attend the meeting and encourage their participation.

Sincere good wishes are extended to the membership of Lodge 72. As autumn is soon approaching, may everyone enjoy this wonderful time of the year.

**Catherine Brnich/Secretary**

### Julie Weakley



**WAUKEGAN, IL** - Julie M. Weakley, age 91, passed away on August 13, 2022 at Integrated Hospice in Libertyville IL.

Julie M. Weakley was born in Racine, WI on July 4, 1931 to Josephine and Stephan Valencic, and grew up in Waukegan IL. She married Don Weakley on December 12, 1959.

Julie had a deep love for her Croatian roots, especially the music, dancing and beautiful costumes that were traditional to Croatian culture. In 1972 Julie and Don founded The

American-Croatian Waukegan Tamburitzans. She was involved in most every aspect of this organization up to her passing. Together Don and Julie were instrumental in perpetuating their Croatian culture and assembled many volunteers and families to help build this organization. The tamburitzans and their families got to travel and perform all over the US and in Europe.

As a self-taught, accomplished tailor, Julie oversaw the creation of, as well as created, many of the beautiful traditional costumes that the performers wore. She was also the publicity chair for many years, and had a special talent for writing newsletters as well as most all of Don's speeches. Besides her typed correspondence, Julie had the most beautiful, artistic handwriting.

Julie loved to play her Croatian brač, dance and sing. She taught many others to do the same. Don and Julie were amazing to watch dance together.

She was a member of the Waukegan Adult Tamburitzans and had served as a longtime officer and member of CFU Lodge 75 of Waukegan.

Julie loved to ice skate and taught her children, nieces and nephews, and grandchildren how to skate. She could skate backwards, and when she was a bit younger would be seen doing twirls on her skates.

Most of all Julie was an amazing mother, grandmother, and great grandmother. If the kids were doing something fun, she was right there with them helping out and joining in! She loved her kids and would do anything for them. Julie was always ready with a smile and was such a positive force for all that knew her! She will be dearly missed!

Julie is survived by her husband of 63 years Donald R. Weakley; her children: Susan (Cliff) Holst, Stevan (Christine) Weakley, and Scott (Simone) Weakley; her grandchildren: Jeremy Myers (Lauren), Zach Myers, Brett Myers, Shannon Weakley (Ben Welsler), Sam Weakley, Donald Weakley, and Jessica Rodriguez; her great-grandchildren: Austin Myers, Ethan Myers, McKinzie Welsler, Hunter Luneke, Alexis Luneke, Bronx Costa and Onyx Costa; numerous nieces and nephews.

She was preceded in death by her parents, Josephine and Stephan Valencic, her stepfather Emmett Moersch and her sister Rose Killian.

A memorial service for Julie was held at 3 p.m. on Saturday, September 10, 2022 at the Marsh Funeral Home (305 N. Cemetery Road, Gurnee, IL). A visitation was on Saturday at the funeral home from 11 a.m. until the time of service.

In lieu of flowers, memorials in Julie's memory may be made to the Waukegan Tamburitzan Scholarship Fund, 2242 10th Street, Waukegan, IL 60085.

Počivala u miru!

The Family of Julie Weakley

### Karen Heyen

**BENLD, IL** - Karen Heyen, 86, of Dorchester, IL, passed away on August 11, 2022.

She was born December 24, 1932.

Karen is survived by her husband Richard, daughter Susan (Kent) Tarro and Anne (Dale) Ganz.

Karen was a longtime member of CFU Lodge 217, an avid reader and excellent baker (especially her shortbread).

We would like to express our deepest sympathy to Rich and all of her family.

**Stephanie Dragovich/Lodge 217**



### PARTICIPANTS IN THE JULY 25TH MEETING

at the Republic of Croatia's Foreign Ministry office in Zagreb. Discussions focused on the US-Croatia Alliance and challenges facing the Croat community in Bosnia and Herzegovina, from left, Matija Ocurcak, Lara Romano, Steve Rukavina, Franjo Bertovic, Ron Zivic and Domagoj Knezevic.

## Lodge 235 September Meeting

**CLEVELAND, OH** - The next meeting for CFU Lodge 235 will be held on September 17.

It will begin at 2 p.m. in the library of Croatian Home Cardinal Stepinac in Eastlake, Ohio.

There will be several items on the agenda to discuss. Your attendance would be most appreciated.

An after-meeting social will be held in the restaurant following the meeting for those wishing to attend.

