

Zajedničar

FRATERNALIST

OFFICIAL ORGAN OF THE CROATIAN FRATERNAL UNION OF AMERICA / ALL FOR ONE...ONE FOR ALL

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New Endowment Benefits CFU Scholars Memorial Tribute Honors Katherine and Victor Ugran

By Edward W. Pazo / National President

PITTSBURGH, PA – With unbridled respect for our CFU Members who uphold the value of education, we proudly announce the establishment of the 107th CFU Scholarship Endowment Fund in recognition of two dedicated individuals who enriched the lives of their own family as well as our CFU Family.

The Katherine & Victor Ugran Scholarship Endowment Fund has been established within the CFU Scholarship Foundation, Inc. in memory of longtime CFU members Victor Ugran and Katherine (Markovich) Ugran. Contributions totaling \$21,900 for the Scholarship Endowment Fund were made by Victor and Katherine's six grandchildren in order to celebrate the legacy of their loving grandparents.

Victor and Katherine were lifelong residents of the Youngstown, Ohio area. They had three children together while lovingly sharing in seventy years of marriage prior to Victor's passing in June 2016. Katherine subsequently passed away in October 2018. Victor and Katherine had a great deal of pride in their association with the CFU. They both belonged to Lodge 66 in Youngstown for more than fifty years. They regularly attended lodge dinners and holiday events and always enjoyed listening to the CFU Croatian radio programs.

Victor and Katherine both shared an enthusiasm for education that they passed on to their family. Victor worked as an elementary school teacher



for thirty-eight years until his retirement in 1986. Katherine was a homemaker who supported her husband in his college education and teaching career while also playing an active role in the school organizations for her children.

Victor and Katherine's family are delighted for this opportunity through the CFU Scholarship Foundation, Inc. to support young CFU members in their pursuit of higher education.

We, in turn, extend our gratitude to the Ugran Family who contributed to this new endowment fund, including: Robert J. Antonucci, Richard Antonucci, Victor Scott Ugran, Lisa Ugran
(Continued on page 9)



OFFICERS, DELEGATES AND GUESTS attended the CFU Four County Lodges' Annual Conference on Sunday, February 20 held at the Croatian Home in Cokeburg, PA. At the meeting, plans were discussed for the staging of the annual Fraternal Day picnic and the Fraternalist of the Year dinner set to take place later this year.

Society Initiates Drive to Aid Ukrainians

PITTSBURGH, PA – Our society and its membership have watched with horror as the sovereign country of Ukraine has been attacked and invaded by an aggressor. While we hope and pray for a peaceful end to this unnecessary conflict, we understand that humanitarian aid is badly required. Therefore, the Executive Board has once again activated its Humanitarian Aid fund through an initial contribution of \$1,000 and is accepting donations from our membership who wish to provide a monetary donation in support of those Ukrainian refugees who have arrived in Croatia.

The society has been in contact with Sister Jelena Loncar, of Caritas Zagreb, and has been alerted to the great need of this Catholic humanitarian agency in Zagreb, Croatia as they provide aid and comfort to those Ukrainians who have fled their homeland. CFU members may contribute to this appeal by completing the Coupon found at the end of this article. Croatian Fraternal Union has long supported the ideals of helping our fellow brothers and sisters in need wherever they may live in support of our motto of "All for One" and "One for All". Funds will be collected initially from **March 9, 2022 through April 15, 2022** in order to permit a prompt transmission of humanitarian relief through Caritas.

Edward W. Pazo
National President

Aid for Ukrainian REFUGEES IN CROATIA

The Executive Board has declared a Humanitarian Aid Appeal for Ukrainian Refugees arriving in Croatia which will be directed to Caritas Zagreb who are assisting Ukrainian refugees with shelter and the basic necessities of life. In order to begin the campaign, the society has contributed \$1,000 toward this effort. As we have been contacted by several CFU members asking how they can help, **our society will accept monetary donations through April 15, 2022** at which time the amount collected will be fully distributed to assist those Ukrainian refugees who have sought and continue to seek safety in Croatia at this time.

Checks may be made payable to:

CFU Humanitarian Fund and directed to the undersigned.

Croatian Fraternal Union	\$1,000.00
CFU National President Edward & Beth Pazo.....	\$100.00
CFU National Vice President/Member Services	
Franjo and Mirjana Bertovic	\$100.00
CFU National Secretary/Treasurer	\$100.00
Bernadette M. Luketich-Sikaras and Husband John	
TOTAL THIS REPORTING	\$1,300.00

Aid for Ukrainian REFUGEES IN CROATIA

Name _____ Lodge # _____

Street/Address _____

City/State/Zip Code _____

Telephone _____

Email _____

Please make checks payable to: CFU Humanitarian Fund
Send to: Edward W. Pazo/National President
Croatian Fraternal Union
100 Delaney Drive
Pittsburgh, PA 15235

CFU Lodge 66 March Meeting Notice

YOUNGSTOWN, OH - St. George CFU Lodge 66 will have its regular monthly meeting on Sunday, March 20 at 1 p.m. at the lodge hall 3200 Vestal Rd., Youngstown, OH.

Tim Komara/President

Lodge 136 To Hold Meeting

LORAIN, OH - CFU Lodge 136 will hold their March meeting at the American Croatian Club, 4846 Oberlin Ave., Lorain, Ohio. It will be held on Sunday, March 20 at 2 p.m. All members are welcome!

Fran Kurjan
Recording Secretary



Zajedničar

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CROATIAN FRATERNAL UNION OF AMERICA

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FROM THE EDITOR'S DESK...LORRAINE TURKALL

Inspiring Us All

Since Russian forces invaded Ukraine on February 24, 2022, the world has witnessed every aspect of human behavior. From ruthless disrespect for human life to unimaginable acts of heroism, we have watched the actions of this brutal war unfold from many angles and have reacted in abject anger and in complete awe as we observe both ends of the spectrum.

From one perspective, the horrors of war glare in our faces as we stare at the atrocities viewed on the nightly news. There is no escaping our grief and sadness as we watch mothers and children torn from their families as they flee to safety beyond the borders of their home country, while their husbands, fathers, sons and brothers remain behind to fight for their homeland, Ukraine. We cry tears of anguish as we see the inhumanities of war that are terrorizing young and old, killing innocent people in their homes and leaving countless people who are ill and aged unable to escape the madness that surrounds them.

Conversely, we see Ukrainians who have never fought before taking up arms to defend their country and protect their people. We applaud the brave individuals who stand ready to care for the sick and dying, who provide food and medicines for the injured and wounded, who cast their own fears aside to assist women and

children in their efforts to cross the border to safe ground. We witness the Ukrainian leaders standing boldly in defense of their homeland, seeking to stop the bloodshed and the invasion of the Russian troops. We watch as people from other countries, at their own personal risk and peril, are entering Ukraine to defend, protect and safeguard this land and its people.

The United Nations reports that more than 2 million people have fled Ukraine and that one million of those refugees are children. While all efforts are being made to secure safe humanitarian corridors for people to safely exit the country, the bombardments and the terror continues. People are dying, homes are being destroyed and life as countless Ukrainians once knew it is forever changed.

It is clear that democracy is at stake. Human lives are at stake. It is not just a war confined to Ukraine's borders. The world is watching. Today, technology keeps us acutely aware of events as they happen. We achingly watch as defending one's freedom is met with pain, sacrifice and hardship. This war touches all of us. Personally, globally, economically, and humanely...we are all invested in what transpires in Ukraine. Yet, in the midst of agonizing despair, people and countries are opening their hearts, homes and borders to welcome

Ukrainian refugees and are providing incredible humanitarian support and hands-on assistance to those in need. Ultimately, in the face of escalating violence, human loss and destruction, the Ukrainian people themselves are an inspiration to the world, reminding us all that family, freedom and home are always worth fighting for. With honor and patriotism, the Ukrainian people are bravely facing danger and adversity, risking their lives, fighting against incredible odds and defending their homeland with every ounce of their being. May God bless the people of Ukraine and all who assist them in these tragic and dangerous times.

Consular Day Returns March 29

PITTSBURGH, PA - All CFU members and friends are hereby advised that a Consular Affairs officer from the Croatian Embassy in Washington DC will be on hand at the CFU Home Office on Tuesday, March 29, 2022 from 9:30 a.m. until 4:00 p.m. Individuals, particularly Croatian Citizens, with questions regarding passports and other consular actions, are encouraged to visit the Home Office at this time. We have been informed that applications for Croatian Citizenship must be handled through direct contact with the Embassy in Washington, DC.

Consular Days in New York

NEW YORK – The Croatian Consulate General in New York will hold consular days at the Croatian American Cultural Center "Kralj Tomislav" (Croatian American Club, Deerfield Beach, FL) from March 31 to April 2, 2022. The Croatian American Club is located at 849 SE 8th Ave., Deerfield Beach, FL 33441. Clients will be accepted exclusively by a prior scheduled appointment. To arrange an appointment, you must previously contact the Consulate General in New York via e-mail: nyc@mvep.hr in order to receive necessary information and guidance. Clients without a prior scheduled appointment or with incomplete paperwork will not be accepted.

OFFICIAL NOTICE

In accord with the Society's By-Laws and in agreement with the President and Secretary of the CFU National Board of Trustees, all Members of the Board are hereby notified that the Annual Board of Trustees Meeting will commence at 9 a.m. on Monday, May 2, 2022 in the CFU Home Office Facility in Pittsburgh, Pennsylvania.

All Members of the CFU National Board of Directors are hereby, officially, notified that the Annual Spring Meeting of the National Board will commence at 1 p.m. on Tuesday, May 3, 2022 in the Home Office Facility in Pittsburgh, Pennsylvania.

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

2021 Financial Results Reported

Society's Investment Portfolio Grows



By Edward W. Pazo/National President

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

From an operational standpoint, the society continued to navigate the low interest rate environment which has remained prevalent year throughout the fixed income investment markets. On the other hand, the capital markets, especially the common stock segment, exhibited robust growth for period ending December 31, 2021. This permitted the society to record unrealized capital gains when combined with a healthy net income that resulted in additions to surplus of over six million dollars. Clouds on the horizon due to the present war being waged in Ukraine coupled with rising inflationary pressures at home dictate a degree of caution moving forward as we strive to continue growing our surplus and maintaining net gains from operations.

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

Members may find comfort knowing that as of the close of business on December 31, 2021, Assets and Surplus continued their rise to levels not reached previously in the history of our society. Assets of the Croatian Fraternal Union were recorded as \$510,702,838 with surplus of \$62,433,845. When adding in additional safety margins of AVR (Asset Valuation Reserve - \$10,206,997) and IMR (Interest Maintenance Reserve - \$1,598,137) respectively, the total safety margin protecting our members financial welfare is \$74,238,979.

Due to the volume of information presented, this President's column and our next one in the March 30th issue of Zajednicar will be dedicated to providing these important financial metrics as of December 31, 2021 which were drawn from the Management Discussion and Analysis prepared for submission to our regulators.

Management's Discussion and Analysis of Financial Condition and Results of Operations

For Year Ended December 31, 2021
Croatian Fraternal Union of America -- NAIC #56634

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

Financial Position Assets:

The Society invests primarily in high quality fixed income securities with the objective of providing adequate returns, liquidity and limited credit risk. Bonds constitute 88.2% of the organization's assets and retain their excellent quality. The total investment in Bonds falling in the two highest NAIC rating classes equal 92.7% of our Bond portfolio. The credit quality of the society's Bond Portfolio has improved through the elimination of a majority of previously held impaired securities from the investment portfolio.

Yields available to the society through the financial markets continue to remain at their historically low levels. The society chooses to seek highest yield possible commensurate with the overriding requirement of safety of principal investments. These investments include bonds characterized as having an Investment Grade rating and medium term or shorter in duration. The society's equity portfolio value has increased in net worth due to individual stock appreciations throughout the portfolio.

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

(Continued on page 9)

Nova Nada Holds Annual CroFest

DETROIT, MI - After a two-year hiatus, CroFest was celebrated in Detroit, MI at the Carpathia Club. Sponsored by Croatian Folklore Ensemble Nova Nada, the theme was "Upholding Traditions".

There is a large and active Croatian community in the Detroit area including Zora CFU Lodge 351, St. Lucy Croatian Church and the numerous organizations that utilize these buildings. The Croatian Home in Warren is the base for many organizations including Nova Nada, the Detroit Junior Star Tamburitzens, the Detroit Tamburitza Orchestra and the American-Croatian Mother's Club.

Thanks to Croatian Folklore Ensemble Nova Nada and their artistic director Steve Talan, the southeastern Michigan communities are actively "upholding traditions" and continue to promote Croatian culture in Detroit,

There's Much To Do With 32

CHICAGO, IL – Don't forget the Joliet Croatian Cultural Club's (1503 Clement St.) Friday Fish Fry going on now through April 15. For more information, call the club at 815.723.3154.

Thursday, March 17 – It's St. Patrick's Day!

Sunday, March 20 – Come on out and celebrate the first day of Spring by supporting and enjoying these very talented and energy packed young people from The Tamburitzens. They'll be performing at Munster High School, 8808 Columbia Ave., Munster, IN at 2 p.m. After the concert, Hoosier Strings and Hoosier Hrvati will hold a fundraiser/reception with sandwiches, baked strudels and nut rolls for purchase in the cafeteria. For more information, please contact John Pruzin at 219.616.2828. Or you can purchase your tickets online at www.thetamburitzens.org .

Friday, April 8 – KGB will entertain at the Joliet Croatian Cultural Club, 1503 Clement St., from 7-10 p.m., right after the Fish Fry that runs from 4-7:30 p.m. (or until sold out!)

