

# Zajedničar

FRATERNALIST

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

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ELIGES

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## JOZO M. BAJURIN

### Endowment Created

#### Society Acknowledges 103rd CFU Scholarship Fund

By Edward W. Pazo / National President

PITTSBURGH, PA – While there have been many positive events that have transpired in the year 2020, there's no disputing that it also has been a year fraught with challenges, disappointments and hardships. As we bid farewell to 2020, our spirits are brightened by a gift that has been presented to the CFU Scholarship Foundation that provides a beacon of hope for the future for CFU members and families in the days and years ahead.

A bequest by the late Jozo M. Bajurin of CFU Lodge 1007, San Francisco, California, has awarded the generous sum of \$107,000 to the CFU Scholarship Foundation, Inc. Prior to his passing, Brother Bajurin acknowledged the importance of educating our youth and established funding for the initiation of the 103rd CFU Scholarship Endowment to be known as the Jozo M. Bajurin Family Scholarship Fund.

We are honored by brother Bajurin's well-intentioned bequest and extend our gratitude to his family for this gift which will benefit young CFU members in their quest for a higher education.

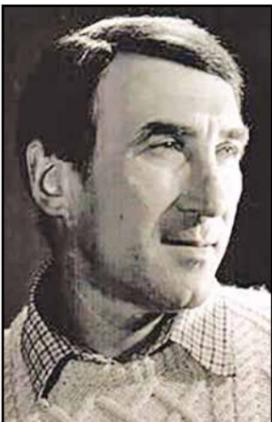
The late brother Jozo M. Bajurin will be remembered for the man he was and the generosity he shared. He clearly lived a life of courage, determination and passion and shared an appreciation for our CFU fraternal family and Croatian heritage. These positive attributes were reflected in the following brief biography which was provided upon his passing.

**Jozo Maro Bajurin** died peacefully in his home in Kentfield, California on September 2, 2020, at the age of 87.

Jozo was born on June 14, 1933 in Hodilje, Croatia. He was the youngest of six brothers and sisters.

At the age of 18, Jozo, along with four other brave men, planned in secrecy an escape from then-communist Yugoslavia, in May 1952. Jozo swam over a mile to a nearby island to procure a small row boat and engine for them to cross the sea. After three long days across the Adriatic, they touched land in Italy.

He was routed to Germany, where he befriended a Croatian



Jozo M. Bajurin

American Colonel that arranged employment for him on a US Army base in Kaiserslautern, Germany. It was there where Jozo met and married his wife, Gertrude, with Norbert being born soon after. They immigrated to the United States, arriving February 14 1957, beginning their pursuit of the American Dream.

Settling in San Francisco, they worked diligently with Jozo, a partner at Alouis Auto Radiator Inc. and purchased their first home in Corte Madera, just eight short years after arriving in the USA. Jozo went on to enjoy his passion of the sea by building a sailboat and sailing to Tahiti. He was an avid water skier, and an accomplished fisherman.

He was an active parishioner of the Church of Nativity, a benefactor of the Croatian American Cultural Center in San Francisco, as well as a proud member of

(Continued on page 8)



### Annual Meeting of Lodge 530

ST. THOMAS, ON - CFU Lodge 530 "Ogulin" will hold its annual meeting on Friday, January 15, 2021, starting at 8 p.m., via teleconference. Please call our Lodge Secretary, Darinka Cindrić for the telephone number and pin to join the meeting.

Due to COVID-19, all of the lodge's monthly meetings in 2020 were held over teleconferences and were successful. Thank you all for your understanding and continuing support.

We will review all of the officers' reports, discuss a plan of activities for the year 2021 and nominate and elect lodge officers for the year. We will also proceed with the regular monthly meeting for January where elected committee members will take over their duties under oath and other ideas will be discussed for the betterment of the lodge.

To all our CFU members and friends, we wish a Very Merry Christmas and a Healthy and Happy New Year! Please stay safe and well!

Franjo Bertovic/President

### Luketich-Sikaras Garners Award

PITTSBURGH, PA - We are extremely pleased to announce that our colleague, CFU National Secretary/Treasurer Bernadette M. Luketich-Sikaras, has been named the 2021 Fraternalist of the Year by the Fraternal Societies of Greater Pittsburgh (FSGP). This honor was formerly announced by FSGP President Robert Lokar at the recently held FSGP Christmas Party attended by a number of our fraternal brothers and sisters (masks and social distancing in effect).

Bernadette joins a select group of Fraternalists who have received this honor, as it is a recognition of her lifelong service to not only our members but to the greater community in which we live and work. She also joins her late father, our National President Emeritus Bernard M. Luketich, in being a recipient of the award, notably the only father and child recipients to ever receive this prestigious honor.

On behalf of my colleague, CFU National Vice President/Member Services Brother Franjo Bertovic, and the entire National Administration and Membership of the Croatian Fraternal Union of America, we congratulate Bernadette upon being selected for this recognition and honor.

Additional information will be forthcoming once a date and venue have been established for the banquet.