We are hoping to see many of you there.

**Agatha Luketic/Secretary/Treasurer**



# COOKING Corner

## Favorite Jelly Roll

1 1/4 c. cake flour  
1 1/2 c. sugar, divided  
1/2 tsp. baking powder  
6 eggs, separated  
1 tsp. cream of tartar  
1/2 tsp. salt  
1/4 c. water  
1 tsp. vanilla extract  
1 tsp. lemon extract  
Confectioner's sugar  
1 jar (12 oz.) strawberry jelly

Combine cake flour, 1 c. sugar, and baking powder, set aside.

Beat egg whites, cream of tartar, and salt until soft peaks form. Add remaining sugar, 1 tablespoon at a time beating well after each addition. Beat until stiff peaks form; set aside.

Combine egg yolks, water and extracts; mix well. Add dry ingredients; beat on medium for 1 minute. Gently fold in egg white mixture.

Line a greased 15x10 inch baking pan with waxed paper; spread batter into pan.

Bake 350° for 12-15 minutes until cake springs back when lightly touched. Turn onto a linen towel dusted with confectioner's sugar. Remove waxed paper.

Roll cake up starting with short side; cool. Unroll cake, spread evenly with jelly. Roll up; dust with confectioner's sugar.

Helen Gerbin/Lodge 194

## Banana Chocolate Bread

1 c. sugar  
1/2 c. butter, softened  
2 eggs  
2 Tbsp. buttermilk  
3 to 4 medium mashed bananas  
2 c. all-purpose flour  
1/2 c. cocoa  
1/2 c. miniature chocolate chips  
1 1/2 tsp. baking powder  
1/2 tsp. baking soda  
1/2 tsp. salt  
1/4 c. miniature chocolate chips  
1 tsp. vegetable oil

Grease bottom only of 9x5-inch loaf pan with shortening, lightly flour (or spray bottom of pan with cooking spray, do not flour).

Beat sugar and butter until creamy with mixer. Beat in eggs; then beat in buttermilk and bananas. Stir in remaining ingredients, except 1/4 c. chocolate chips and 1 tsp. oil (reserve for glaze), until dry ingredients are moistened. Spread in pan.

Bake in 350° oven for 50 to 55 minutes, or until toothpick inserted in center comes out clean.

Cool in pan 10 minutes remove from pan to wire rack. Cool completely about 2 hours.

### Glaze

Mix 1/4 c. chocolate chips and 1 tsp. oil. Microwave uncovered on high 1 minute, stir until melted. Drizzle chocolate over loaf.

Paulette Gerbin/Lodge 194

## Stuffed Cabbage Dinner in Duquesne

**DUQUESNE, PA** – Hungry for some homemade cabbage rolls? Join us on Saturday, September 17, from 4 p.m. to 8 p.m., when CFU Lodge 320 will hold a Stuffed Cabbage (Sarma) Dinner at the American Croatian Club, 1111 W. Grant Ave., Duquesne, PA.

Dine-in Dinners are \$12 each and will include Stuffed Cabbage, green beans, mashed potatoes and roll and butter.

To-Go Dinners are available at \$13 each. Also, to-go orders of Stuffed Cabbage Only are available at: 3 for \$8; and 6 for \$15.

Don't miss out on the chance to enjoy this delicious meal! We will look forward to seeing you on Saturday, Sept. 17, at the Croatian Club in Duquesne!

Mary Ann Gajdos/Lodge 320

## SUPER BINGO in Cokeburg

**COKEBURG, PA** - For over one year, St. George CFU Lodge 354 of Cokeburg, PA has been supporting the fundraising efforts of the Bentleyville Public Library which services Bentleyville, Cokeburg, Ellsworth and other surrounds towns. For the first time, our Lodge and the Library are joining together in a combined fundraising effort that will benefit both the public library and the Croatian Home's Building Fund.

Therefore, we are pleased to announce that our organizations are holding a "SUPER BINGO" on **Sunday, October 23, 2022**, which will take place at our Croatian Home in Cokeburg. Doors will open at 11 a.m. and games will begin at 1 p.m.

Tickets must be purchased in advance at the cost of \$50 each and only 200 tickets will be sold. Your ticket includes everything you need to play regular, special and jackpot games. Additional packets will be available for purchase for a mere \$5.

Regular games will pay \$200; Specials will pay \$500 and we will feature a 4-way Jackpot with a \$3,000 Cover All.