Sunday, April 10 – It's not only Palm Sunday, but it's the second Sunday of the month, and you know what that means... our Lodge 32's General Meeting. We meet at J.C. Georges Restaurant, 181 Countryside Plaza, Countryside, IL (just north of Joliet Rd. on LaGrange Rd. and south of 55th St. on the west side of the street) starting at 9:30 a.m. with a fabulous deluxe continental breakfast and some fraternalism followed by our General Meeting at 10 a.m. Come and have breakfast with us!

Friday, April 15 – It's Good Friday and the last Joliet Croatian Cultural Club's Fish Fry.

Sunday, April 17 – Happy Easter!

Sunday, April 24 – To all of our Orthodox friends, Christos Anesti!

Sunday, May 8 – No Gener-

known for its tremendous history associated with the automobile industry. Steve Talan's talents, skills and energies are impressive. He leads, promotes and energizes everyone around him with his creativity! No wonder he was offered a performing position with the Croatian State Folk Ensemble "Lado" which, at that time, he declined and stayed in Michigan where he felt he was needed the most.

Nova Nada was organized in 1995. Today it has 30 active members. The Ensemble works closely with folklore groups in Croatia to uphold strict authenticity in their performances. Their repertoire includes songs, dances and costumes representing thirty-four cultural regions of Croatian, as well as settlements outside of the country. Nova Nada's performances have taken them throughout the United States, Canada, Croatia,

al Lodge Meeting because it's Mother's Day!

May 13-14-15 – The 86th Annual CFU National Bowling Tournament hosted by CFU Lodge 170 in Merrillville, IN takes place. Friday, there will be a Meet & Greet at the Croatian Center; Saturday at 11 a.m., Singles and Doubles at the Stardust Bowl with a 6 p.m. dinner at the Croatian Center. Sunday, 11 a.m., Team Bowling and Kids Tournament at the Stardust Bowl.

Saturday, May 14 – Sloboda Jr. Tammies concert at the Slovenian Cultural Center, 14252 Main St., in Lemont.

May 28, 29, 30 – Memorial Day weekend! "Thank and Honor" those who served to preserve our freedom. Be sure to fly your flag!

Sunday, June 12 – It's our 126th Birthday! Let's celebrate together! Join us at our Lodge's General Meeting (it's the 2nd Sunday).

Tuesday, June 14 – Don't forget to display your flag. It's Flag Day!

Tuesday, June 21 – Can you believe it-finally, the First Day of Summer!

July 2, 3, 4 – Independence Day weekend!

Sunday, July 10 – We're back! Sloboda Lodge 32 will again be hosting the Midwest Croatian Day Picnic and Raffle at the Joliet Croatian Cultural Club.

We're collecting beer and pop top rings from cans for the Ronald McDonald House and also water bottle screw-on caps for a different organization. The next time you have a beer, pop or a bottle of water, think of these two charities before you dispose of it in the garbage. Bring all of those pop tabs and water bottle caps to the meeting. This will be an ongoing project.

It's not over 'til it's over! So PLEASE help us get "over" this thing-GET VACCINATED!

Arlene Boudos/Lodge 32

Hungary, Slovakia and Austria.

The opening of CroFest 2022 was quite emotional due to the circumstances in Ukraine. There was a special appearance by the Ukrainian Ensemble "Echos of Ukraine" led by their musical director Annie Czubatyj. Annie sang the United States and Ukraine national anthems. The Ensemble then performed an engaging and entertaining program. Following these guests, the host of CroFest, Nova Nada performed "Dances from Lika" and for closing "Jastrebarsko Veselje". Guest performers during this event were: Detroit Tamburitza Orchestra ("Sounds of the Tamburitza"), Detroit Star Junior Tamburitzens ("Plesovi iz Turopolja"), Zumberčani from Cleveland, OH ("Tamburica Melodies") and Malina Czech Dancers ("Happy Czech Dances").

It was a joy to attend this wonderful celebration of Croatian culture and friendship in the southeastern Michigan community. CroFest gave us the opportunity to see and share our culture with others participating and the many in attendance. Tamburitza Orchestra "Zadnja Stanica" from Steelton, PA played many old and new songs for our listening and dancing pleasure.

It was a sincere pleasure to attend CroFest 2022 and meet with the many CFU members and lodge officers that were in attendance. I personally want to say thank you to Nova Nada for a wonderful celebration of Croatian culture and traditions and for the exceptional hospitality that was enjoyed by all.

Franjo Bertovic
National Vice President/
Member Services

Lodge 6 Plans March Meeting

RANKIN, PA - St. Nicholas CFU Lodge 6 will hold both its annual and regular monthly meeting on Wednesday March 16, beginning at 6:30 p.m.

We will open with the annual meeting and then move right into the March meeting.

The meeting will be held at the Rankin Croatian Home, 236 - 4th Street, Rankin.

We look forward to seeing our members and encourage ideas for activities in this coming year.

Janet Craig/President

Lodge 235 March Meeting

CLEVELAND, OH - Our next Lodge 235 meeting will be held on Saturday, March 26. It will be held in the library at the Croatian Home in Eastlake. The meeting will be called to order at 2 p.m.

We will discuss several items on the agenda and are asking for your input. We encourage all of our members to attend and participate in all matters of the lodge.

We are looking forward to seeing many of you there.

Agatha Luketic
Secretary/Treasurer

SPOTLIGHT ON CFU PROGRAMS COVERDELL EDUCATION ACCOUNTS

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

A Coverdell Education Saving Account (CESA) is a tax-advantage investment account available in the United States designated to encourage savings to cover future education expenses (elementary, secondary, or higher education), such as tuition fees, books, supplies, etc.

There are certain requirements to set up a CESA account.

- When the account is established, the designated beneficiary must be under the age of 18 or a special needs beneficiary.
- The account must be designated as a Coverdell Education Saving Account when it is created.
- The document creating and governing the account must be in writing and must meet certain requirements.
- The total contribution on behalf of beneficiary in any year cannot exceed \$2,000.00.
- The contributions themselves are not tax deductible. However, withdrawal is tax free when the funds are used to pay for qualified education expenses up to the extent the amount of the distributions do not exceed the beneficiary's qualified education expenses. If a distribution does exceed the beneficiary's qualified education expenses, a portion of the earnings is taxable.

Amounts held in the account must be distributed when the designated beneficiary reaches age 30. Certain transfers to members of the beneficiary's family are permitted.

The CFU does not provide tax or financial advice. Our members should consult, if needed, with a tax advisor with regard to their specific tax circumstances.

Are You Planning for the Future?

Before you decide on the type of retirement saving plan the following should be considered:

- The purchase of an Annuity may be an appropriate retirement vehicle if you are able to forgo the use of the money for several years.
- Ask yourself if, depending on your needs or age, an annuity is right for you. Taking money out of an annuity may mean you must pay taxes. Also, while it is sometimes possible to transfer the value of an older annuity into a new annuity, the new annuity may have a new schedule of charges that could mean new expenses you have to pay.
- Understand the long-term nature of your purchase. Be sure you plan to keep an annuity long enough so that the charges do not take too much of the money you put in.
- Be sure you understand the effect of all charges.
- If you are buying an annuity to fund an IRA or other tax deferred retirement program, make sure you are eligible. Ask if there are any restrictions connected to the program.
- When you receive your annuity contract, read it carefully. Terms and conditions of each annuity contract may vary.
- Ask for an explanation of anything that you as the purchaser do not understand either in an annuity or life insurance contract. Do this before any free look period ends.

Protect Your Future with saving opportunities at the CFU!

If you have any question, 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. We are here to assist!



EARN EXCELLENT RATES TODAY on New CFU Annuity Contracts

NOW IS A GREAT TIME to Take Advantage of Special Rates on CFU Annuities and IRA accounts.

Consider the benefits of establishing a savings plan with the Croatian Fraternal Union which include: Competitive rates of return; Tax deferred interest (possibly tax free for qualified individuals establishing a Roth IRA); and, the option of withdrawing interest and principal in monthly installments without service charge.

Effective January 1, 2022 through March 31, 2022, the following competitive rates of return will be in effect for all current and newly issued Annuity/IRA plans as follows: Nine Year – 3.25%; Five Year – 3.00%; and Zero Surrender charge – 1.50%.

For more details and information on how to open an account or transfer an existing account from another financial institution which is not providing you with the best possible return, contact the CFU Home office at (412) 843-0380 and a CFU representative will be glad to speak with you.

START EARNING a solid return on your savings **TODAY** by investing in a CFU annuity or IRA plan.

Edward W. Pazo/National President

DISCLOSURE: All members and prospective members are hereby reminded that the funds deposited with the Croatian Fraternal Union through its Annuity and IRA program are not insured.

Zajedničar Publication Dates

■-Publication dates are highlighted in black

○-All Material Deadline dates are circles

■-Office Closure

MARCH							APRIL							MAY						
S	M	T	W	T	F	S	S	M	T	W	T	F	S	S	M	T	W	T	F	S
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27	28	29	30	31			24	25	26	27	28	29	30	29	30	31				

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

Highlights of 50th Anniversary 2022 CFU Skifest

Seven Springs
Mountain Resort



SNOWBOARD WINNERS



Mike Rakowski and Family



Tomis, Mario, Marcus Spudic



Matt Ricci



Kathy Rakowski



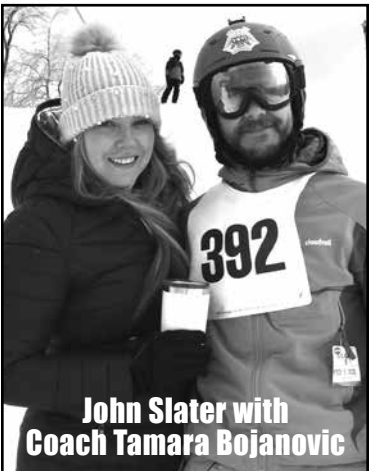
Evan Pohlott



Jenny Nakich



Frank Kocevar



John Slater with
Coach Tamara Bojanovic



Robert Spandler



Brady Robaugh



CFU Workshop in Cleveland

CLEVELAND, OH - A CFU Workshop sponsored by Lodge 235 "Slobodna Hrvatska" is scheduled for Sunday, March 27, 2022 at 3 PM. It will be held at the American-Croatian Lodge, 34900 Lakeshore Blvd., Eastlake, OH 44095.

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.

Information on CFU products and programs, current rates and forms will be available. Following the workshop, light refreshments and pastries will be served.

For registration, please contact CFU Home Office at 412-843-0380 or 412-508-2847 or email at fbertovic@croatianfraternalunion.org. Thank You!

Franjo Bertovic/National Vice President/Member Services

St. George Adult Tamburitians Plan Annual Velika Fešta

COKEBURG, PA - The members of St. George Adult Tamburitians of CFU Lodge 354 in Cokeburg, PA are pleased to announce their annual Velika Fešta Tamburaša is back on the schedule and will be held on Saturday, March 26, 2022. It has been two long years without this grand celebration of our beautiful tambura music which was cancelled due to the COVID-19 pandemic.

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

This annual music celebration is an all-day event featuring CFU Adult Tamburitza Ensembles from near and far who entertain guests throughout the day on both floors of Lodge 354's beautiful Croatian Home. The evening wraps up with dancing to music by the popular Orkestar Zabava of Pittsburgh until the wee hours of the morning.

There will be traditional Croatian foods being served in the kitchen and plenty of your favorite refreshments available throughout the day, as well as a bake sale full of various home-made desserts, strudels and

rolls. If you want to order extra nut, poppy seed or apricot rolls for the Easter holiday, please call Mary Lou Pohlott at 412-610-1560 or Marlene Luketich Kochis at 724-945-6618 with your order and they will be available for pick-up at Fešta.

A warm invitation is extended to all CFU members and friends to our 28th anniversary Fešta.

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

Svi nam dobro došli!

Bernadette M. Luketich-Sikaras
President/Lodge 354

28th Annual Velika Fešta Tamburaša

March 26, 2022 The following ensembles will appear in the upstairs hall and the club social room. All times are in P.M.

UPSTAIRS:

- 1:00 - 1:30 – St. George Adult Tamburitians
Cokeburg, PA
- 1:30 - 2:00 – Sevdah
Conway, PA
- 2:00 - 2:30 – Veseljaci Adult Tamburitians
Farrell, PA
- 2:30 - 3:00 – Ansambl Sveti Nikola
Aliquippa, PA
- 3:00 - 3:30 – Penn-Sembles Adult Tamburitians
Pittsburgh, PA
- 3:30 - 4:00 – Keystone Adult Tamburitians
Pittsburgh, PA
- 4:00 - 4:30 – St. Lawrence Adult Tamburitians
Steelton, PA
- 4:30 - 5:00 – Ensemble Hrvatski Dom Rankin
Rankin, PA
- 5:00 - 5:30 – Sacred Heart Tamburitza Ensemble
McKeesport, PA
- 5:30 - 6:00 – Orkestar Zabava
Pittsburgh, PA

DOWNSTAIRS:

- 2:00 - 2:30 – Sevdah
Conway, PA
- 2:30 - 3:00 – Veseljaci Adult Tamburitians
Farrell, PA
- 3:00 - 3:30 – Ansambl Sveti Nikola
Aliquippa, PA
- 3:30 - 4:00 – Penn-Sembles Adult Tamburitians
Versailles, PA
- 4:00 - 4:30 – Keystone Adult Tamburitians
Pittsburgh, PA
- 4:30 - 5:00 – St. Lawrence Adult Tamburitians
Steelton, PA
- 5:00 - 5:30 – Ensemble Hrvatski Dom Rankin
Rankin, PA
- 5:30 - 6:00 – Sacred Heart Tamburitza Ensemble
McKeesport, PA

6:00 - ??? – FINALE/DANCE – Club Social Room – "Orkestar Zabava" of Pittsburgh, PA will entertain for your dancing and listening pleasure.