Edward W. Pazo/National President



Bernadette M. Luketich-Sikaras  
Named 2021 FSGP  
Fraternalist of the Year

### Croatian Radio Program Annual Christmas Fund Drive

YOUNGSTOWN, OH - Since 1987 it has been our pleasure to bring to our listeners not only our beautiful Croatian music but also information, news and dates of interest of the Ma-

honing and Shenango Valleys' Croatian Communities via our weekly radio show "The Voice of the CFU" over WNIO 1390 AM in the Youngstown Ohio area and worldwide at www.wnio.com and

hearadio on your cell phones, every Sunday 10 a.m. to 11 a.m. Eastern Time.

We ask you, our listeners and supporters, that during this Christmas Season to please remember our Annual Christmas Fund Appeal. All donations help us defray the cost of purchasing weekly radio time. Even though

all of our announcers, and radio engineers donate their time and services, we still have to purchase air time each week from WNIO. Our Christmas appeal will run through Friday, January 1, 2021.

We do our show for you, but we can't do it without you, so  
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# Zajedničar

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## FROM THE EDITOR'S DESK...

# A Glimmer of Hope

If there is any word that has worn out its welcome in 2020, the word has to be "pandemic". It was cited as the "Word of the Year" for both the dictionary publisher Merriam-Webster and Dictionary.com and has been repeatedly used by every news and media source since Covid-19 was declared as a pandemic by the World Health Organization on March 11, 2020. That one word topped the search engines and dominated news broadcasts and defined the scope of the entire year.

No one can predict just how long will it be until people throughout the world will effectively rebound from the perils of Covid-19 but we can safely say that the Coronavirus "pandemic" of 2020 has wreaked immeasurable havoc and has staked its claim in the history books and medical journals for centuries. Justifiably, the word pandemic itself causes many people to wring their hands in despair and close their eyes, praying that the word, and the virus it refers to, will spontaneously disappear.

Let's try something positive today—let's say Good-Bye to the unprecedented (another often-repeated word this year) circumstances of 2020 and say Hello to the New Year 2021! While we're at it, let's try to expand our vocabulary to include more uplifting words like "vaccine", "promising", "immunity" and "healing". Let's really give it a full team effort to get beyond the devastating medical downward spiral which has dominated the world and look ahead to building the foundation for a vibrant, safe and healthy community and economy.

Our CFU Members are anxious to gather for cultural, sports and social events and are patiently waiting to do so safely, with consideration for all. Every effort is being made to ensure a timely return to the activities we all enjoy. Just thinking about getting together someday soon brings hopeful smiles to the faces of many CFU members.

In fact, as we continue to follow safe health guidelines, and after enduring these past many months of isolation, infrequent socialization and limited travel, it's probably going to be pretty easy for many people to prepare a list of New Year's Resolutions this season. No doubt many people will resolve to fulfill lists that include travel plans, proposed family vacations, and social celebrations which were canceled in 2020, along with the usual resolute promises of diets, exercise regimens and personal goals.

In bidding farewell to 2020, we are looking forward with optimism to what the New Year 2021 will hold. Hopeful that vaccines made available will effectively reduce the risk of infection and provide the impetus for people and businesses to resume activity. We pray the human interaction and socialization we are all anxious to enjoy will be possible in 2021 and are looking forward to the opportunity to be together once again.

For now, we offer our gratitude to all who have exerted herculean efforts and complied with the restrictions that have kept us healthy, alive and safe, and welcome the start of the New Year 2021 with a firm resolve to enjoy the experiences that lie ahead. **Wishing One and All Good Health, Peace and Happiness in the New Year!**

## CFU Upcoming Meetings and Events Canceled or Postponed

- CFU Lodge 3 McKeesport, PA December meeting – Postponed.
- CFU Lodge 434 Sacramento, CA annual meeting and nominations and election of officers – Postponed.
- CFU Lodge 787 Vancouver, BC monthly meetings – Canceled.
- CFU Lodge 75 Waukegan, IL monthly meetings – Canceled until further notice.
- CFU 50th Annual SkIFEST Pittsburgh, PA – Postponed

## Notice to Lodge 177 Members

**LOS ANGELES, CA** - It is with special privilege that I greet you and bring you up to date with CFU Lodge 177.

As you all know, we have been hit hard with this virus and we were not able to accomplish any of our normal activities in 2020, such as lodge meetings, the ice cream picnic booth at St. Anthony's Church, 50-year member celebration and our Children's Christmas Party.

At this time, we have to cancel/postpone our Annual Meeting for the new year and as per the recommendation from the Home Office National Secretary/Treasurer Bernadette M. Luketich-Sikaras in connection with the National Board, we will stay with our current Board Members and make plans for the new year at our earliest opportunity next year.

Please note, if you need any information about your membership or questions about the CFU or our Lodge, or wish to purchase a policy or add a member to our Lodge, please phone our Secretary/Treasurer, Marge Konjevod, at 818-710-1474. Remember to add your children or grandchildren as members to qualify for the CFU Scholarship grants when they reach high school and prepare for college.

Wishing you all a Merry Christmas and may the New Year bring peace and harmony to us all.

**Marko Konjevod/President**

## Lodge 434 Meetings/Events Postponed

**SACRAMENTO, CA** - "Peace, Hope and Love to you all."

Please be informed that due to social distancing restrictions on gatherings and other mandates as a result of the COVID-19 pandemic, the Sveta Vincenca CFU Lodge 434 is compelled to postpone nominations and election of officers as well as its Annual Meeting.

We are hoping and praying that the current health crisis will end soon and that we will be able to nominate officers for the coming year at February's meeting scheduled for Sunday, February 7, 2021.