The parents of our St. George Jr. Tamburitzans will be providing an a la cart menu of homemade foods that will surely please everyone. The proceeds from the kitchen will benefit the Junior Tamburitzans' Travel Fund.

We are also seeking sponsorships for this event to help us maximize our fundraising. Specifically, we are requesting \$100 to sponsor one-half of a regular game or \$200 to be a sole sponsor of a game. Our sponsors will be listed in the program and announced before the game which they sponsored. We, of course, will appreciate any amount of your generosity. Checks may be made payable to St. George Lodge 354 and sent to Box 21, Cokeburg, PA 15324.

Please call the undersigned at 724-344-5188 for tickets or additional information. We hope to see you on October 23rd!

Bernadette M. Luketich-Sikaras  
President/Lodge 354

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

BAKE SALES • SPECIAL DINNERS • CULINARY DELIGHTS

## Youngstown Hosts To-Go Dinner

**YOUNGSTOWN, OH** - The St. George Croatian Club of Youngstown, Ohio, located at 3200 Vestal Rd., (westside), will hold a "To-Go" Stuffed Pepper Dinner on Sunday, September 18, with pick up between the hours of 1 p.m. to 3 p.m.

Dinner will include a bowl of vegetable soup, salad, two stuffed peppers, mashed potatoes, vegetable, bread/butter and dessert, all for only \$15 per dinner.

We will also have available quarts of vegetable soup for \$8 per quart. This dinner is open to the public. Reservations must be made no later than Friday, September 9th by calling 330-519-9036.

We hope to see you at this very popular dinner at the club.

Tim Komara/President/Lodge 66

## Fundraiser For Lodge 720 Member Set For October 8

**ALIQUIPPA, PA** - Mark your calendars! On Saturday, October 8, the Aliquippa Croatian Center will host a Spaghetti Dinner Fundraiser for Greg Jurges of Aliquippa's Alcro CFU Lodge 720.

The dinner will be from 12 noon to 6 p.m. and will cost \$12. We will also have a silent auction and 50/50 raffle.

This past February, my cousin Greg Jurges experienced a devastating fall on ice, breaking vertebrae c3-6 in his cervical spine. The break resulted in immediate paralysis. After extensive stays at West Penn Hospital and Brighton Rehab, he is finally home and in a vigorous rehabilitation program to regain motor function of his limbs.

Greg's doctors are uncertain of the extent of the spinal cord damage at this time. One Hundred Percent (100%) of the spaghetti dinner fundraiser will go to Greg to help offset the growing costs associated with his medical care, medical equipment, and home health care rehabilitation services.

Greg's wish list also includes a handicapped accessible van that will permit him to get to doctor appointments and installation of a walk-in shower.

We hope you will come out to support this nice Croatian man in his time of need. Our address is Croatian Center, 2365 Concord Street, Aliquippa, PA 15001. You may direct any questions to me at 724-203-0159.

Michelle Janicki/Lodge 720

## Žumberak Lodge To Host Annual Brunch October 16

**CLEVELAND, OH** - On Sunday, October 16, Žumberak CFU Lodge 859 will honor our 50-year members at the Annual Brunch at Tizzano's Party Center located at 1361 East 260th St. in Euclid, OH. Doors open at 12:30 p.m.

We have a total of 10 honorees for the class of 2022, those being: **Madeline Grubach, Wilson Latkovic, Patricia Heckman, Darlene Masci, Donald Kalilich, James Petkovic, Rosemarie "Cookie" Krizmanich, Annette Yuratovac, James Petkovic, Lynda Staycer Zbinovec.**

A delicious lunch will be served with dessert. We will also have a 50/50 raffle.

We are also pleased to announce that Šarena will provide wonderful musical entertainment.

For members of Lodge 859, there will be a \$15 charge. Non-members are \$20.

Please let Secretary/Treasurer Anna Lucic at 440-461-3541 know as soon as possible if you plan to attend and if you will be bringing family/friends to the event. We need to give the caterer a headcount in a couple of weeks.

We hope to see you there!

Linda Russell/Recording Secretary

## St. Lucy Croatian Church Hosts Stuffed Pepper Dinner

**TROY, MI** - Back by popular demand, the Christian Women Society of St. Lucy Croatian Catholic Church is once again sponsoring their very popular Stuffed Pepper Dinner on Sunday, September 25.