Utemeljen novi zakladni

Školarinski fond naše Zajednice

Memorialni fond nosi ime Katherine i Victora Ugran

Piše: Edward W. Pazo/Nacionalni predsjednik

PITTSBURGH, PA - Uz neobuzdano poštovanje prema našim članovima Zajednice koji podržavaju vrijednost višeg obrazovanja, ovdje s ponosom najavljujemo osnivanje 107. individualnog fonda u Školarinskoj zakladi naše bratske ustanove za dodjelu stipendija u znak priznanja dvjema predanim pojedincima koji su obogatili živote vlastite obitelji, kao i naše velike obitelji Hrvatske bratske zajednice.

Ovaj individualni fond utemeljen je u našoj glavnoj Zakladi Zajednice na ime naših dugogodišnjih vrijednih članova Katherine (Matkovich) i Victora Ugran. Naime, njihovo šestero unučadi je spomenuti fond utemeljilo sa svotom od \$21,900 u spomen i sijećanje na njihovog pokojnog dragog djeda i baku.

Victor i Katherine su cijeli svoj život proveli u okolici Youngstowna, Ohio. U sretnom bračnom životu od punih sedamdeset godina imali su troje djece. Victor je nažalost preminuo mjeseca lipnja 2016. a Katherine u listopadu 2018. Oboje su bili ponosni svojim članovanjem u Hrvatskoj bratskoj zajednici. Naime, za više od pedeset godina članovali su u odsjeku broj 66 u Youngstownu. Sa svojom obitelji su često posjećivali odsječne priredbe i svečanosti i također su vikendom uživali slušati hrvatske radio programe.

Oboje su mnogo cijenili višu naobrazbu koju su prenijeli i na svoju djecu i unučad. Victor je u mjesnoj školi bio učitelj za punih trideset i osam godina, sve do umirovljenja 1986. godine. Katherine je bila domaćica koja je svog supruga uvijek u svemu podupirala a najviše u njegovom višem šklovanju te odgoju i obrazovanju svoje djece.

Njihovoj obitelji je izuzetno drago što sada sa ovakvim vrlo vrijednim programom mogu pomoći našim mladim članovima studentima u njihovom višem obrazovanju.

Mi se iskreno zahvaljujemo obitelji Ugran na ovom plemenitom daru kojeg su poklonili u fond naše Školarinske zaklade. To su: Robert J. Antonucci, Richard Antonucci, Victor Scott Ugran, Lisa Ugran Pacconi, Kimberly Pytel te obitelji Foltz - Ryan, Becky, Sam i Will.

Kao što je to slučaj sa svim našim prijašnjim individualnim

fondovima, Odbor školarine će na svojoj godišnjoj sjednici odrediti svotu stipendije koja će biti dodijeljena jednom kvalificiranom studentu koji polazi akreditirano veleučilište ili neku od visokih škola.

Ovaj plemeniti dar kojeg je spomenuta obitelj poklonila našoj Školarinskoj zakladi ostati će u trajnosti na spomen i čast Katherine i Victora Ugran a iz njega će svake godine dobivati novčanu potporu mnogi naši mladi članovi koji u obrazovanju vide svoju budućnost.

Kao prava i ugledna obiteljska bratska organizacija, mi u Hrvatskoj bratskoj zajednici cijenimo integritet brata Victora koji je skoro četrdeset godina posvetio učenju i naobrazbi mladih a tako isto potporu, bržnost i odanost njegove drage supruge Katherine koja ga je u svemu podupirala a posebno u školovanju i odgajanju njihove djece.

Mi se divimo pokojnicima Katherine i Victoru Ugran što su cijelog života promicali vrijednost višeg školovanja kako među svojom djecom tako i među svojoj unučadi zbog čega je i njihova želja bila da u spomen svojeg djeda i bake sada utemelje ovaj nadasve vrijedan školarinski fond.

Ovaj 107. Školarinski fond odražuje načela i viziju dvojice marljivih i vrijednih pojedinaca koji su dali sve od sebe u korist svoje obitelji i svojih sljedbenika i s generacije na generaciju prenosili tu svoju bržnost, životne vrednote i fraternalizam.



MEĐU UGLEDNIM GOSTIMA iz New Yorka i Washingtona na nedavnom skijaškom natjecanju ili susretu Hrvatske bratske zajednice održanom u planinama Seven Springs Resorta nedaleko Pittsburgha u Pennsylvaniji bio je i veleposlanik RH g. Pjer Šimunović.

Iseljenici za dobivanje državljanstva više neće morati znati hrvatski jezik

ZAGREB - Cilj je olakšati stjecanje državljanstva skupinama koje su se žalile da, iako su potomci hrvatskih iseljenika i etnički Hrvati, nailaze na niz prepreka žele li se vratiti u Lijepu Našu jer su tek treći ili četvrti naraštaj iseljenika



Iako nisu predviđene zakonodavnim planom za 2018., Vlada će u javnu raspravu uskoro poslati izmjene Zakona o hrvatskom državljanstvu koje bi trebale olakšati stjecanje državljanstva potomcima hrvatskih iseljenika. Tu mogućnost sada imaju samo oni čiji su roditelji ili bake i djedovi imali hrvatsko državljanstvo, a ubuduće će to moći i oni kojima su se iz Hrvatske iselili srodnici u daljem koljenu, ali u uspravnoj lozi, poput pradjedova ili

šukundjedova.

Uklanjanje prepreka

U prethodnoj procjeni učinaka propisa, o kojoj je javno savjetovanje već provedeno, MUP ističe da se radi o dijelu Vladina programa koji predviđa zaustavljanje iseljavanja, afirmaciju hrvatskog iseljeničtva i lakše stjecanje državljanstva za pripadnike hrvatskog naroda u inozemstvu.

Cilj je olakšati stjecanje državljanstva skupinama koje su se žalile da, iako su potomci hrvatskih iseljenika i etnički Hrvati, nailaze na niz prepreka žele li se vratiti u Lijepu Našu jer su tek treći ili četvrti naraštaj iseljenika. Od njih se za dobivanje državljanstva traži i poznavanje hrvatskog jezika, na što je u mjerama populacijske politike upozorila i bivša predsjednica Kolinda Grabar-Kitarović.

Pomoćnik ministra unutarnjih poslova Žarko Katić kaže da je jezik iseljenicima više neće biti uvjet za državljanstvo. Uz to najavljuje i da će se onima za koje roditelji iseljenici do 18. godine života nisu zatražili upis u knjigu hrvatskih državljana

omogućiti da to učine sami nakon stjecanja punoljetnosti.

"Takvu odredbu imaju i neke druge države, gdje je rok između 21. i 24. godine života", kaže Katić. Primjedbe na ovakva rješenja u javnom savjetovanju iznijela je pučka pravobraniteljica Lora Vidović. Iako ne spori da Hrvatska ima pravo olakšati stjecanje državljanstva etničkim Hrvatima, ona traži da se to učini i u odnosu na neke koji nisu Hrvati ni hrvatski državljani, ali imaju čvrstu poveznicu s Hrvatskom, primjerice ako su dugo živjeli u Hrvatskoj i u nju su se vratili. No, Katić kaže kako je riječ o preširokoj poveznici i kako nije realno očekivati takve izmjene.

U SAD-u 1,2 milijuna Hrvata

Procjenjuje se da u svijetu danas živi gotovo tri milijuna iseljenih Hrvata i njihovih potomaka, samo milijun manje nego što Hrvatska ima stanovnika. Prije tri godine, kad je predstavljen Leksikon hrvatskog iseljeničtva i manjina, koji je radio Institut Ivo Pilar za Hrvatsku maticu iseljenika, podaci i procjene stručnjaka pokazivali su da najmanje 2,6 milijuna iseljenih Hrvata i njihovih potomaka živi u 26 zemalja. Najviše ih je u SAD-u, oko 1,2 milijuna, Argentinu 250 tisuća, Australiju, između 150 i 300 tisuća, u Kanadi oko 200 tisuća, Čileu oko 150 tisuća...

Posljednjih godina pojačan je val iseljavanja u Njemačku, Irsku i Austriju, broj iseljenika i potomaka približio se broju od tri milijuna. Samo je u Njemačkoj lani živjelo 367,900 hrvatskih državljana, prema podacima Saveznog statističkog zavoda u Wiesbadenu, a prije sedam godina bilo ih je gotovo 150 tisuća manje. Hrvatsko državljanstvo najviše traže polaznici programa učenja hrvatskog jezika u RH iz Južne Amerike, koji su treći i četvrti naraštaj iseljenika.

Moja Hrvatska

Zajednica pokrenula inicijativu za pomoć Ukrajincima

PITTSBURGH, PA – Naša Zajednica i njezino članstvo s užasom su promatrali kako je suverena zemlja Ukrajine napadnuta i okupirana od strane agresora. Iako se nadamo i molimo za miran završetak ovog nepotrebnog sukoba, razumijemo da je humanitarna pomoć prijeko potrebna. Stoga je Izvršni odbor još jednom aktivirao svoj fond za humanitarnu pomoć kroz početni doprinos od 1,000 dolara i prima donacije našeg članstva koje želi dati novčanu donaciju za potporu onim ukrajinskim izbjeglicama koji su stigli u Hrvatsku.

Naša Zajednica je u kontaktu sa sestrom Jelenom Lončar iz Caritasa Zagreb, te je upozoreno na veliku potrebu ove katoličke humanitarne agencije u Zagrebu, u Hrvatskoj jer pružaju pomoć i utjehu onim Ukrajincima koji su pobjegli iz svoje domovine.

Članovi HBZ mogu doprinijeti ovoj akciji ispunjavanjem kupona pronađenog na drugom mjestu ovog izdanja. Hrvatska bratska zajednica već dugo podržava ideale pomaganja našoj bližnjoj braći i sestrama u potrebi gdje god živjeli u znak podrške našem geslu "Svi za jednoga" i "Jedan za sve". Sredstva će se prikupljati od 9. ožujka do 15. travnja 2022. kako bi se omogućio brz prijenos humanitarne pomoći putem Caritasa.

Edward W. Pazo/Nacionalni predsjednik



Zajedničar

FRATERNALIST
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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

Izlazi svaki drugi tjedan u mjesecu
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HRVATSKA BRATSKA ZAJEDNICA
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Dopisi se ne vraćaju, a šalju se na adresu:

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GLAVNI URED
Hrvatske Bratske Zajednice
u Americi
Organizirane 1894. godine

RIJEČ UREDNIŠTVA...LORRAINE TURKALL

Sve nas nadahnjuju

Otkako su ruske snage napale Ukrajinu 24. veljače 2022., svijet je svjedočio svakom aspektu ljudskog ponašanja. Od nemilosrdnog nepoštivanja ljudskog života do nezamislivih djela junaštva, gledali smo kako se postupci ovog brutalnog rata odvijaju iz mnogih kutova te reagirali u bijesu i potpunom strahopoštovanju dok promatramo oba kraja spektra.

Iz jedne perspektive, strahote ratnih događanja i zločine gledamo danomice na noćnim vijestima. Ne možemo pobjeći od naše tuge i tuge dok gledamo majke i djecu rastrgane iz svojih obitelji dok bježe na sigurno mjesto izvan granica svoje domovine, dok njihovi muževi, očevi, sinovi i braća ostaju u borbi za svoju domovinu, Ukrajinu. Suze nam teku niz lice dok gledamo nehumanosti rata koje teroriziraju mlade i stare, ubijaju nevine ljude u svojim domovima i ostavljaju bezbroj ljudi koji su bolesni i stari i koji ne mogu pobjeći od ludila koje ih okružuje.

Suprotno tome, vidimo Ukrajince koji se nikada nisu borili prije nego što su uzeli oružje u svoje ruke kako bi obranili svoju zemlju i zaštitili svoj narod. Pozdravljamo hrabre pojedince koji su spremni brinuti se za bolesne i

umiruće, koji pružaju hranu i lijekove za ozlijeđene i ranjene, koji svoje strahove odbacuju po strani kako bi pomogli ženama i djeci u njihovim nastojanjima da prijeđu granicu na sigurno tlo. Svjedoci smo ukrajinskih vođa koji hrabro stoje u obrani svoje domovine, nastojeći zaustaviti krvoproliće i invaziju ruskih vojnika. Gledamo kako ljudi iz drugih zemalja, na vlastitu osobnu odgovornost i opasnost, ulaze u Ukrajinu kako bi obranili, zaštitili ovu zemlju i njezin narod.

Ujedinjeni narodi javljaju da je više od 2 milijuna ljudi pobjeglo iz Ukrajine i da je među njima preko milijun djece. Dok se ulažu svi naponi kako bi se osigurali sigurni humanitarni koridori kako bi ljudi mogli sigurno izaći iz zemlje, bombardiranja i teror se nastavljaju. Ljudi umiru, domovi se uništavaju i život kakav su nebrojeni Ukrajinci nekoć znali zauvijek se mijenja.

Jasno je da je demokracija u pitanju. Ljudski životi su u pitanju. To nije samo rat ograničen na ukrajinske granice. Svijet gleda. Danas nas tehnologija drži izrazito svjesnima zbivanjima koji se događaju. Bolno gledamo kako se obrana slobode susreće s boli, žrtvom i teškoćama. Ovaj rat nas

sve dira. Osobno, globalno, ekonomski i humano... svi smo uložili i još uvijek ulažemo u ono što se događa u Ukrajini.