Conditions permitting, the election of Lodge Officers and Annual Meeting will take place on Sunday, March 7, 2021.

Čestit Božić i Sretna Nova godina!

**Nikola Bilandzich/President**

## We Sadly Recognize the Passing of Barbara Opat From Our Ranks



**By Edward W. Pazo/National President**

It is with great sadness that we report the untimely passing of Sister Barbara Opat from our fraternal ranks. Those of you over the past forty-five (45) years who have either served as an officer of your lodge or had reason to call our office to discuss an issue with your Life Insurance or Annuity contract most likely interacted with Barbara. To say that she was an instrumental member of our home office staff is a monumental understatement. Barbara possessed the innate quality of exhibiting care and concern in all that she did. Whether it was explaining the intricacies of our CFU portfolio of life insurance or annuity programs to our members or taking the time to research a long-deceased member's file at the request of family, she went about her work in the most professional and efficient manner possible.

A frequent member of our home office staff who was chosen to support our officers at Quadrennial Conventions, Barbara was at ease in any situation that she found herself. Registering delegates, relaying information to officers and supporting committee members in their tasks all could be counted upon to be most ably done by Barbara along with other key staff such as our administrative assistant Sister Lorraine Turkall and CFU Controller John Zupancic. Her birth in Vinski Vrh, Croatia on October 21, 1953, to the late Dragutin and Marica T. (Tomas) Spudic provided her with the bilingual skills that our society dearly needed to effectively serve countless Croatian speaking members throughout her career at our society which began in the early 1970s when she served as secretary to National President John Badovinac.

After a stint of being a stay-at-home mom to two toddlers, Susan and Nicole, born to Barb and husband Michael Opat, our society was fortunate to have Barbara return to active employment here at the home office. Relatively early in my CFU career as National Secretary/Treasurer, I was in need of an executive assistant due to retirement, Barbara was the first and only choice and we were very pleased that she accepted the additional work assignment. She was the virtual rock that everyone could rely upon and my duties as National Secretary/Treasurer were greatly aided by her can-do attitude and expert knowledge. I know that my successor Bernadette M. Luketich-Sikaras shared my opinion of Barb and valued greatly her work ethic and acumen regarding almost all phases of the CFU membership routines administered at the society's home office. This led to Barb's most recent assignment prior to retirement as the de facto office manager of the clerical staff under the National Secretary/Treasurer.

We were happy for Barbara when we feted her at a bittersweet retirement party of Executive Officers, management personnel and staff members. While we certainly knew her knowledge, work ethic and attention to detail would be hard to replace, we nonetheless wanted her to enjoy her golden years with husband Mike, daughters Susan (Jeff Ezykowsky) and Nicole (Mike Zalac) along with her two angels, JJ Ezykowsky and Brooks Zalac. While her time here on earth was all too short, we firmly believe that she has left a lasting legacy through the many family, friends and colleagues that she interacted with from the time of her arrival here in Western Pennsylvania with mother Marica Spudic and brothers John and Walter. Barbara had an infectious laugh, a kindness within her soul and love for everyone within her heart.

These qualities were revealed through her activities outside of her employment at the Croatian Fraternal Union as she was an active parent in the Sacred Heart Junior Tamburitzan parents organization, a frequent attendee at CFU sponsored social and cultural

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# CFU Cultural & Sports Gatherings Cancellations and Rescheduling

**PITTSBURGH, PA** - The loss of life now numbering well in excess of 200,000 in the United States and hundreds of thousands more around the world due to COVID-19 is truly heartbreaking. We in the Croatian Fraternal Union have worked diligently to comply with federal and state directives aimed at controlling or mitigating the virulent effects of the virus. One of the early and most obvious actions was the postponement of CFU cultural gatherings soon after our CFU SkiFest in February 2020.

CFU cultural and sports activities along with the vast majority of events hosted by affiliated lodges and organizations have been drastically curtailed. We lament the cancellation of this year's 54th CFU Junior Cultural Federation Tamburitzza Festival scheduled for Cleveland, OH. In consultation with Brother Donald Weakley, president

of the CFU Junior Cultural Federation and others in the JCF, a decision was made to postpone the annual festival as the hotel simply could not guarantee the safety of our attendees nor the option of our gathering in large numbers in violation of OHIO COVID regulations.

We have researched venues for the possible resumption of our Children's Tamburitzza Festival in July of 2021; however with the present continuation of widespread COVID infections a final decision for 2021 has not been made at this time. We trust that all CFU members agree with the need to be cautious and to also comply with State guidelines with regard to hosting events that draw people together in close proximity and in large numbers.

This identical problem plagued our CFU Adult Tamfest and necessitated the same

decision to postpone the 34th Annual Tamburitzza Festival which was scheduled for Chicago during the first week of November. Likewise, a contract for November 2021 has not been signed as there is no clarity at the present time with regard to the anticipated resumption of large scale gatherings across the United States and Canada.

**Edward W. Pazo**  
National President

## Lodge 3 Postpones December Meeting

**MCKEESPORT, PA** - Due to concerns of the Coronavirus pandemic, Sacred Heart of Jesus Lodge 3 of McKeesport has decided to postpone the December meeting which was initially planned for December 27.