The stuffed peppers are made from freshly picked from the farm yellow peppers and made with seasoned ground meat and cooked in tomato sauce just like our mothers and grandmothers made this dish. Dinners will include two stuffed peppers, mashed potatoes, vegetable, bread and butter and strudel for dessert.

The cost of this delicious stuffed pepper dinner is \$18. As in the past, we are doing pick-up only (no dine-in) at St. Lucy Church at 200 East Wattles, Troy, MI 48085, between the hours of 11 a.m. to 12:30 p.m.

Dinners are pre-orders only. To place your pre-order, please contact Violet Cunko at 586-412-7016. Deadline for your pre-orders is Wednesday, September 21.

Dinners to be paid by cash or checks. All checks are to be written payable to: St. Lucy Christian Women Society. All proceeds will be donated to St. Lucy Croatian Catholic Church.

At this time, our Christian Women Society like to thank you for supporting St. Lucy Croatian Catholic Church. It is greatly appreciated.

Violet Cunko/Lodge 351

## 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.



## Annual Indoor Picnic in Farrell

**FARRELL, PA** – Come to the Farrell Croatian Home and join us for our annual indoor picnic on Saturday, October 22. Our Croatian Home is located at 412 Staunton St., Farrell, PA.

Enjoy great food, great friends and great music. Lamb and pork roasted on the spit (pre-orders only at 724-346-5053 after 3 p.m.).

We will have strudels, kielbasa, sarma, haluški, baked goods and more, as well as imported beer and liquors from Croatia. There will be raffles and plenty of music for dancing and singing along.

Musical entertainment will start at 1 p.m. and will feature the following groups: Javor, Sveti Nikola, Od Srca, Sacred Heart, St. George, Žumberčani, Sevdah and Veseljaci.

After these groups are finished performing, please stay for Orkestar Zadnja Stanica from Steelton.

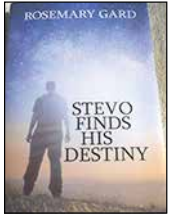
This is a "Cash Only" event. Dobro došli. Vidimo se!

Charlotte Russo/Lodge 126



**NEW BOOK**

**Stevo Finds His Destiny**



**CROWN POINT, IN**  
- Rosemary Babich Gard, member of CFU Lodge

170, author of the Destiny series of novels about Croatian immigrants, has released the eighth and final installment of the Destiny series titled, *Stevo Finds His Destiny*.

The story follows the Croatian community in New Orleans in 1917.

Stevo Markovich is a successful hotelier surrounded by friends and family who have formed a tight-knit community. This includes the Croatian restaurant across the street, Little Zagreb, owned by his best friend, Tomo, and frequented by local fisherman and musician, John Morovich.

The world around them, like their personal lives, is changing quickly. War in Europe, a measles epidemic and personal tragedy cause this group to do what they have always done, come to each other's aid.

Times of strife not only reveal character, they reveal surprising new relationships. What is the destiny Stevo finds?

Signed, hardcover books are available at [rosemarygard.com](http://rosemarygard.com). E-books are available through Amazon and Barnes & Noble.

Editors

**CFU Offers Croatian Language Class For Members**

**PITTSBURGH, PA** - The CFU will once again host a Croatian language class at the Home Office. The class will be held on Wednesday evenings beginning at 6 p.m. The first session will run from October 12 to December 14 (with no class on November 23). The second session will be held from January 11 to March 15, 2023.

The weekly session will be divided into two 45-minute segments. **There is no fee to attend the class, but commitment to the full session is requested.**

To enroll in the Croatian language class, you must be a CFU member and at least of high school age. We welcome beginners and those who would like to improve their conversational skills. If you are interested in attending, please contact the Member Services Office at 412-843-0380. **Advance registration is required.**

Class will be conducted at the CFU Home Office, 100 Delaney Drive, Pittsburgh, PA 15235. The Home Office is located just off business Route 22 in Wilkins Township, near Monroeville Mall.

The Croatian Language Class has been held for the past six years. It has been very successful for both our beginner and advanced groups. Students have the opportunity to learn the language as well as cultural differences between the United States and Croatia. The teachers fit the lessons to the class so that they are interesting and enjoyable.

**Class space is limited. Please reserve your spot immediately.**

We encourage all interested persons to enroll. We look forward to preserving our native language for generations to come!