Ipak, usred mučnog očaja, ljudi i zemlje otvaraju svoja srca, domove i granice kako bi primili ukrajinske izbjeglice i pružaju nevjerojatnu humanitarnu potporu i praktičnu pomoć potrebitima. U konačnici, suočeni s eskalacijom nasilja, ljudskim gubitkom i uništenjem, sam ukrajinski narod inspiracija su svijetu, podsjećajući nas sve da su obitelj, sloboda i dom uvijek vrijedni borbe. S čašću i domoljubljem, ukrajinski narod hrabro se suočava s opasnošću i nedaćama, riskirajući svoje živote, boreći se protiv nevjerojatnih izgleda i braneći svoju domovinu svakim djelićem svog bića. Neka Bog blagoslovi narod Ukrajine i sve koji im pomažu u ovim tragičnim i opasnim vremenima.

PROLJEĆE-VELJAČE

(u mislima biti-nešto poželiti)
s Ljubavlju se čudo može dogoditi

Stara teka mojih dragih pjesama
u šetnju me iznenada povela
Ne trebam ni cipele ni šlapice
meka trava nek' miluje nogice
Žut maslačak, bijele tratinčice
trolisnatih djetelina loptice
Leptiri i pčele radilice...
Potočnica nije zaboravila;
Mak, Ivančicu, Različak sa nama.

I dok listam tekicu ispisanu
ulazim u svaku novu stranicu
Ovdje nisu samo cvijeća ledine
pašnjaka il' ne košene livade
I u voćnjak pjesmica me povede
tu su kruške, šljive, višnje
procvale
Kajsije, breskve, jabuke u cvatu
rascvjetale dunje, trešnje
zanosne
A na rubu našeg divnog voćnjaka
gdje šumica počinje i šikara
Divlji kesten raskošnošću zavodi
zlatna lipa dar i miris svoj nudi.

Darinka D.H. Šmintić
Odsjek 515, Toronto

RADIONICA HBZ-A U CLEVELANDU

PITTSBURGH, PA - Radionica HBZ-a, pod pokroviteljstvom odsjeka 235 „Slobodna Hrvatska“ iz Clevelanda, održati će se, u **nedjelju, 27. ožujka s početkom u 15 sati** u Hrvatskom domu na adresi: 34900 Lakeshore Blvd., Eastlake, OH 44095.

Srdačno pozivamo sve odsječne odbornike, članove i prijatelje iz Clevelanda 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.

Najnoviji obrasci, tablice s tarifama životnog osiguranja i anuitetskih računa biti će vam dostupni. Kod završetka poslužiti ćemo vas s osvježavajućim pićem i štrudlom.

Za upis nazovite naš glavni ured na 412-843-0380 ili 412-508-2847 a, možete koristiti i moju e-poštu fbertovic@croatianfraternalunion.org. Hvala!

Franjo Bertović/nacionalni/potpredsjednik/članske usluge

Financijski izvještaj za 2021. godinu

Rezervni fond Zajednice u stalnom porastu



Piše: Edward W. Pazo/Nacionalni predsjednik

Hrvatska bratska zajednica vodi svoje poslovanje pod nadzorom i uvjetima pojedinih saveznih država u kojima ima dozvolu poslovanja, dok nam je glavni nadzornik ili regulator savezna država Pennsylvanija. Prema tome, Zajednica mora svake godine podnijeti finacijski izvještaj svim saveznm državama u kojima ima dozvolu poslovanja kao i Nacionalnom vijeću za nadziranje životnog osiguranja.

Možemo reći da je 2021. bila vrlo izazovna godina s više razloga, uključiv i financijskog. Na to je posebno mnogo djelovala virusna pandemija zbog čega je opća kamatna stopa bila niska što je negativno djelovalo kako na poduzetništvo tako i njihove radnike. Smanjivanja u kreditnoj kvaliteti i padu dividende imala su negativne posljedice na cjelokupno financijsko tržište. Naša Zajednica je zbog svog balanciranog investiranja kojeg svake godine odobrava Glavni odbor, uspjela nadvladati pojedine nepovoljne situacije u financijskom tržištu tako da nismo osjetili neke veće promjene ili gubitke u našim investicijama. Moramo ovdje naglasiti da je to sve podjednako djelovalo kako na čitavu osiguravajuću industriju tako i na naše bratske organizacije.

U ovom predsjednikovom izvješću mi ćemo vas upoznati sa financijskim informacijama koje smo prijavili pojedinim državnim nadglednim organima za osiguranje diljem zemlje. Naime, pozitivni rezultati su ostvareni zajedničkim radom i nastojanjem naših službenika u glavnom uredu, lokalnih odsječnih odbornika i naravno naših odanih članova koji kod Zajednice imaju svoje planove životnog osiguranja te anuitetske i IRA investicijske račune.

Članovi se s pravom mogu osjećati sigurnim što smo do 31. prosinca 2021. godine u imovini, vrijednosti pričuva ili rezervne sigurnosti zabilježili najveće uspjehe u povijesti naše dične bratske organizacije. Naime, imovina Zajednice trenutno iznosi \$510,702,838 sa rezervnom vrijednošću od \$62,433,845. Kada k tome dodamo pojedine druge sigurnosne faktore od \$10,206,997 u (Asset Valuation Reserve) i \$1,598,137 u (Interest Maintenance Reserve), sveukupna sigurnosna vrijednost ili zaštićenost naših članova iznosi \$74,238,979.

Zbog velike količine informacija koje vam ovdje želimo iznijeti, mi ćemo vas u ovom broju i u slijedećem izdanju od 30. ožujka približe upoznati o informacijama koje imamo na raspolaganju a s kojima smo upoznali sva nadgledna tijela gdje naša bratska organizacija aktivno djeluje prodavanjem svojih pojedinih programa.

Prvi Dio

Hrvatska bratska zajednica je bratska potporna organizacija koja vodi svoje poslovanje u 27 američkih država. Zajednica u svom programu ima stalna i privremena životna osiguranja i investicijske račune koji su na raspolaganju svim našim članovima i njihovim obiteljima.

Financijski položaj
Imovina:

Zajednica svoj novac uglavnom investira u kvalitetne i pouzdane jamčevine koje su korisne članovima bez nekog velikog rizika. Bondovi sadrže 88.2 posto ukupne imovine naše Zajednice i odlične su kvalitete. Budući su federalne vlasti zbog virusa snizile kamatnu stopu tijekom 2021. godine to nam je smanjilo i prihod na takozvane kratkoročne investicije.

Hrvatska bratska zajednica stalno i pomno prati investicijska kretanja u zemlji i novac investira prema slijedećem kriteriju: sigurnosti, trajnosti i zrelosti investicija. U takozvanim predonosnim (Preferred) dionicama Zajednica ima investirano oko 4.35 posto a druga imovina uključuje: nekretnina (0.25 posto Glavni ured Zajednice); gotovina (cash) 0.55 posto i u sklopljenim ugovorima 0.57 posto. Naime, svota u gotovini koncem 2021. godine iznosila je \$2,797,676.

Zajednica se ne bavi nikakvim nekretninama ili takozvanim hibridnim jamčevinama.

Hrvatska bratska zajednica je ranije aktivno poslovala u Kanadi kao vanjsko društvo do 31. prosinca 2020. Kako bi imala dozvolu poslovanja u Kanadi kao vandržavna osiguravajuća institucija, ona mora imati vjeresiju ili kredit kojeg zahtjeva Ured financijskih institucija Kanade. Do 31. prosinca 2021. godine ta svota je iznosila 8,424,00 kanadskih dolara. S tom aktivnom ili sigurnosnom imovi-

(Nastavak na 7. strani)



Piše: Edward W. Pazo/Nacionalni predsjednik
 (Nastavak sa 6. strane)

nom ovdje u Sjedinjenim Državam upravlja investicijski odbor naše Zajednice.

Obaveze:

Najveća obvezatna svota Zajednice odnosi se na reserve povezane sa životnim osiguranjem, anuitetskim računima, isplatu na zdravstveno osiguranje kojeg neki članovi još uvijek imaju kod Zajednice, što je ukupno do konca 2021. godine iznosilo \$426,346,990 ili 95,11 posto obveza.

Sve obveze su izračunate prema standardnim propisima osiguravajućih institucija a isplaćuju se prema odredbama pojedinih polica osiguranja. Točnost rezervne svote procijenjena je prema novčanom prihodu od životnog osiguranja i anuitetskih računa i obaveza.

Točnost rezervne svote procijenjena je prema novčanom prihodu od životnog osiguranja i anuitetskih računa i obavezama prema tim računima. Zbog takve analize nikakva druga rezerva nije do sada bila potrebna.

Prošle godine, naime do 31. prosinca Zajednica je članovima iz kamatne rezerve isplatila svotu od \$250,000 što je ista svota od prethodne godine, to jest 2020.

Kada se u obzir uzme normalna amortizacija od prijašnje godine, neto svota krajem 31. prosinca 2021. bila je smanjena za \$218,142. Spomenuta kamatna rezervna svota sada iznosi \$1,598,137. Zajednica obično drži sve fondove do njihovih sazrijevanja. Međutim, povremeno nam se pruži prilika ili mogućnost da dobijemo jedan određen profit. Imovinska rezervna vrijednost se povišila za ukupno \$3,639,597 tako da je koncem godine iznosila \$10,206,997 što je utvrđeno prema propisanim zahtjevima ili pravilima.

Možemo istaći da između godina nije bilo nikakvih većih promjena u bilo kojoj drugoj obveznoj kategoriji.

(Nastavak u idućem broju)



DEATHS REPORTED

(UMRLI ČLANOVI)

FROM FEBRUARY 19 TO MARCH 7, 2022

3	Nicholas E. Pergantis	McKeesport, PA
3	Marc Turkaly.....	McKeesport, PA
5	Stephen R. Fabina.....	Johnstown, PA
5	Frank J. Garbinski	Johnstown, PA
5	Randolph M. Horbal.....	Johnstown, PA
6	Eric Zapf.....	Rankin, PA
13	Helen E. Issermoyer	Steelton, PA
13	Helen T. Sarcevic	Steelton, PA
18	Larry A. Wagner	Joliet, IL
32	Patricia L. Malina	Chicago, IL
35	Edward Draskovich.....	Kansas City, KS
66	Wilma Oergel.....	Youngstown, OH
72	Dorothy Duranko	Uniontown, PA
72	Margaret E. Rockwell.....	Uniontown, PA
94	June Merkel.....	Eveleth, MN
126	Paul Bohach	Farrell, PA
126	Matthew Kulusich	Farrell, PA
154	Anne Brandt	E. Chicago, IN
154	Philip Stipancic, Jr.	E. Chicago, IN
170	Suzanne Kolodziej.....	Merrillville, IN
177	Adam J. Pavesic	Los Angeles, CA
194	Dustin P. Harvey	Monessen, PA
217	Cinda S. McCullough.....	Benld, IL
235	Ana Vlasic.....	Cleveland, OH
248	Elvira Slavik.....	Clairton, PA
268	Matt Super.....	Nanaimo, BC, CAN
354	Elizabeth A. Buzas	Cokeburg, PA
355	Margaret Swindlehurst.....	Ely, MN
367	Margaretta Hildebrand.....	Canton, IL
402	Helen M. Adams	Pueblo, CO
439	Shirley M. Ritter.....	Seattle, WA
541	Kenneth S. Mauder.....	Trafford, PA
602	Catherine Phillips	Verona, PA
793	Anton Plosinjak.....	Sudbury, ON, CAN
859	Angela M. Rosich	Cleveland, OH
859	Louis A. Spelich.....	Cleveland, OH
919	Joyce A. Milligan	Sault Ste Marie, ON, CAN
995	Edward T. Helt.....	Cleveland, OH
995	Maria Schramm	Cleveland, OH
1959	Lillian J. Brozovich.....	Greenfield, WI
2001	Kata Luketic.....	Ogulin, HR

PROGRAMI

Poruka iz ureda; nacionalnog potpredsjednika/
 članske usluge HBZ

FRANJE BERTOVIĆA

HBZ-A

POD POVEĆALOM

ŠTEDNI RAČUNI ZA
 ŠKOLSKU NAOBRAZBU

Računi štednje za školsku naobrazbu (CEDA: Coverdell Education Savings Accounts) je nvesticijski račun u Americi, koji potiče na štednju radi pokrića troškova školovanja (u osnovnoj, srednjoj ili na višim) kao što su, troškovi upisa, knjiga i drugih troškove školovanja.

Postoji nekoliko propisa kod otvaranja ovog računa.

- Kod uspostave računa treba se odmah odrediti ime korisnika koji treba biti mlađi od 18 godina ili osoba s posebnim potrebama.
- Račun kod otvaranja mora biti označen i namijenjen za štednju radi pokrića troškova školovanja.
- Dokument kod otvaranja računa treba se podnesti pismenim putem i treba ispuniti određene propise.
- Ukupan godišnji iznos uloga na račun ne može bit veći od \$2,000.
- Ulog na račun ne podliježe porezu. Međutim podizanje sredstava s računa za pokrće namjenski troškova školovanja, koji se mogu pokriti prema namjeni računa za školovanje se ne oporezuju, ali do iznosa troškova koji se odnose na školovanje. Svaki višak podignutog novca od školske trošarine se oporezuje.

Iznos koji je na računu mora se upotrijebiti prije nego korisnik-student navrš 30 godina. Moguć je određen prijenos sredstava na člana u obitelji dotičnog korisnika. S obzirom da mi ne dajemo porezne i financijske savjete, naši članovi mogu zatražiti pomoć, ako ureba, od ureda koji se bavi poreznim obračunima i olakšicama.