Lodge 3 meetings are now held the fourth Sunday of the month, at the Lodge 146 Home at 4400 Third Street in Versailles. Our meetings are brought to order by Lodge 3 President, Robert Luketic, promptly at 1:15 p.m. Please note that we are no longer meeting at the club Dobrotvor.

Our next meeting will install Lodge 3 officers: President-Robert Luketic, Vice President-Mark Zupan, Recording Secretary-Paula Puskaric, Financial Secretary/Treasurer-Bernice Yanzetich, Nest Manager-Debra Klasnic Wesolowski, and Sports and Education-William Mandekic. Trustees are Gerry Jackson, Diane Luketic, and Darlene Fine. Historian is Diane Brooks.

When the situation permits, we will announce when the next meeting will be held. Happy New Year to all CFU members and families!

**Paula Puskaric**  
Recording Secretary

## Lodge 235 Meeting Notice

**CLEVELAND, OH** - Due to the current situation of COVID-19, it was decided at our last meeting to cancel our annual Christmas party for this year.

We are also postponing the meeting for election of Officers until our annual meeting which hopefully will be January 17, 2021. On that day we will hold our regular meeting and then the annual meeting. Looking forward to seeing many of you then.

If plans change and we need to again postpone this meeting, we will place a notice in the **Zajedničar**.

Lodge 235 wishes all CFU lodges and their members a Very Merry Christmas and a Blessed Happy and Healthy New Year 2021.

**Agatha Luketic**  
Secretary/Treasurer



## CFU Lodge 930 Launches Save the Hall Campaign

**SCHUMACHER, ON** - For the past 88 years, the "Hrvatski Narodni Dom" in Schumacher, Ontario, Canada has been the home of CFU Lodge 930 providing opportunities for the community to gather for cultural events, weddings, dinner-dances, concerts, meetings, annual banquets, Christmas parties and other special occasions.

In the early 1900's, so many Croatian families settled in Schumacher that the town was nicknamed Mali Zagreb, a nod to our motherland's capital city. Schumacher was also called Little Croatia as Croatian immigrants desired a gathering place where they could celebrate their cultural heritage. They banded together to purchase the Maple Leaf Theatre building in 1932 and after a volunteer labour force worked for many months renovating, they renamed this building which continues to be our cultural hub.

Throughout the years, members have given of their time and labour to keep this community hall functioning through fundraising events but during these pandemic times, our sources of fundraising are limited. As a result, we have launched a major fundraising campaign for the building; "Save the Hall, Buy Bricks in the Wall!"

At present, due to the age of the building which was built in the 1920's, extensive repairs are needed to both the roof and foundation. For the first time, we asking for donations from the public as the revenue from our current fundraisers will fall short of our needed goal of \$150,000.

In order to raise the required funds, we are encouraging the public to purchase "bricks in the wall" allowing the presence of the Croatian Hall to continue in our community.

Four different monetary levels are being offered: Bronze - \$50, Silver - \$100, Gold \$200, Platinum - \$1000 or Diamond -\$5000+. By purchasing a brick, your name or business or in memoriam of a loved one, will be part of a permanent display in the front lobby of the Croatian Hall.

For information on how to donate, please contact Kathy Vukobratich at kvukobratich@hotmail.com. Also visit our Facebook page - Croatian Society: Schumacher or our Website - croatiansocietyschumacher.com.

All donations are appreciated and will help to ensure that fond memories will continue to be made at the Croatian Hall in Schumacher for years to come!

**Darlene (Herceg) Polowy**  
Secretary/Lodge 930

## Zajedničar Publication Dates

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

JANUARY 2021							FEBRUARY							MARCH						
S	M	T	W	T	F	S	S	M	T	W	T	F	S	S	M	T	W	T	F	S
				1	2		1	2	3	4	5	6		1	2	3	4	5	6	
3	4	5	6	7	8	9	7	8	9	10	11	12	13	7	8	9	10	11	12	13
10	11	12	13	14	15	16	14	15	16	17	18	19	20	14	15	16	17	18	19	20
17	18	19	20	21	22	23	21	22	23	24	25	26	27	21	22	23	24	25	26	27
24 <sup>31</sup>	25	26	27	28	29	30	28							28	29	30	31			

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

# SPOTLIGHT ON CFU PROGRAMS

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

## THANK YOU

**Dear CFU recruiters,**

Your enrolment of new members to our fraternal ranks in the year 2020 is much appreciated. Members are the most important part of our great Society and the main purpose of our existence.

Please continue to encourage your family members and friends, lodge members and members of your local community to join our fraternal ranks. Make sure they know when an insurance or annuity product is purchased from the CFU, an individual becomes a member and has access to numerous benefits and activities on all levels of the Society - local, regional and national.

These programs are focused on preserving and promoting Croatian heritage and culture, humanitarian and charitable giving, support of higher education, patriotic and civic undertakings, and other fraternal activities that enable our members to support each other and their communities.

### CFU Special Offer: 9 days left!

Take advantage of the generous savings available on both term and permanent life insurance plans through the CFU Specials offered until December 31, 2020.

#### 1. 20 PAY LIFE - \$50 for the first-year premium.

For this "Special", all ages may apply. \$10,000 face amount.

- Female, issue age 55, non-tobacco, life insurance amount \$10,000: **the first year saves \$287.40!**
- Male, issue age 55, non-tobacco, life insurance amount \$10,000: **the first year saves \$320.40!**

#### 2. ORDINARY LIFE - \$50 the first-year premium

For this "Special" issue ages are 55 - 75.