**Franjo Bertovic**/National Vice President/Member Services



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](mailto:editor@croatianfraternalunion.org) or by *mail to:* Editor/Junior Page, Croatian Fraternal Union, 100 Delaney Dr., Pittsburgh, PA 15235.



**WIN your STAY at TAMFEST**

To qualify earn



■ 70 points for each permanent life insurance certificate issued by CFU;

■ 21 points for each certificate issued on a CFU term life insurance plan; or

■ 11 points for each 10k of Annuity premium received on either our Five Year or Nine Year Contracts once issued.

**Ready, Set, Recommend, Vegas!**

**2022 New Membership Campaign**

**Yes, Brother Pazo,**

Credit me with 77 bonus points and count me among those dedicated fraternalists who have joined the 2022 New Membership Campaign with Grand Prize Award of:

- Three nights at Horseshoe Las Vegas (formerly Bally's Hotel and Resort);
- Official Recognition at the CFU Adult TamFEST; and,
- Two Tickets to a society sponsored reception.

2022 CFU Campaign Prizes are Non-Transferable. Winner must claim prize Nov. 11-13, 2022 in Las Vegas.

Name \_\_\_\_\_ Lodge No. \_\_\_\_\_

Members contact E-mail: \_\_\_\_\_

**Return to:** Croatian Fraternal Union  
Edward W. Pazo, National President  
100 Delaney Drive  
Pittsburgh, PA 15235



**HAPPY BIRTHDAYS**

(Junior Members Transferring into the Adult Lodge)

- |    |  |               |   |
|----|--|---------------|---|
| 4  | <b>Johnstown, PA</b><br>George Michael Churilla  | 62            | <b>Cleveland, OH</b><br>Bernard Klinc<br>Sydney Alison Peterson<br>Michael James Strmac |
| 10 | <b>Merrillville, IN</b><br>Mara Ashley Olson   | 86            | <b>Cleveland, OH</b><br>Sage Katusin  |
| 15 | <b>Steelton, PA</b><br>Samantha Marshall<br>Sidney C. Sanguinetti<br>Tamas Topos Jr.                     | 111           | <b>Pittsburgh, PA</b><br>Ryan P. Albert   |
| 17 | <b>Chicago, IL</b><br>Izabella Grlica<br>Alyssa S. Moore<br>Christopher S. Moore<br>Sydney Grace Rubinic | 122           | <b>Cokeburg, PA</b><br>Andrew Raymond Beer<br>Angelika Dugandzic<br>Anthony F. Massari  |
| 21 | <b>Etna, PA</b><br>Alyssa N. Brunner   | 199           | <b>Campbell, OH</b><br>Lex Thomas Bury  |
| 24 | <b>Los Angeles, CA</b><br>Jacob Vasilj   | 207           | <b>Philadelphia, PA</b><br>Chase Preston Chinappi                                       |
| 27 | <b>Versailles, PA</b><br>Brian Lloyd Beresford<br>Nora Keleschenyi                                       | 239           | <b>Sacramento, CA</b><br>Emily Clarice Dusel  |
| 37 | <b>McKeesport, PA</b><br>Gabriel Stafford  | 252           | <b>Stamford, CT</b><br>Nikolas Badinelli  |
| 54 | <b>Smoke Run, PA</b><br>Gracie Cowfer  | 272           | <b>Canonsburg, PA</b><br>Anna Elizabeth Mack  |
|    |  | 304           | <b>S. St. Paul, MN</b><br>Delaney Woog  |
|    |  | 309           | <b>Youngstown, OH</b><br>Travis M.J. Turkal   |
|    |  | 324           | <b>St. Louis, MO</b><br>Nathan Luke Timpe   |
|    |  | 536           | <b>Oakland, CA</b><br>Tanea Rose Dayak  |
|    |  | 607           | <b>Los Angeles, CA</b><br>Mila S. Mucic   |
|    |  | <b>CANADA</b> |   |
|    |  | 631           | <b>Toronto, ON</b><br>Madison Tanfara<br>Tristan Tanfara                                |

**CFU Junior Nest KIDS PAGE**

**WORD SEARCH Pennsylvania CFU Lodges**

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

- |            |              |                |
|------------|--------------|----------------|
| ALIQUIPPA  | EXPORT       | RICES LANDING  |
| AMBRIDGE   | FARRELL      | ROCHESTER      |
| ASHVILLE   | HOMER CITY   | SHARON         |
| CANONSBURG | JOHNSTOWN    | SMOKE RUN      |
| CLAIRTON   | MCKEESPORT   | STEELTON       |
| COKEBURG   | MIDLAND      | TRAFFORD       |
| CONWAY     | MONESSEN     | UNIONTOWN      |
| DONORA     | PHILADELPHIA | VERONA         |
| DUQUESNE   | PITTSBURGH   | VERSAILLES     |
| EAST PGH   | RANKIN       | WEST PITTSBURG |
| ETNA       |              |                |