Planirate li svoju budućnost?

Prije nego se odlučiti na štednju za mirovinu imajte na umu slijedeće:

- Otvaranje mirovinskog računa može biti uspješan plan ako ste odlučni da nećete podizati novac bar za nekoliko godina.
- Zapitajte se, ovisno o godinama starosti i vašim potrebama, je li štednja za mirovinu doista za vas? Ako podižete novac s ovog računa može biti štetno jer morate uplatiti porez. Ako je ponekad i dozvoljen prijenos iznosa sredstava s starog računa na novootvoreni, ponekad nove pristojbe mogu biti i novi troškovi.
- Nastojte razumjeti dugoročnost plana. Pripazite da ulog ostane dosta dugo na računu da ostvari dodatnu vrijednost a ne da je umanji kad podižete novac.
- Budite sigurni da razumijete utjecaj svih promjena.
- Ako otvarate IRA račun ili bilo koji drugi mirovinski račun koji utječe na odgodu oporezivanja pripazite da ispunjavate uvjete. Upitajte je li postoje bilo koja ograničenja u programu.
- Kad primite ugovor o mirovinskom ulogu dobro ga pročitajte i proučite. Rokovi i uvjeti mogu biti različiti.
- Upitajte za pojašnjenja ako vam bilo što nije jasno, bilo to u anuitetskim ulaganjima bilo u životnom osiguranju. Učinite ovo na vrijeme dok još obveza ugovora nije stupila na snagu.

Zaštitite svoju budućnost štednim prilikama kod HBZ!

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

Konzularni dani u Floridi

Generalni konzulat RH u New Yorku dana 31.03., 01.04., te 02.04. 2022., održava konzularne dane u prostorijama Hrvatsko-američkog kulturnog centra „Kralj Tomislav“ (Croatian American Club, Deerfield Beach), na adresi: 849 SE 8th Avenue, Deerfield Beach, FL 33441.

Stranke će se primati isključivo po prethodno dogovorenom terminu.

Za sastanak je potrebno zakazati termin te dobiti potrebne obrasce i upute, putem e-maila nyc@mvep.hr.

Stranke bez zakazanog termina i ispravno pripremljenih isprava nećemo moći primiti.

Ožujaska sjednica odsjeka 235 HBZ

CLEVELAND, OH – Slijedeća redovita sjednica odsjeka 235 održava se u subotu 26. ožujka u knjižnici Hrvatskog doma u East-lake.

Sjednica počima u 2 sata poslije podne. Na dnevnom redu biti će nekoliko važnih diskusija pa vas molimo da dođete na sjednicu u što većem broju.

Željno vas očekujemo vidjeti spomenutog datuma na ovoj sjednici.
 Agatha Luketić/Tajnica/blagajnica

Službeno glasilo HBZ

Zajedničar je dostupan samo članovima HBZ a po želji može se primati u elektroničkom formatu preko računa: e.zajednicar@croatianfraternalunion.org

Happenings in
 Youngstown

YOUNGSTOWN, OH - St. George Croatian Club of Youngstown, Ohio is looking for an Office Manager and a Bar Manager (can be one person) working on average 2-4 hours a day, average 4 days a week. Please call Tim Komara 330-519-9036 for more information.

Fish/Seafood Dinners

St. George Croatian Club/Center, 3200 Vestal Rd., Youngstown, Ohio is pleased to announce that it will be open every Friday for Fish/Seafood and Potato Pierogi dinners during the hours of 4:30 p.m. to 7:30 p.m. Open to the public, cash or check only.

To place an order, or for more information, please call 330-270-9056 or just walk in and place your orders. Currently to-go only.

We are also open every Friday of the year for fish/seafood/pierogi and pork schnitzel dinners 4:30 p.m. to 7:30 p.m. Please stop in and try our award-winning food.

Tim Komara/Lodge 66

Versailles Lodge
 March Meeting

VERSAILLES, PA - Sveto Trojstvo CFU Lodge 146 will hold their monthly meeting, Sunday, March 20, at 12 noon, in the upstairs hall at 4400 3rd St., Versailles, PA 15132.

We encourage all members to attend. We will discuss lodge and club business and upcoming events. We look forward to seeing you all there.

Brandi Pecora/Secretary

Happenings
 in Versailles

VERSAILLES, PA - Sveto Trojstvo CFU Lodge 146 located at 4400 3rd Street, Versailles, PA 15132 will host the following upcoming events:

- Every Thursday Bar Bingo starting at 7:30 p.m.
- Friday, March 18 – 8 p.m. to 12 a.m. St. Patrick’s Day with The Seams.
- Sunday, March 27 - Spaghetti Dinner from Noon to 5 p.m. \$12 a plate.
- Sunday, April 9 - Kids Easter Brunch from 11 a.m. to 2 p.m.
- Sunday, April 17- Easter Dance with Orkestar Jerry Grcevic starting at 5 p.m.
- Saturday, April 21 - Vendor Show from 12 noon to 4 p.m.
- Friday, May 6 - The MexiCros from 8 p.m. to 12 Midnight.
- For information on any of these events, please contact our Croatian Club at 412-751-6261.

Brandi Pecora
 Recording Secretary

Lodge 170
 March Meeting
 Notice

MERRILLVILLE, IN – CFU Lodge 170 will hold its monthly meeting on March 20, at 11:30 a.m., in the back hall. Join us at the Croatian Center, 8550 Taft St. in Merrillville, IN for donuts and coffee upon arrival.

Please mark your calendar with the following 2022 Sunday meeting dates: April 24; May 22; June 19; July 17; August 21; September 18; October 16; November 20; December 18.

Please read your ‘Z’ for updates.
 Pamela Sutko/Vice President

Croatian American Sports Hall of Fame Nominations Still Open

PHILADELPHIA, PA - The National Federation of Croatian Americans Cultural Foundation www.nfcacf.org is inviting nominations for the inaugural class to the Croatian American Sports Hall of Fame (HOF) through April 11, 2002.

We are excited to salute the many Croatian Americans who have contributed and made their mark with valor and lasting results in all areas of sports. The list is long and admirable: from baseball, basketball, boxing, football, ice hockey, rowing, to coaching, refereeing, sports administration and sports management. It is time to recognize those individuals, coaches and contributors for their exemplary sports achievements and for their Croatian heritage.

Nominations and comments can be emailed to: croatianamericansportshot@gmail.com

To be eligible for Croatian American Sports Hall of Fame the nominee has to be a US or Canadian citizen of Croatian descent; the individual has made a significant, notable and impactful contribution to sports in

the United States and/or Canada; nominees can be an athlete, coach, referee, broadcaster, sports management individual or contributor.

It is worth mentioning that there are so many athletes, coaches and contributors of Croatian descent with extraordinary accomplishments like Roger Maris, Johnny Pesky, Fritzie Zivic, Mark Pavelich, Frank Mahovlich, Joe Sakich, George Mikan, Bill Belichick, Nick Saban, Stipe Miodic and George Cuvalo; those athletes-coaches e.g. have been nominated already and are examples of world class individual athletes of Croatian descent and heritage who will be considered.

Thus, the nominations for the Inaugural Croatian American Sports Hall of Fame (HOF) are actively sought by the Sports Hall of Fame committee. The committee is made up of Derek Hohn, Jim Kresnik, Vedran Joseph Nazor, Steve Rukavina and Tom Steich. Please contact any of the HOF committee members with any immediate questions, comments and recommendations for the Croatian American Sports Hall of Fame (HOF).

April 11, 2022 is the deadline to submit nominations to the HOF Committee. There is a limit of two nominations from any individual. The committee will compile the nominations to present and discuss with the larger HOF Selection Committee by May, 2022.



The NFCACF plans to announce the Inaugural Class of Inductees for this exciting and long needed Croatian American Sports Hall of Fame initiative by July, 2022. There are plans to send out a press release then to provide the details for the venue for the inaugural induction ceremony.

Steve Rukavina and Vedran Joseph Nazor
CFU Lodge 760/Sports Hall of Fame Co-Chairs

CFU Lodge 351 Ham Bowl

DETROIT, MI – CFU Lodge 351 will hold a Ham Bowl on Sunday, April 3, from 4 p.m. to 6 p.m., at Bowl One Lanes, Troy, MI.

Cost is \$25 per adult; \$15, kids 12 and under. Entry fee includes bowling shoe rental, pizza, pop and a chance to win your Easter ham.

Payment due day of: Cash, Venmo, Pay Pal, gslanker19@gmail.com

Garrett Slank
Sports and Education Director

SAVE THE DATE!

CFU Sports and Cultural National and Regional Schedule

April 1-3

77th CFU National Basketball Tournament

Duquesne, PA

Hosted by "Holy Cross"

Lodge 320, Duquesne, PA

May 13-15

86th CFU National Bowling Tournament

Stardust Bowl Merrillville

Merrillville, IN

Hosted by "Croatian Sons"

Lodge 170, Merrillville, IN

Anaconda Lodge Celebrates Mesopust

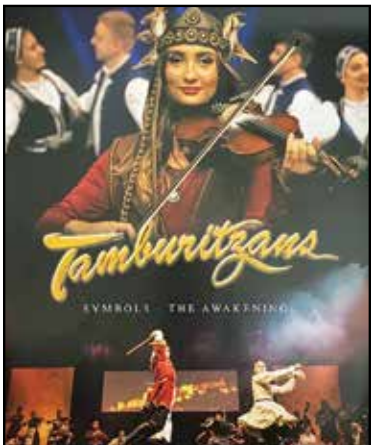
ANACONDA, MT - St. Peter & Paul Society, Lodge 84 of the Croatian Fraternal Union, will celebrate Mesopust on Sunday, March 20, at 5 p.m., at the Croatian Hall, 816 East Third St.

Because of COVID issues, we are moving our annual celebration a few weeks. We will celebrate "halfway through Lent" and the first day of Spring on the 20th. The menu consists of sarma, kolbase, potatoes, salad, dessert, etc.

We look forward to seeing many of our members and friends at this annual affair. Take-out orders will also be available.

Reservations should be made by Thursday, March 17, by calling **Marion at 563-7386 or Stan at 563-6859.**

Stan Blaz/President



org/events/tickets or call at 440-461-3541.

Plan to attend and enjoy this wonderful show. We hope to see you there!

Linda Russell/Lodge 859



SkiFEST 2022 Winners

Age Bracket	SnowBoard Female	
All	Ashley Ketterer	51.00
	SnowBoard Male	
10-12	Max Terry.....	48.63
13-15	Ivan Buntic.....	46.63
16-18	Evan Pohlot	38.68
30-40	John Slater.....	34.09
	Ski Women	
10 and Under	Rudy Nakich.....	52.36
40-50	Julie Walter	34.78
50-60	Jean Pohlot.....	36.12
60-70	Lynn Hartnet	27.15
71+	Kathy Rakowski.....	1.10.06
	Ski Men	
10-12	Tomis Spudic	41.82
13-15	Brady Robaugh	34.17
16-20	Eli Chanka.....	35.44
21-25	Tyler Custer	28.48
25-30	Bryan Ketterer.....	32.31
31-40	Davey Jones	24.56
41-50	Mike Rakowski	22.17
51-60	Joseph Obenour	28.28
61-70	Ted Rodgers	31.28
71+	John Nakich	33.04



Žumberak Lodge Welcomes Tamburitzaans to Cleveland

CLEVELAND, OH - Dear members of CFU Lodge 859: Mark your calendars for Sunday, April 10, at 3 p.m. That's when The Tamburitzaans, America's Premier International Folk Ensemble, will perform at the Breen Center for the Performing Arts located at 2008 West 30th St., Cleveland, OH (across from St. Ignatius High School).

Tickets are \$25 for general seating and \$22 for students and seniors. To purchase your tickets, go to: www.thetamburitzaans.org.

CFU 2021 Annual Statement

ASSETS	12/31/2021
Bonds	\$ 450,223,805
Preferred Stocks	22,207,729
Common Stocks	25,780,149
Home Office	1,261,347
Cash/Short Term Investments	2,797,676
Policy Loans	2,915,771
Investment Income Due	5,503,446
Premiums Due	12,915
Miscellaneous	
TOTAL ASSETS	\$ 510,702,838

LIABILITIES	12/31/2021
Life and Annuity Reserves	\$ 423,046,000
A & H Reserves	37,200
Deposit-Type Contracts	3,263,790
Life Claims Unpaid	429,746
A & H Claims Unpaid	5,640
Future Dividends	250,000
Premiums Paid in Advance	650,973
Interest Maintenance Reserve	1,598,137
Commissions Accrued	41,892
General Expense Accrued	223,744
Amounts on Deposit	6,585,732
Remittances not Allocated	26,813
Foreign Exchange Adjustment	167,576
Asset Valuation Reserve	10,206,997
Trust Fund	959,561
Miscellaneous	775,192
TOTAL LIABILITIES	\$ 448,268,993
Surplus	62,433,845
TOTAL LIABILITIES & SURPLUS	\$ 510,702,838

SUMMARY OF OPERATIONS	12/31/2021
Premiums	\$ 22,649,589
Net Investment Income	24,494,882
Interest Maintenance Reserve	218,142
Miscellaneous Income	71,358
Total Income	\$ 47,433,971

Death Benefits	\$ 3,437,863
Matured Benefits	213,434
Annuity Benefits	25,380,355
A & H Benefits	20,490
Surrenders	969,519
Interest and Adjustment on Contracts	(1,061,557)
Increase on Reserves	7,801,000
Commissions on Premiums	82,231
General Insurance Expenses	5,020,783
Taxes, Licenses, Fees	179,297
Miscellaneous	1,089,474
Total Expense/Reserves	\$ 43,132,889

Gain from Operations	\$ 4,301,092
Less Dividends to Members	174,281
Capital Gains (Losses)	(375,008)
NET INCOME	\$ 3,751,803

SURPLUS ACCOUNT	
Surplus 12/31/2020	\$ 56,320,432
Net Income	3,751,803
Change in Unrealized Cap Gains	5,961,373
Change in Unrealized Foreign Exchange	39,834
Change in Asset Valuation Reserve	(3,639,597)
Surplus 12/31/2021	\$ 62,433,845

We, EDWARD W. PAZO, President, BERNADETTE M. LUKETICH-SIKARAS, Secretary/Treasurer and BRUCE & ASSOCIATES, Actuary, do hereby certify that we are the above described Officers of the CROATIAN FRATERNAL UNION OF AMERICA, and that on the thirty-first day of DECEMBER, 2021, all of the herein described assets were the absolute property of the said SOCIETY free and clear of any liens or claims thereon, and that the annual statement herewith is a full and true statement as to the thirty-first day of DECEMBER, 2021 and of its income deductions therefrom for the year ended on that date, according to the best of our information, knowledge and belief, respectfully.