You may apply to purchase up to \$10,000 face amount.

- Female, issue age 60, non-tobacco, life insurance amount of \$10,000: **the first year saves \$273.50!**
- Male, issue age 60, non-tobacco, life insurance amount \$10,000: **the first year saves \$323.20!**

#### 3. JUVENILE TERM TO AGE 25 - This is a basic term insurance plan for children and young adults. For \$25,000 coverage you pay only \$5 for the First Year!

Parents and grandparents, take advantage of this offer!

#### 4. TWENTY-YEAR LEVEL TERM -50% off first year, issue ages are 16 through 50:

- Female, non-tobacco, age 30, face amount \$125,000.. **First year saving is \$90!**
- Male, non-tobacco, age 30, face amount \$125,000. **First year saving is \$95.62!**

If you would like a quote for your age, tobacco or non-tobacco category and an amount of insurance you would like to purchase in any of these CFU Special offers please call us.

Standard underwriting rules apply. Lodge dues of \$2.22 are included in the Special rate if applicable. Normal standard premiums begin year 2. Applications must be received at the Home Office by December 31, 2020.

I personally look forward to working with you in the upcoming year. If you have any question(s) regarding CFU products, programs, and sales, please feel free to contact the Vice President/Member Services office at 412-843-0380 or visit our website at [www.cfu.org](http://www.cfu.org).



*Wishing you and yours a Merry Christmas and a blessed New Year!*

## Monthly Weather

January's snows,  
February's sleet,  
March's longer days,  
Bring April showers  
that are so sweet.

May is truly warm,  
June can't be beat,  
July's lake breezes,  
Give way to August heat.

September is for school,  
October days are cool,  
November is blustery and cold,  
In December, Santa Claus is coming, I'm told.  
**Radislav Majic/Lodge 32**

## Lodge 787 Meetings Canceled

**VANCOUVER, BC** - Due to the COVID-19 pandemic, CFU Lodge 787 has cancelled all monthly meetings and will postpone scheduling our Annual General Meeting.

All lodge officers will continue in their current roles until the AGM can be safely scheduled without contravening current health orders.

We wish everyone a very Merry Christmas and all the best for a brighter 2021. Please stay Safe and Healthy!

**Peter Cvitkovich/Secretary**

## Lodge 75 Meetings Canceled

**WAUKEGAN, IL** - Due to COVID-19, St. Mary's CFU Lodge 75 is suspending monthly meetings until further notice.

We wish everyone a very Merry Christmas and Happy New Year! Please stay safe and healthy.

**Millie Biedron/Secretary**

# MINUTES EXECUTIVE BOARD MEETING WEDNESDAY, NOVEMBER 18, 2020

National President Pazo called the Meeting of the Executive Board to order at 10:00 a.m. with customary greetings. In attendance were National President Edward W. Pazo, National Vice President/Member Services Franjo Bertović and National Secretary/Treasurer Bernadette M. Luketich-Sikaras. Minutes of the Thursday, October 22, 2020 meeting of the Executive Board were read and officially approved.

President Pazo opened the meeting with a discussion of the status of the Canadian Branch. As of this meeting, all Canadian certificates that required action have been taken care of and, as of this date, CFU has no certificates in force that meet the criteria of "risks insured in Canada" as per OSFI regulations. He reviewed the remaining documentation that is required which includes the third quarter audited financials and a final letter from the Canadian auditor. These materials will be sent to the attorneys promptly.

President Pazo informed the Members that we received an inquiry from the provincial regulators in Quebec and are working with the attorneys to respond to the questions posed to their satisfaction. This provincial issue must be resolved before OSFI will approve our withdrawal as a foreign insurer in Canada.

President Pazo also noted that there were two approved releases of assets from the Canadian trust account since the last meeting: \$1.73 million CND on November 11 and \$500,000 CND on November 16.

President Pazo noted that he sent the National Board of Directors the 3rd Quarter financial update via email.

President Pazo reported that we received the Report of Examination from the California Insurance Department. There were no issues noted in the report with the exception of a small addition to our standard beneficiary letter that was required. He commended the Secretary/Treasurer and her staff who responded to the audit.

President Pazo then discussed several Lodges that have requested mergers, mostly due to members' lack of interest in assuming leadership positions. These lodges include: 202, 432, 440 and 576. We will work with the remaining officer(s) and if mergers are determined appropriate, they will be effective January 1, 2021.

There was a brief discussion regarding the status of the filings and computer programming for new insurance products. This has been a long process on which Doug Fry, Manager Computer Operations, has been working diligently with the actuaries to complete.

President Pazo then congratulated the participants of the 2020 CFU TamFest video which was released to the CFU Facebook page on November 1st. The feedback we are receiving is very positive. Derek Hohn and Jerry Grcevic were thanked for their hard work in creating the video.

The Members then discussed the possibility of holding the 50th CFU Ski Tournament which is scheduled to be held at Seven Springs Resort the weekend of January 15-17, 2021. In light of the current restrictions on gatherings due to the COVID-19 pandemic, it was unanimously decided to postpone the event for 2021. The 50th tournament celebration will be planned for 2022.