**Conversational Expressions In Croatian**

- |                       |                          |
|-----------------------|--------------------------|
| JUTROS – THIS MORNING | REZERVIRATI – TO RESERVE |
| SPORO – SLOWLY        | ŠETATI – TO WALK         |
| NEGdje – SOMEWHERE    | ZAUSTAVITI – TO STOP     |
| INAČE – OTHERWISE     | NAPUNITI – TO FILL UP    |
| NIKADA – NEVER        | ZAPISATI – TO WRITE DOWN |
| PREVIŠE – TOO MUCH    | ODLUČITI – TO DECIDE     |
| PORED – NEXT TO       | ČEKATI – TO WAIT FOR     |
| OSTATI – TO STAY      |                          |



# Earn Stable and Steady Rates...

(Continued from page 1)

For those who are reading this article who have experienced large run ups in value in their equity portfolios and are nervous about inflation and possible market value fluctuations in their portfolio, we submit that a CFU deferred Annuity may be the answer. Members will receive the currently declared rate of return and all interest is tax deferred until withdrawal. For those members who qualify for either a Traditional or Roth IRA, additional tax savings benefits may be had by savvy investors and savers.

Each member's specific financial situation is unique and we encourage members and non-members to consult with their financial advisor to see if

the CFU has a savings plan that would be of benefit to you.

Members may take comfort in the fact that the society, now with \$510 Million in Assets, also counts in excess of \$62 Million of surplus which is a safety net which serves to protect life insurance and Annuity/IRA accounts maintained with the Croatian Fraternal Union of America. We urge our members to act today, don't delay!

**Special Offers on Twenty Pay Whole Life Insurance Plans Remain in Effect October 1st**

As part of our "Ready, Set, Recommend" New Membership Campaign, that offers a fabulous grand prize of three nights in Las Vegas, dinners and recognition at the Adult TamFest, the Executive Board also announced the

continuation and expansion of the Special Offer of either \$5,000 or \$10,000 of Life Insurance under our Twenty Pay Life Plan for the very low and affordable first year cost of \$20.22.

This special rate is available through the application of Fraternal Dividend Credits which cover the balance of the first-year premium for applicants. The amount available at the special first year rate is dependent on the age of the applicant with those applicants age 49 and under qualifying for up to \$10,000 in life insurance coverage while those applicants aged 50 through 65 being eligible for \$5,000 in valuable life insurance coverage.

It is our considered opinion and belief that this special offer is an excellent opportunity to ensure that all of our family members are adequately insured for even a very basic amount of life insurance through the Croatian Fraternal Union. Additionally, if our members who have friends or new family members through marriage or otherwise who are not members of our society, then this is the time to recommend these individuals for membership in the Society that Cares! Simply said, "There will never be a better time to join the Croatian Fraternal Union."

We remain prideful knowing that generations of families have maintained membership with the Croatian Fraternal Union. Some families have reached an enviable four or five generations of CFU members who are currently enrolled in our society. This is definitely a source of strength for the Croatian Fraternal Union and cannot be overlooked or under-

stated. We ask all grandparents and great-grandparents to ask the parents of small children in the family if the little ones have been enrolled into the society. If not, then either encourage enrollment or see to it yourself. Make a small gift of CFU membership now that will pay dividends for the entire life of your loved one.

## Special Membership Offer on the 20 PAY PLAN

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

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

Tobacco User (Yes or No): \_\_\_\_\_

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

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



Return to: Croatian Fraternal Union  
100 Delaney Drive  
Pittsburgh, PA 15235

### Lodge 141 To Hold Meeting

**EAST PITTSBURGH, PA** - Hrvatska Vila Lodge 141 will hold its next monthly meeting on Tuesday, September 20, at 6:30 p.m., at the Rankin Croatian Home, located at 236 Fourth and Antisbury Streets, Rankin PA 15104.