EDWARD W. PAZO, National President
BERNADETTE M. LUKETICH-SIKARAS, National Secretary/Treasurer
BRUCE & ASSOCIATES, Actuary

Subscribed and sworn to before me this
17th day of February 2022
LORRAINE TURKALL, Notary Public

Croatian Soccer Jerseys Available Once Again

OMAHA, NE - CFU Members and friends who would like to wear the Croatian Checkerboard proudly can do so by contacting Jimmy "the Croatian" Kresnik for this limited time offer.

The immediately recognizable "Red & White" as well as the "Blue & Black" checkerboard soccer jersey may be purchased for \$35 US in sizes Youth Large through Adult 3xLarge.

Check or money order should accompany each order and sent to: James Kresnik, 4910 Glenmorrie Dr., Omaha, NE 68157.

Due to the limited nature of this offer, all orders must be received by April 15, 2022.

Editors

New Endowment Benefits...

(Continued from page 1)

Pacconi, Kimberly Pytel, and the Foltz Family (Ryan, Becky, Sam and Will).

As with all previous CFU scholarship endowments established, upon a determination by the Scholarship Foundation Directors, the CFU Scholarship Foundation, Inc., shall make distributions from the Katherine and Victor Ugran Scholarship Endowment Fund to provide scholarship aid to qualified CFU members attending an accredited four-year college or university.

The financial gift to the CFU Scholarship Foundation initiated by their family will remain as a lasting memorial tribute to Katherine and Victor Ugran and will assist numerous CFU scholars in the future as they seek to better themselves through the achievement of higher educational goals.

As a family-oriented fraternal organization, we in the Croatian Fraternal Union are honored to acknowledge the integrity of Victor Ugran who spent nearly four decades as a teacher and the loving dedication of his wife, Katherine, who supported his academic efforts and devoted herself to the upbringing and educational involvement of their own children.

We admire the late Katherine and Victor Ugran for instilling in their family members such strong personal values and nurturing the lives of their children and grandchildren which ultimately resulted in their desire to institute this scholarship fund in their grandparents' memory.

This 107th CFU Scholarship Endowment reflects the principles of two hard-working individuals who gave generously of themselves and tells the tale of a devoted family who continues, from generation to generation, to generously share their respect for knowledge, deep-rooted values and fraternalism.

By Edward W. Pazo/National President

(Continued from page 2)

Preferred Stocks account for 4.35% of the society's assets with common stock accounting for 5.05%. Other assets include: real estate (0.25%, the Society's home office); cash (0.55%); and contract loans (0.57%). Cash and short-term investments as of December 31, 2021 amounted to \$2,797,676.

The Society holds no mortgages or hybrid securities.

The society previously operated as a foreign insurance entity in Canada through December 31, 2020. Concomitant with this operation the society maintained certain fixed assets in a custodial account as per requirements of the Office of the Superintendent of Financial Institutions (OSFI) - Canada. As of December 31, 2021, the custodial account held \$8,424,000 CN. The Society's Investment committee manages these assets and those in the US.

Liabilities:

The majority of the Society's liabilities consist of reserves for life insurance, annuities & deposit type contracts and accident & health insurance (\$426,346,990 or 95.11% of total liabilities at December 31, 2021).

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

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

The provision for refunds payable in the following year were recorded as \$250,000 at Dec. 31, 2021 which is a continuation of the previous value at year end Dec. 31, 2020.

Bond redemption activity was due to scheduled maturities, early calls, and managed sales. When factoring in the normal amortization of previously recorded gains in the IMR, the net experience as of December 31, 2021 was a decrease of \$218,142. The IMR now stands at \$1,598,137 at Dec. 31, 2021. The Society normally holds all bonds until maturity, however on occasion it will trade select securities to take advantage of profit, yield and quality enhancement opportunities. The Asset Valuation Reserve (AVR) increased by \$3,639,597 to \$10,206,997 at December 31, 2021 and has been calculated according to prescribed requirements.

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

(Continued next issue.)

OBITUARIES



Judge Gilfert M. Mihalich



MONESSEN, PA - Judge Gilfert M. Mihalich, 93, embraced by family and friends, went to be with the Lord June 2, 2020.

Gilfert was born July 12, 1926, in Monessen, son of the late Matthew and Kathryn Yursich Mihalich, both of whom immigrated to the United States from Croatia. Gilfert was a graduate of Monessen High School (1944), Duquesne University (1948), University of Pittsburgh School of Law (1957) and the National Judicial College in Reno, Nev., (1973 and 1978).

The Judge married the love of his life, Pauline (Razum) Mihalich, April 29, 1950, and lived and raised a family together for nearly 68 years until January, 2018, when Pauline passed away. Throughout his life, Gilfert's passions were taking care of his family and serving his community and country. He was a faithful member of St. Anthony De Padua Croatian Roman Catholic Church, of Monessen, where he participated in the building construction. Later, he became a member of Epiphany of our Lord Roman Catholic Church, in Monessen. Thereafter, he later received the "Diocese of Greensburg Award" for his longtime dedication to church activities.

Judge Mihalich, a veteran of the United States Army Air Force, proudly served his country during World War II. He was a member of the American Legion for more than 73 years and commander of the Monessen Post. He served as judge advocate for Post 28 for more than 50 years and judge advocate for the 31st District of the American Legion. He was recognized for his numerous contributions to the veterans' affairs when he was awarded the "Distinguished Service Award of the American Legion Department of Pennsylvania" in 1991.

In addition to his volunteer activities, Judge Mihalich worked as an attorney; a law clerk on the Pennsylvania Supreme Court and Westmoreland County Court of Common Pleas; assistant district attorney, and judge on the Westmoreland County Court of Common Pleas, to which he was elected in 1972 and retained in 1982 and 1992. He was the first elected President Judge of the Westmoreland County Court of Common Pleas. The Judge authored two law books entitled "Bench/Bar/Book on Guardianships" and "Mihalich on Adoptions", used extensively by Pennsylvania attorneys and judges; legal advisor for the Westmoreland County Fireman's Association; solicitor for Westmoreland County Chiefs of Police Association; criminal law instructor for the Pennsylvania State Police; solicitor for the city of Monessen; and member of the American Bar Association.

Not one to forget his ethnic heritage, he was active in CFU Lodge 194 and the Monessen Croatian Club all of his life and was awarded the honor of being named "Croatian Fraternal Union Scholarship Foundation, Inc. Man of the Year" in 1972.

Judge Mihalich retired in 1996. After retirement, he did not rest, but continued to serve as Senior Judge for a number of years. He also had time to expand his garden, which he happily shared with his family and many friends; and hunting with his "buddies" at his aptly-named "Grouse Camp" in Clearfield County.

Judge Mihalich was the last surviving member of his immediate family. He was also preceded in death by his older brother, Leonard A. Mihalich, who paid the supreme sacrifice when his plane was shot down in Germany in World War II. He lost his younger brother, State Representative Herman Mihalich, in 1997.

The Judge is survived by his sons, Leonard A. (Janice), of Ruffs Dale, PA and Gil (Joanne), of Bentleyville, PA; and daughter, Gail (Brian) Lever, of Princeton, Mass. He is also survived by two granddaughters and three great-grandchildren and nieces and nephews. The family wishes to thank the staff of Brookdale Senior Living, Latrobe, and Grane Hospice for the wonderful care and compassion the Judge and his wife received during their final days. The Judge will be sadly missed by all who knew and loved him. Due to the COVID 19 Pandemic, the Judge's family has decided to have private visitation and funeral services to help ensure the health and safety of his many friends and associates. The Robert A. Billick Funeral Home inc., was entrusted with the arrangements. Interment was next to his wife, Pauline, in Grandview Cemetery in Monessen.

(Published by Tribune Review on June 4, 2020.)

Leonard A. Mihalich/Son



Dorothy Duranko

UNIONTOWN, PA - Dorothy (Zubovich) Duranko, 94, of Uniontown, PA, passed away on January 20, 2022 at the WVU Medical Center Uniontown Hospital.

She was born on September 23, 1927 in Juniata, PA, daughter of the late Michael and Mary (Gvozvanovic) Zubovich.

In addition to her parents, she was preceded in death by her husband George Duranko, siblings, Marjorie Susa, Paul and Michael Zubovich, and brothers and sisters-in-law, Anna, Mary, Martha, Sophie, Kate, John, Steve, Joseph and Helen.

Dorothy was a member of St. John the Baptist Byzantine Catholic Church, and Croatian Fraternal Union Lodge 72, Uniontown, PA. She was a graduate of Dunbar High School, and retired from Anchor-Hocking Manufacturing where she worked for many years.

Surviving are, her son, George A. Duranko of Farmington, PA; daughter, Michelle Duranko of Uniontown, PA; loving granddaughter, Hannah Duranko of Riverton, WY, sister-in-law, Mary Ann Zubovich; and numerous nieces, nephews, and cousins.

The family extends special thanks to Dr. J. Miller Oppy, Marge and Janelle for their exceptional care.

Private visitation was held for the family on January 23, at the Stephen R. Haky Funeral Home, Inc., Uniontown, PA to minimize the risks of Covid-19 transmission. The Panachida Service was held at the funeral home prior to the procession to church.

The Funeral with Divine Liturgy followed in St. John the Baptist Byzantine Church, Uniontown, with Rev. Father Vasyl Symon as celebrant. Interment was held at Sylvan Heights Cemetery.

The Family of Dorothy Duranko

Rosemarie Pavlecic

ETNA, PA - Rosemarie Pavlecic age 91, of White Oak, PA passed away peacefully at home on Saturday, January 1, 2022.



She was born in Wilmerding, PA on February 28, 1930 and was the daughter of George and Anna Klobucar Mochan and was the wife of the late George Pavlecic.

She retired from the Allegheny County Controller's Office where she worked as a clerk. She was a member of the Guardian Angel CFU Lodge 4 in Etna and a member of Corpus Christi Parish in McKeesport.

Rosemarie loved everything that was Croatian. She loved to travel and made several trips to Croatia and was happy to have had the opportunity to visit the villages where her parents were born. She also went on many bus trips with the St. George Adult Tamburitians to Canada where she met many people and made new friends.

She attended many of the CFU Adult Tamburitza Festivals held throughout the United States and Canada and loved going to Florida to visit her grandchildren. While she was ill, she would sit and listen to her vast collection of Croatian tapes and CDS and eventually learned the words to all the songs and would sing along with the artists.

She is survived by son George Pavlecic of White Oak, Daughter Valerie Pavlecic (Kevin) Marchetti of Oviedo, Florida, grandchildren Brittany, Justin, Taylor Marchetti, Jacob, Samantha Pavlecic, sister Helen Mochan of White Oak, and many nieces and nephews.

In addition to her parents and husband Rosemarie was preceded in death by her son Robert Pavlecic, siblings George, Michael, and Paul Mochan, Mary McCurdy, Catherine Slovina, and Barbara Sopko.

Family and friends gathered at Striffler's Funeral Home in White Oak on January 4, 2022. Mass of Christian burial was held on January 5, 2022, at Mary Mother of God Parish Corpus Christi Church. Burial followed in the parish cemetery.

Memorial contributions may be sent to CFU Scholarship Foundation, 100 Delaney Drive, Pittsburgh, Pa, 15235.

Our mother, grandmother, and sister will be deeply missed but she left us with many beautiful memories. May she rest in eternal peace.

George Pavlecic/Son

When is the last time you evaluated your insurance needs?

Check your CFU policy now to make sure you have adequate coverage. Call the Home Office at

412-843-0380

and make sure your loved ones have the security and protection they deserve.



Elayne’s Guac

2 jalapeno peppers (seeded and diced)
2 Tbsp. cilantro, chopped
2 tsp. salt
3 ripe avocados, cut into halves, remove and save seeds
¼ c. onion, chopped
1 medium tomato, seeded and diced
juice of 1 lime
salt and pepper
cilantro

Grind first three ingredients with pestle or back of wooden spoon.

Dice the avocados in their shell, scoop out.

Combine all ingredients together; adjust seasonings to taste...salt, pepper, cilantro.

Place seeds on top of Guacamole for garnish when ready to serve.