National Vice President/Member Services Franjo Bertović informed the members that on November 11, he conducted a mass email distribution highlighting the current special offers in effect: The Senior Special Offer on the Ordinary Life plan; the \$50 first year premium on the 20 Pay Life plan; the 50% discount on first year premium on the 20 Year Level Term plan and the \$5.00 first year premium on the \$25,000 juvenile term life plan.

Brother Bertović then presented a proposal for the addition of an LED sign to be added to the Home Office property which would advertise CFU products. After discussion, the Members agreed to a meeting with a local sign company to gather more information.

Brother Bertović then informed the Members that we were contacted to participate in an interview for a documentary on Hrvatska Matica Iseljenika from Zagreb. The Members agreed that Brother Bertović will participate on behalf of the Society.

Brother Bertović then reported the following business summary for October 2020:

<b>Insurance</b>	
• Year to Date New Members .....	208
• Year to Date Certificates .....	315
• New Insurance in Force .....	\$5,093,191
• Annual Premium .....	\$199,419.39
<b>Annuities</b>	
• Year to Date New Members .....	76
• Year to Date Certificates .....	197
• Face Value .....	\$7,244,223.01

National Secretary/Treasurer Bernadette M. Luketich-Sikaras informed the Members that the new Assistant Controller will begin employment on Tuesday, December 1.

Sister Luketich-Sikaras then informed the Members that employee flexible spending and HRA account cards will not be functioning for 7-10 days due to a change to a new platform.

Sister Luketich-Sikaras stated that she has been receiving calls from Lodge officers regarding their inability to hold officer nominations, elections and their annual meeting as required by the CFU By-Laws due to COVID-19 gathering restrictions. She has been advising them that current officers should remain in their positions until such time nominations and elections of officers can be held. All Members were in agreement and Sister Luketich-Sikaras will draft a notice regarding same for the next **Zajedničar**.

Secretary/Treasurer Luketich-Sikaras reviewed the report of death claims and other statistical information for the previous month. Sister Luketich-Sikaras reported the following death claims settled during the period October 1 - October 31, 2020:

United States	Amount	Number of Certificates	Number of Members
California.....	8,298.00	4	2
Colorado .....	2,500.00	1	1
Florida.....	3,210.00	1	1
Illinois .....	6,124.00	5	5
Indiana.....	7,500.00	3	2
Kansas.....	2,000.00	1	1
Michigan.....	2,409.00	1	1
Minnesota.....	30,162.00	1	1
Missouri.....	2,513.00	2	2
Montana.....	3,500.00	2	2
New York.....	5,000.00	1	1
Ohio.....	1,000.00	2	2
Pennsylvania.....	133,552.03	44	31
Utah.....	4,500.00	1	1
Washington.....	875.00	1	1
West Virginia.....	5,254.00	2	2
<b>TOTAL.....</b>	<b>\$218,397.03</b>	<b>72</b>	<b>56</b>
<b>CANADA</b>			
British Columbia.....	2,000.00	1	1
Ontario.....	\$11,000.00	6	5
<b>TOTAL.....</b>	<b>\$13,000.00</b>	<b>7</b>	<b>6</b>
<b>FOREIGN</b>			
Foreign/PUAS.....	\$5,000.00	1	1
<b>TOTAL.....</b>	<b>\$5,000.00</b>	<b>1</b>	<b>1</b>
<b>GRAND TOTAL</b>	<b>\$236,397.03</b>	<b>80</b>	<b>63</b>

Secretary/Treasurer Luketich-Sikaras then submitted the Statistical Report for United States and Canadian Operations for the period October 1 - October 31, 2020 as follows:

United States	Number of Certificates	Amount	Number of Members
Lapses/No Value.....	59	1,455,000.00	59
Cash Surrenders.....	49	197,924.68	49
Expired.....	11	221,000.00	11
Matured (Pending).....	26	33,756.75	26
Deaths (Pending).....	4	17,500.00	3
<b>Certificates</b>			
New Sales.....	11	175,000.00	11
Increases.....	6	147,111.00	6
<b>Annuity</b>			
New Sales.....	5	218,351.88	5
Increase.....	10	453,626.10	10

With no further business to come before this meeting of the Executive Board, President Pazo adjourned the meeting at 11:05 a.m.

Respectfully submitted,  
**Bernadette M. Luketich-Sikaras**/National Secretary/Treasurer  
Attest: **Edward W. Pazo**  
**Franjo Bertović**

## CFU Scholars Present Ideas, Viewpoints in Essay Contest

**PITTSBURGH, PA** - With the success of the CFU 125th anniversary essay contest, the Directors of the CFU Scholarship Foundation decided to continue holding an essay contest annually with one large scholarship grant of \$5,000 toward the educational expense of the winning writer.

We presented the winning essay in last week's **Zajedničar**. However, since there were 26 essays submitted that were all full of ideas and of excellent quality, we will print a few of the other submissions for our readers' enjoyment. We are very proud of our CFU students and hope that they gain a better understanding and appreciation of our Society as a result of their participation in this contest.