We hope to see you there!  
**Barb Skrbini/President**

### DONATION CFU SCHOLARSHIP FUND

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

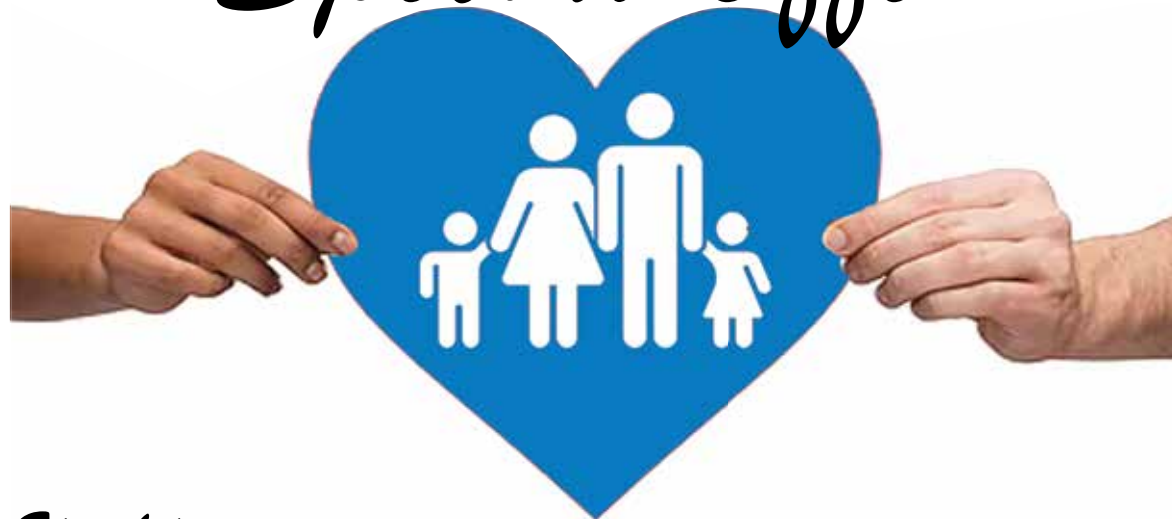
Name \_\_\_\_\_ Lodge \_\_\_\_\_  
Address \_\_\_\_\_  
City \_\_\_\_\_ State \_\_\_\_\_ Zip \_\_\_\_\_



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

# \$20.22 for 2022 on the 20 PAY PLAN

## Special Offer



**Eligibility:** Members and Non-Members.

Ages 18-49 may apply to enroll for the amount of \$5,000 or \$10,000 face value.

Ages 50-65 may apply for the \$5,000 life insurance amount.

Normal Underwriting requirements apply.

Standard rates applicable in second year.

**LIMITED TIME OFFER:**

April 15 - October 1, 2022

**ENROLL TODAY!**

www.cfu.org



### Lodge 1 Plans September Meeting

**PITTSBURGH, PA** - Svi Sveti CFU Lodge 1 of North Side Pittsburgh will hold its regular monthly meeting on Sunday, September 18, beginning at 1:30 p.m., at our usual meeting place, Croatian National Hall Javor, 805 East Street, North Side Pittsburgh.

Plans will be made for our activities for the remainder of the year, including the annual Lodge Christmas Party scheduled for Sunday, December 18.

All members are encouraged to attend.

**Don Langenfeld/Secretary**

### Ontario Federation October 1 Meeting

**TORONTO, ON** - The next meeting of the Ontario Federation of CFU Lodges will be held on Saturday, October 1, at Father Kamber Park, 4525 Mississauga Rd., Mississauga, ON.

The meeting will start at 10 a.m. At this important meeting, we will discuss this year's Man of the Year banquet and our future activities.

We urge all CFU lodges, members and delegates to attend this important meeting.

**Antun Belan/President**

### How to Email Your Materials to the "Z"

**PITTSBURGH, PA** - If you are e-mailing material for publication in the *Zajednicar*, please direct them to: [editor@croatianfraternal-union.org](mailto:editor@croatianfraternal-union.org).

Information should be included in the body of the e-mail, not in attachments. We cannot provide individual confirmation of receipt for each e-mail. Sender must rely on automatic verification of "message sent."

Deadline for submission of articles is the Thursday prior to the publication date and submissions should include sender's name, lodge affiliation and telephone number. Deadline for e-mail submissions is the same as that for submissions by mail or fax.

Photographs may be sent via e-mail but due to incompatibility of some systems, photos will be considered on a case-by-case basis and we may ask that you send hard copies.

Editors