Elayne Popovich
Lodge 170

Frank’s RedHot Buffalo Chicken Dip

1 pkg. (8 oz.) cream cheese, softened
1/2 c. blue cheese salad dressing
1/2 c. any flavor Frank’s RedHot Sauce
1/2 c. crumbled blue cheese or shredded mozzarella cheese
2 cans (12.5 oz. each) Swanson Premium White Chunk Chicken Breast in water, drained
Assorted fresh vegetables and or crackers for dipping
1. Stir cream cheese in 9” deep dish pie plate with a fork or whisk until smooth. Stir in the dressing, hot sauce and blue cheese. Stir in the chicken.
2. Bake at 350°F for 20 min. or until the chicken mixture is hot and bubbling. Stir the chicken mixture before serving. Serve with the vegetables and crackers.

Diana Radulovich/Lodge 66

Attention All Cooking Corner Contributors:

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

—Editors

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

Tamburitzans Return to Ellwood City March 27

ELLWOOD CITY, PA - “The Tamburitzans” (formerly the Duquesne University Tamburitzans) will perform their new production, **SYMBOLS - The Awakening**, on Sunday, March 27, at 3 p.m., at Lincoln Junior/Senior High School, 501 Crescent Ave., Ellwood City, PA.

The concert is sponsored by the Rotary Club of Ellwood City Scholarship Fund. Tickets may be purchased online at ellwoodtams.eventbrite.com for \$25, Adult Advanced Reserved, while tickets at the door on the day of the performance will be \$30. Student tickets are \$15.

Additionally, face to face ticket sales will be held at the Ellwood City Library, 415 Lawrence Avenue, on Friday, March 12, from 10 a.m. to 1 p.m. and Saturday, March 18, from 10 a.m. to 4 p.m.

In their 85th season, the Tamburitzans will weave a tapestry of music, songs and dances of Croatian, Georgian, Nordic, Serbian, Polish, Italian and Bulgarian cultures. Audiences will be transported to folk celebrations through intricate choreography, mesmerizing music, and unique voices. A memorable experience like no other!

Peter Kucan/Lodge 541

Kolo Dancing in Versailles

VERSAILLES, PA – We are pleased to announce that Donna’s Kolo Klub has resumed its usual Tuesday Night kolo lessons at the Croatian Club, 4400 Third St., Versailles.

Lessons are held every Tuesday from 7 p.m. to 8:30 p.m. Only \$5 per class. Both beginners and advanced kolo dancers are welcome.

Donna Vranesevic, the very talented instructor, will teach all of the old standards and many new kolos.

Remember, dancing is the fun way to exercise. Good exercise, good music and good friends can be on your agenda every Tuesday evening in Versailles.

Editors

Hoosier Hrvati Looking For New Members

MERRILLVILLE, IN - Are you in a rut? Are you looking for camaraderie? Do you love music? If your answer is yes, consider joining Merrillville, Indiana’s Hoosier Hrvati Tamburitza Orchestra!

Come see what we’re all about. Singers, tambura players...if you’ve been dormant for a short or long while, we can bring you up to speed! Maybe you’d like to be a HHTO Booster. If so, there’s a place for you, as well.

For more information, give us a call at 219-649-1722. You may also visit us on Facebook at Hoosier Hrvati.

Sally Kegley/Lodge 170

Come to Versailles on Easter Sunday

VERSAILLES, PA – The Croatian Club of CFU Lodge 146, located at 4400 Third St., Versailles, will once again hold its popular Easter Sunday Dance on April 17.

Music for your listening and dancing pleasure, from 5 p.m. to 9 p.m., will be provided by the ever popular Orkestar Jerry Grceвич with a special guest star.

What better way to top off an Easter Sunday, after you have had your lamb, ham, kolbasi, eggs and kolači than to come to the Versailles Croatian Club and dance away the evening!

This Easter Sunday Dance is always one of the most popular affairs at our Croatian Club in Versailles. We invite all of our members and guests to come and enjoy our Easter Sunday Dance with us. Dobro nam došli!

Ed Poturich/President

Tamburitzans in Munster

MUNSTER, IN – The Tamburitzans, America’s premier folk ensemble, will appear in concert on Sunday, March 20, at 2 p.m., at Munster Senior High School.

Tiered pricing available. All seats are reserved and group rates are available.

For general information or to purchase tickets, www.thetamburitzans.org

Tickets are also being sold at Solan-Pruzin Funeral Homes; Schererville: 219-322-7766; Hammond: 219-931-5762.

Reception with Tamburitzans after the show in Munster High School cafeteria.

John Pruzin/Lodge 170



Lodge 978 To Host Another Wonderful Taste of Croatia

PHOENIX, AZ - Please join us on Saturday, April 23, for an elegant evening of tasting everything Croatian. You are cordially invited to attend this gala event to enjoy a Traditional Croatian Five Course Dinner consisting of an appetizer, soup, salad, two main dishes, and dessert, and a glass of Croatian white or red fine wine. Additional wine and beverages will be available for purchase.

The evening will begin promptly at 6 p.m. when you will be seated, serenaded with live Croatian music and welcomed with an aperitif before dinner.

Tickets for this event are \$40 per person and must be purchased in advance no later than April 10th.

This event is limited to 50 participants and will be held outdoors under the Arizona stars. This will be another great social occasion and festive evening hosted by our CFU lodge that you will not want to miss!

Contact Sonja Schroder by calling 602-405-2059 to RSVP and get your tickets now.

We are looking forward to seeing you all again!

Steven Schroder/President

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

BAKE SALES • SPECIAL DINNERS • CULINARY DELIGHTS

Palm Sunday Lamb Sale in Millvale

MILLVALE, PA – St. Nicholas Croatian Parish, located at 24 Maryland Ave. in Millvale, PA, will hold a Lamb Sale on Palm Sunday, April 10, starting at 12 noon.

All lamb orders must be received by Saturday, April 2. Due to the ongoing change in the market price of lamb, we will notify you of the price per pound after the reservation date of April 2nd.

The seasonal spring lamb will be prepared by Mike Mezick and will be sold on a pre-order basis only. Reserve your lamb by calling 412-821-3438, ext. 9. Hvala!

Mike Ricci/Lodge 234

Mezick’s Lamb Available For Easter Sunday

EXPORT, PA – We are pleased to announce that we will be serving hot barbecued lamb for Easter Sunday, April 17, starting at 11 a.m., at 236 Silvis Rd., Export, PA 15632.

Please place your order, no later than April 8, by calling 724-468-6529. Don’t wait, place your order as soon as possible.

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

The Mezick’s/Lodge 141

Spaghetti Dinner in Versailles

VERSAILLES, PA - CFU Lodge 146 will host a spaghetti dinner on Sunday, March 27, from 12 noon to 6 p.m., in our spacious upstairs hall located at 4400 3rd St., Versailles, PA.

Dinner includes a generous portion of spaghetti and meatballs, salad, bread and butter, dessert and coffee or tea. All other refreshments can be purchased at the bar. Available for dine in or take-out.

Tickets are available at the club in advance or at the door for \$12. For more information, call the club at 412-751-6261.

All social distancing and guidelines will be followed. We hope to see all of our members and friends there.

Joe Cindric/Vice President

Lodge 146 To Celebrate St. Patrick’s Day

VERSAILLES, PA - On Friday, March 18, the Versailles Croatian Club, 4400 3rd St., will sponsor a St. Patrick’s Day party starting at 8 p.m.

Entertainment for the evening will be provided by The Seams, an exciting group that will

provide traditional Irish music along with folk and country.

Also, there will be plenty of Irish drink specialties and the kitchen will be open, too.

So, head on down to the club and have some fun on March 18th. We hope to see you there.

Ed Poturich/President

ATTENTION All Lodge 617 Members

WELLAND, ON - CFU Lodge 617 will hold its Annual Meeting on Sunday, April 3, at 2 p.m., at the Croatian National Home, Broadway Avenue, Welland. Please plan to attend.

Ann Simunic/Secretary

CFU Lodge 978 Meeting Notice

PHOENIX, AZ - The next CFU Lodge 978 meeting will be held at 6 p.m. on March 22, at the Schroder Residence, located at 12606 N. 74th Place, Scottsdale, AZ. For more information, call 602- 405-2059.

Steven Schroder/President

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 Bally’s Las Vegas;
- 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



Update on New Pavilion at Croatian Park in Milwaukee

MILWAUKEE, WI - At this time we are delighted and proud to showcase with all CFU members our newly designed Pavilion at the Croatian Park in Franklin Wisconsin. Our architects at the Barrientos Design and Consulting have now finalized the design and the same has been approved by our Board of Directors and membership of the Federation of Croatian Societies, Inc.

Our key architect Taylor Korslin describes the need and design concept of our new pavilion as follows:

"The Croatian Park of Franklin, Wisconsin has built a rich history of entertaining pastimes and social gatherings for over 65 years. As an active cultural hub growing community, it has outgrown its original shelter. The Croatian Federation is now making a commitment to the next era of the park with a new pavilion designed to celebrate its heritage and suit its many community events."

"The new pavilion is an open-air shelter designed to seat over 300 people banquet style and over 600 theater-concert style. It features laminated timber trusses and a scalloped metal red roof that houses a stage, seating area and a large bar. The shelter is fit amongst the park's mature oak-tree grove, giving the sense of it being a continuation of the park's canopy. The design takes the shape of a shield that widens in the center and narrows towards the stage directing the audience into the performance. To each side are secondary canopies that extend to the other



buildings in the park, resembling a village arrangement.

The Federation's leadership worked hand in hand with our architectural design and consulting firm to develop the design toward their liking and make it a part of the Croatian Park's storied history."

When constructed, and as the two design photos illustrate here, this indeed will be one the most unique outdoor pavilions anywhere be it in the public or any ethnic park in North America. The roof on the pavilion and adjacent buildings will be Croatian color red. Area around the pavilion will be uniquely landscaped as well.

Support from Wisconsin Croatian Community High

Our campaign to raise funds to construct the new pavilion and update the existing buildings has been outstanding. Our campaign brochure with its accompanying material designed by James Company, our fundraising consultant, has been well received. As of this writing, we have received pledges to the tune of \$475,000. As reported earlier in the **Zajedničar**, our goal is to raise \$1 million. At this early stage, a total of 7 Naming Rights

about our innovative project at the Croatian Park.

Highly Grateful

A project of this magnitude can never be a success without the united leaders at all levels and community support. At this early stage of our campaign we wish to extend our sincere appreciation to the following who are making the difference in improvements to the Croatian Park. Our Board of Directors of The Federation of Croatian Societies under the leadership of Tomislav Kuzmanovic, Our Campaign Committee under the leadership of Paul Lucas, Member organizations which compose our Federation of Croatian Societies, Fred Stoltz consultant with James Company, Aaron Stelzer our Project Manager who is overseeing all the construction as an in-kind contribution, Mike Hoyng, Construction Advisor, our architects who have produced for us this most unique pavilion design. And we are forever grateful to all the founders of the Croatian park who in 1956 had the vision to purchase the farm land to create the Croatian Park. Their photos and names will be forever etched and on display in our new pavilion.

Special Appeal to CFU Members

As we have noted earlier, our Campaign Committee is charged to raise one million dollars. At this point in time, we are halfway there to our goal. We are appealing to CFU members to assist us in reaching our goal. We will be grateful regardless of the size of the donation. All donations can be directed to: Federation of Croatian Societies, PO Box 34-1548, West Milwaukee, WI 53234, USA. Our Federation is a 501(c)(3) organization. Contributions are tax deductible to the fullest extent of the law. All donations will be properly acknowledged.

Michael Stivoric

Former Vice President of CFU
Member of Campaign Committee

Radost Returns to Twin Oaks Lounge

MCKEESPORT, PA – The popular Tamburitza Orchestra Radost will make their much-anticipated return to Twin Oaks Lounge on Saturday, March 19, starting at 3 p.m.

The Twin Oaks is located in the Rainbow Village Shopping Plaza, at the intersection of Route 48 and Lincoln Way in White Oak, PA.

Come and enjoy a great afternoon of music and fun with Orchestra Radost. Joe Cindrich,

Paul Milanovich, Dave and Dan Vranesevic, all members of the Tamburitza Hall of Fame, look forward to seeing many of their friends and supporters at Twin Oaks Lounge.

Dave Vranesevic/Lodge 146

Junior Combos Sought for Fest

PITTSBURGH, PA - The CFU Junior Cultural Federation requests your participation to provide entertainment for the Friday night social at the upcoming 54th Annual Festival, July 1-2-3, 2022 in Baltimore, MD.

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

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

Tam Orchestras Sought For Junior Festival

CFU Junior Cultural Federation is also accepting bids from Orchestras interested in providing entertainment for the Saturday evening social, July 2, 2022 at our upcoming 54th Annual Festival in Baltimore, MD.

The Croatian music must be geared to the tastes of our youth participating in the festival.

Please send your bid to the undersigned at 100 Delaney Drive, Pittsburgh, PA 15235 or e-mail to editor@croatianfraternalunion.org. Bid must be received by April 1, 2022. Hvala!

Ivan Begg/Secretary
Junior Cultural Federation

Tammies Called To Design Logo For Junior Fest

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

The 2022 CFU Junior Tamburitza Festival will be held July 1-2-3 in Baltimore, MD.

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

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

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

Entry must be received by April 1, 2022. Mail all entries to: **Ivan Begg, Croatian Fraternal Union, 100 Delaney Dr., Pittsburgh, PA 15235. E-mail: editor@croatianfraternalunion.org. Hvala!**

Ivan Begg/Secretary
Junior Cultural Federation

Hoosier Hrvati Upcoming Events

MERRILLVILLE, IN – Hoosier Hrvati events on the horizon: Friday, April 8, Fish Fry, 4 p.m. to 7 p.m. Come join us in the Cro Lounge, 8550 Taft St.