We extend our appreciation and congratulations to the following students who participated in our 2020 essay contest: Alexandra Arbanas, Lodge 126; Niko Bacic, Lodge 530; April Bonifat, Lodge 1; Jenna Chernicky, Lodge 248; Olivia Cindrach, Lodge 567; Ginger Cubakovic, Lodge 320; Noah Domencic, Lodge 141; Giorgio Dushaw, Lodge 859; Claire Fallon, Lodge 859; Clare Gornik, Lodge 32; Kristofer Horvat, Lodge 954; Tamara Jefak, Lodge 954; Lorence Jones-Perpich, Lodge 351; Dragana Juric, Lodge 1; Nicholas Kochis, Lodge 354; Nicholas Komara, Nest 309; Ann Lozich, Lodge 32; Mara McJilton, Lodge 535; Jacob Mikulcic, Lodge 47; Aleksandar Nisavic, Lodge 1987; Ilija Pilic, Lodge 177; Mitchell Pohlot, Lodge 354; Everett Sarich, Lodge 75; Nicole Sciulli, Lodge 6; Antonina Tozzi, Lodge 13; Grace Zidanic, Lodge 954.

We wish all of these students success in their studies and wish them a very bright future in their fields.

Following is the winning essay he submitted:

### Honorable Mention Essay

By Noah Domencic/Lodge 141

The post-pandemic world will look much different to all of us, especially when you consider the multiple generations that

make up our community today. It will be important to be sensitive to how others will act and react as we all heal

and adjust to a potential new set of social rules when this is all behind us. The Croatian Fraternal Union's membership is a great representation of a diverse generational span, which is why planning the reigniting of traditional CFU activities is so important.

Whether we like it or not, technology has been introduced into the lives of all of us. The "virtual get together" has temporarily replaced our traditional family, friend and business events from birthday parties, to executive meetings and everything in between. The great thing about the technology that supports this new way of interacting is that it is easily accessible and in a lot of cases free of charge to use.

Look at the innovation businesses have been required to implement in order to continue to service their customers and survive the pandemic period. Traditional ways of doing business or interacting have been disrupted, which is why pivoting from the "usual" is so important in order to maintain connection and relevance.

So how do we reignite the activities we all look forward to attending and miss so much? These beloved events and activities provide a strong sense

of belonging to the organization (CFU) that we are supporting. I see this as a multi-staged plan, and one that has opportunity to stretch our CFU community beyond the current traditional local lodge and nest format as we know it today.

See, the pandemic has forced us all to be creative in our connectivity. The virtual meeting has become an everyday occurrence. Remember when Facetime came about and instantly put a video phone in our hands? Now Zoom Rooms and Microsoft Teams (just to mention two virtual formats) have become the leading way to conduct business, go to school, connect with family and socialize with friends or organizations. This will become a part of life as we know it going forward.

With these new virtual meeting formats so widely available and commonly used, we, the CFU leadership and community, can remain connected, fostering and celebrating our CFU community through these tools. So while we may not be at a picnic grounds, on a golf course or ski slope, we can still see one another, conduct important business, share a drink, a meal and even a song, virtually.

The virtual events don't have to end once the pandemic is over. As word spreads and participation grows, the value of connectivity can take many forms. So while I mentioned social activities, products and programs can also be presented virtually as well. Also, the CFU can offer educational sessions and live question and answer opportunities for existing and potential new customers.

While preparing my thoughts about this essay, I went on the CFU website to see what information was available about current operations as it applies to the impact of the pandemic. I did not find any information on the site informing existing or potential members about CFU's plan for navigating the COVID crisis we are all dealing with. I found this surprising as this is arguably the best way to communicate with our membership and fraternal community instantly. Yes, the **Zajedničar** is also a great communication tool, but we don't all have access to this publication on a regular basis.

As a Duquesne University student, I use the Duquesne University Student portal for  
*(Continued on page 8)*



# Sretna Nova Godina Zajedničar FRATERNALIST



GLASILO HRVATSKE BRATSKE ZAJEDNICE U AMERICI / SVI ZA JEDNOG — JEDAN ZA SVE

GODINA 115.

PITTSBURGH, PENNSYLVANIA / SRIJEDA 23. PROSINCA 2020.

2021

PETA STRANA

## Školarinski fond Jozo M. Bajurin

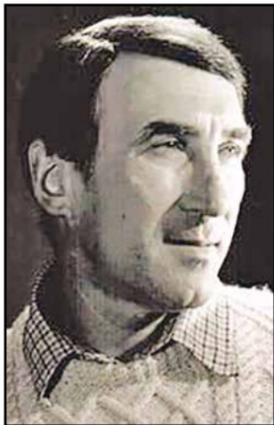
### Školarinska Zaklada sada ima 103 pojedinačna fonda

Piše: Edward W. Pazo/Glavni predsjednik

PITTSBURGH, PA – Dok je u ovoj 2020. godini bilo više pozetivnih događanja, nema dvojbe da je u isto vrijeme svakako bilo i mnogo iskušenja, razočaranja i poteškoća. Dok se opraštamo sa ovom 2020. godinom, radost nam je ovdje izvijestiti vas da smo dobili novi školarinski fond u Školarinsku zakladu naše Zajednice iz kojeg će niz godina u buduće novčanu pomoć dobivati naši budući mladi studenti, članovi Hrvatske bratske zajednice.

Naime, pokojni brat Jozo M. Bajurin iz odsjeka 1007 HBZ u San Francisco, California ostavio je Zakladi veliku svotu od \$107,000. Prije njegove smrti, zbog njegovog čvrstog vjerovanja u višu naobrazbu, odlučio je utemeljiti 103. po redu individualni Školarinski fond koji će nositi njegovo ime, odnosno zvati će se Obiteljski školarinski fond Jozo M. Bajurin.