Mark your calendar for Sunday, June 5, Croatian-American Mass followed by Sarma Dinner.

Additional information can be found by visiting us on Facebook at Hoosier Hrvati or call 219-649-1722. Mnogo Hvala!

Sally Kegley/Lodge 170



THE RANKIN JUNIOR TAMBURITZANS will stage their 61st Annual Concert on Saturday, March 19 at 4 p.m. A social will be held at the Rankin Croatian Home immediately after the concert.

Rankin Tamburitizens To Host 61st Spring Concert March 19

RANKIN, PA - The Rankin Junior Tamburitizens are excited to return to the stage to present their 61st Annual Concert on Saturday, March 19, at 4 p.m., at the Turtle Creek Steam Academy. The academy is located at 126 Monroeville Avenue in Turtle Creek.

The Rankin Juniors held their last concert in 2019. It's been over two years since they were able to celebrate their cultural heritage, and they are proud to present this year's show.

Robert Pollack is the group's artistic director and choreographer, and Gordon Mann is the music director. Julie Horgas is their longtime assistant choreographer. The group welcomes two new assistants this year, Arianna Burns and Lacy Brooks.

The Rankin Croatian Home adult group Ansambl Hrvatski Dom will be the guest performers. It will be a family celebration since many RJT alumni perform with them.

A social will immediately follow the concert at the Rankin Croatian Home, located at 236 Fourth Avenue in Rankin. Admission is \$10 for adults and \$5 for children ages 5-12. Orkestra Zabava will provide the music, and the dedicated parents of the Rankin Junior Tamburitizens will provide the delicious food.

The kitchen will be serving dinners and à la carte items. Sarma, Bulgarian banitsa, chicken skewers, Bulgarian shopska salata, and Croatian potato salad are some of the items on the menu. There will also be chicken tenders and hot dogs for the little ones, a bake sale for dessert, and various raffles throughout the evening. RJT hopes everyone will join them as they celebrate their return to the stage.

Bob Pollack/Lodge 718



JUNIOR TAMBURITZANS OF DUQUESNE will stage their annual concert on Saturday, March 26, at Steel Valley Senior High School in Munhall, PA. Their guest group will be the Zagreb Junior Tamburitizens of Cleveland, Ohio.

Junior Tammies of Duquesne Present Annual Concert

PITTSBURGH, PA – The Junior Tamburitizens of Duquesne (JTD) will present their annual concert at 3 p.m. on Saturday, March 26, at Steel Valley Senior High School in Munhall, PA. A dinner and reception will follow the concert at the Homeville Fire Hall in West Mifflin, PA, with entertainment by T.S. Ponoć.

Under the instruction of JT Kordesich and Nikola Vranesevic, JTD will perform songs and dances from Croatia, Serbia, Romania, Bulgaria and more. We are also pleased to welcome the American Zagreb Junior Tamburitizens of Cleveland, OH as guest group.

The members, instructors, and parents of JTD also congratulate graduating seniors Ilija Belich, Zachary Brkovich, Chuck Cubelic, Ilijana Hasak, Isabella Hineman, and Evelyn Posavatz on their final JTD concert. We wish you all the best, JTD Seniors!

Ticket pricing details can be found on our website www.junior-tammies.org. Tickets may be purchased online at our website ahead of time and are available for sale at the door. (Please note: cash or check only at the door).

After a two-year concert hiatus, the members of the Junior Tamburitizens are eager to share their love of music and dance with their friends and family. All are welcome!

Steel Valley Senior High School is located at 3113 Main St., Munhall, PA 15120. The Homeville Fire Hall is located at 3900 Greensprings Ave., West Mifflin, PA 15122.

Judi Resick/President

Cultural Immersion Tour to Croatia September 6-19

Gorski Kotar, Istra, Plitvice Lakes, and Northern-Middle Dalmatia

COLUMBUS, OH - Our Cultural Immersion Tour begins with a Welcome Dinner in Zagreb, accompanied by an amazing tamburitza orchestra and traditional cuisine.

The next morning, we will travel by bus to Opatija by way of Risnjak National Park, and then be treated to the culinary delights of the Gorski Kotar region as we dine in the picturesque chalet. In the late afternoon, we will arrive on the Opatija Riviera and check into our grand hotel!

We will enjoy excursions on two separate days to the spectacular Istrian Peninsula where we will see the walled town of Motovun; visit the artist's town of Grožnjan and the 2000-year-old Roman Amphitheatre in Pula; enjoy an agro-touristic lunch and taste the renowned truffles of Istria; and finally, enjoy drinks and snacks in romantic Rovinj while watching the sun set...

On Saturday, September 10th, we will board our ship and sail from island to island/port to port,

for 7 days, from September 10-17. Our tour will include tours in the ports of Rab, Zadar, Šibenik, Trogir and Split, and will include wine tastings, traditional, fresh Mediterranean cuisine, sunbathing, swimming...and heavenly cruising amongst some of the most beautiful locations in Croatia. We will visit three (3) Croatian National Parks: Kornati, Krka, and Plitvice!

We will go by bus to the Nikola Tesla Memorial Centre in Smiljan and then picnic with tamburitza music in a nearby village. The next day we tour the sensational Plitvice Lakes National Park!

Please contact Melissa at melissa@heartofcroatia.com, or call 614-230-2634.

Melissa Obenauf/Lodge 310

New Program at University of Zagreb

ZAGREB - The University of Zagreb, Faculty of Science, Department of Mathematics, developed and designed a new international graduate Biomedical Mathematics study program in English through an EU project funded by the European Social Fund. This is the first and only program of its kind in Croatia and one of the few such programs in the EU.

The program is developed by a team of top researchers and teachers from the fields of mathematics, medicine and biology, led by professor Hrvoje

Šikić, PhD, and aimed to equip students with skills and competencies needed to become an expert in the modern world where mathematicians, with an additional knowledge of biology and medicine, are essential assets and employed in a variety of medical and pharmaceutical companies and research institutes throughout EU and world.

There is an increasing demand for mathematicians in the fields of biology and medicine. Let us name just a few of the most common types of interest. Epidemic and pandemic models; gene sequencing; other genetic related studies, evaluations and analyses; cardiovascular models, including blood

flow and stent design; developments of new medications and analysis of various processes which are researched in pharmaceutical studies; various aspects of bioinformatics; big data analysis in biology and medicine, including data mining; modelling human brain processes, including various aspects of cognitive decline (among others Alzheimer's and Parkinson's diseases); aging processes; evolutionary processes; organ developments and organ growth; various aspects of oncological studies, including models and analysis of tumor growth; enormously broad applications and inventions of new statistical models and tools.

Please feel free to check <https://biomedmath.math.hr/> for more information.

Professor Hrvoje Šikić, PhD
Head of the BioMedMath program



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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.


Get Your "Z" Electronically

To receive your **Zajedničar** in an electronic version, please go to our website www.cfu.org and fill out the form—Request for Electronic Delivery of **Zajedničar**—which may be found by selecting the Service Center Tab, then eForms. Thank you!

Editors

77th CROATIAN FRATERNAL UNION ANNUAL BASKETBALL TOURNAMENT

April 1st – 3rd 2022



PLEASE CHECK PROPER TEAM:

- ☐ GIRL'S JUNIOR "C" (10-12)
- ☐ GIRL'S JUNIOR "B" (13-15)
- ☐ GIRL'S JUNIOR "A" (16-18)
- ☐ WOMEN'S OPEN
- ☐ BOY'S JUNIOR "C" (10-12)
- ☐ BOY'S JUNIOR "B" (13-15)
- ☐ BOY'S JUNIOR "A" (16-18)
- ☐ MEN'S +35
- ☐ MEN'S OPEN

ENTRIES DUE BY:
MARCH 18th 2022

Lodge Info:
Lodge No. _____
Nest No. _____
Lodge Name _____

Coach Info:
Name _____
Address _____
City _____
Phone _____
Email _____

PLAYERS REGISTRATION: The members whose names are listed below hereby make entry in the Annual CFU Basketball Tournament and agree to abide by the rules and regulations which govern it. Each TEAM is limited to a maximum of twelve (12) players.

	NAME	CERTIFICATE #	DOB
1.	_____	_____	_____
2.	_____	_____	_____
3.	_____	_____	_____
4.	_____	_____	_____
5.	_____	_____	_____
6.	_____	_____	_____
7.	_____	_____	_____
8.	_____	_____	_____
9.	_____	_____	_____
10.	_____	_____	_____
11.	_____	_____	_____
12.	_____	_____	_____

A downloadable version of this form can be found on our website www.CFU.org/events

TOURNAMENT HOSTED BY:
"Holy Cross" CFU Lodge 320
DUQUESNE, PENNSYLVANIA
APRIL 1-3, 2022

MAIL ENTRIES TO:
CROATIAN FRATERNAL UNION
C/O DEREK HOHN
100 DELANEY DRIVE
PITTSBURGH, PA 15235
412-843-0380

Signatures Required:

Lodge President

Lodge Sports Director

Lodge Secretary

ALL PARTICIPANTS MUST BE CFU MEMBERS IN GOOD STANDING.

CFU SCHOLARSHIP FUND

ST. THOMAS, ON – "Ogulin" Lodge 530, in support of the deserving CFU Scholarship grant recipients obtaining higher education.....	\$1,000.00
Towards the "Ogulin" Lodge 530 Scholarship Fund	
CONWAY, PA – "Unity" Lodge 540, in memory of Joe "Yosh" Warga	50.00
AMBRIDGE, PA – "St. Nicholas" Lodge 304, in memory of the following lodge members: Robert Lee Panko, Michael Paul Quirk, Pamela M. Davis, David J. Yanko, Patricia Roginski, and Vincent Spolarich	150.00
Towards the John P. Plesh Scholarship Fund	
SPRING, TX – Joanne Pribanic Wycoff, in memory of Joanne Baburich, a friend for many years	25.00
Towards the "Hrvatska Vila" Lodge 141 Scholarship Fund	
CALUMET CITY, IL – "Napredak" Lodge 9, in fond memory of our member, dearest friend and President, Milece Krilich on the 1st anniversary of her passing. Remembered for your love and devotion to Napredak Lodge 9. Rest in peace	200.00
NORTHVILLE, MI – Mr. and Mrs. David Sharpe, in memory of John and Cecilia Mance.....	200.00
Towards the Jeanette Mance Sharpe Scholarship Fund	
CANTON, IL – Matt Bordner, Donation of winnings from the Frank M. Jerbich Memorial Midwest Bowling Tournament	200.00
Towards the "Sloboda" Lodge 32 Frank M. Jerbich Scholarship Fund	
TRAFFORD, PA – Mariann Yoha, in memory of Joanne Baburich	20.00
Towards the "Hrvatska Vila" Lodge 141 Scholarship Fund	
ANACONDA, MT – Stan Blaz, in memory of two very special individuals. Joanne Baburich, a true CFU friend and great fraternal member. Joanne was always very pleasant as she took us "visitors" to the Home Office and around Pittsburgh. I really enjoyed attending Lodges, Banquets and seeing the sights in Pittsburgh with Joanne and her family. I have many wonderful memories that I truly cherish. Also, in memory of Madge Sindicich, whom I had the privilege to serve with on the CFU High Trial Board. I considered Madge a true friend and very loyal CFU member. May these two great CFU friends have eternal peace and may their memories live forever.....	100.00
LOS ANGELES, CA – "Stjepan and Ante Radic" Lodge 177, in memory of our deceased member Danica Margetich	50.00
MURRYSVILLE, PA – Frank Mathews Family, in memory of Mary Chernicky	200.00
ALEXANDRIA, VA – Ann O. Kavaljian, in memory of Mary Bekavac Chernicky, my dear friend.....	125.00
Towards the Edward "Cookie" Verlich Scholarship Fund	
MCMURRAY, PA – Ray and Tammy Yeager, in memory of Mary Chernicky. The Chernicky family has been a wonderful part of our lives since moving to McMurray. While we only met Mary once or twice over the years, I will say her influence on Judy, Steve and their children show how God works through special mothers like Mary.....	100.00
BELLE MEAD, NJ – David and Cindy Colonna, in memory of my loving aunt, Mary Chernicky	100.00
CHESTERTON, IN – Dave and Mary Kay Brendza, in memory of our aunt Mary Chernicky	100.00
GLASSPORT, PA – Babe Krznaric, in memory of my dear friend Mary Chernicky	50.00
Towards the Edward "Cookie" Verlich Scholarship Fund	
BETHEL PARK, PA – Mike and Pam Dobos, in memory of Mary Chernicky	50.00
PITTSBURGH, PA – Dave and Joyce Cheripka, in memory of Mary C. Chernicky	50.00
MOORESVILLE, NC – Jacqueline Gulbin and Valarie Dillis, in memory of Mary Chernicky	100.00
MUKWONAGO, WI – Verbick Fraternal Memorial Bowling tournament proceeds	225.00
MERRILLVILLE, IN – "Croatian Sons" Lodge 170 annual donation to the CFU Scholarship Fund	1,000.00
Towards the "Croatian Sons" Lodge 170 Scholarship Fund	
MERRILLVILLE, IN – "Croatian Sons" Lodge 170 donation in memory of deceased lodge members.....	800.00
Towards the "Croatian Sons" Lodge 170 Scholarship Fund	
TOTAL THIS REPORT	\$4,895.00
TOTAL COLLECTED	\$4,895.00

DONATION CFU SCHOLARSHIP FUND

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

Name _____ Lodge _____

Address _____

City _____ State _____ Zip _____



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