Izuzetno smo ponosni i počašćeni njegovom gestom te se ovom prilikom najsrdnije zahvaljujemo najprije njemu a onda njegovoj dragoj obitelji na ovom plemenitom daru od kojeg će veliku korist imati naši mladi članovi u sticanju svoje više naobrazbe.



Jozo M. Bajurin

su plovili puna tri dana da bi konačno stigli u Italiju.

Odmah je bio preusmjeren u Njemačku gdje se je odmah sprijateljio sa hrvatskim američkim pukovnikom koji ga je zaposlio na američkoj vojnoj bazi u Kaiserslautenu. Tu se Jozo upoznao i oženio sa surugom Gertrude i tu im se je rodio

sin Norbert. U potrazi za boljim životom u Sjedinjene Države se doseliše 14. veljače 1957.

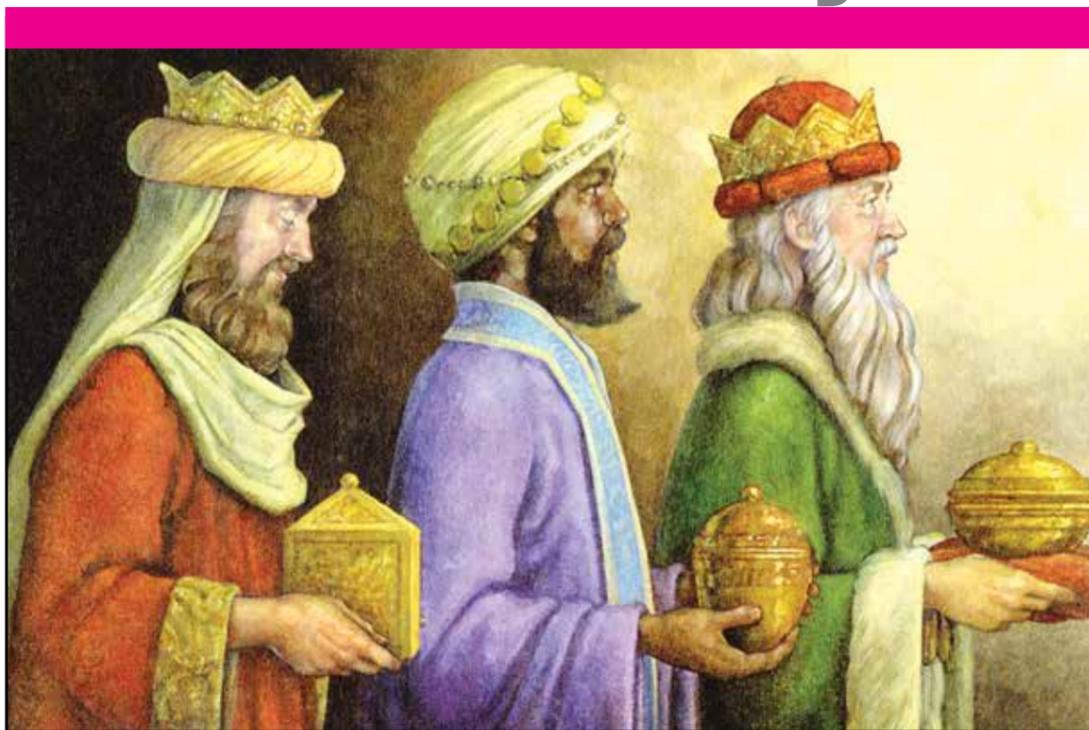
Nastaniše se u San Franciscu gdje je Jozo radio u partnerstvu sa Alouis Auto Radiator firmom. Tek nakon osam godina u ovoj zemlji kupili su obiteljsku kuću u mjestu Corte Madera. Njegova prva ljubav uvijek je bila more i plovidba tako da si je sam napravio lađu s kojom je plovio sve do Tahiti. Također je bio veliki ljubitelj ribolova i skijanja na vodi.

Jozo je bio vrlo aktivni član crkve Rođenje Kristovo, zatim Hrvatskog američkog kulturnog centra u San Franciscu te Golden Gate i St. Francis Yacht kluba.

Oplakuje ga sin Norbert Bajurin, unučad Heidi Bajurin Oguz i Nicholas Bajurin te prauunci Grace i Bennett.

Utemeljenjem ovog vrijednog Školarinskog fonda obitelji Bajurin, mi se nadamo da će se dobrotvor brata Bajurin širiti

(Nastavak na 8. strani)



SVETA TRI KRALJA su u kršćanskoj tradiciji kraljevi ili mudraci, koji su se, prema evanđelju, došli pokloniti Isusu nakon rođenja. Često se zovu Baltazar, Melkior i Gašpar. Prema Evanđelju po Mateju, došli su s istoka (Partsko Carstvo) u Jeruzalem, kako bi se poklonili Isusu. Pratili su betlehemsku zvijezdu. U Jeruzalemu, primio ih je kralj Herod, koji ih je želio prevariti, s ciljem da mu kažu, gdje se Isus rodio, tako da ga može ubiti. Kada su pronašli Isusa, darovali su mu tri dara: tamjan (kao Bogu), zlato (kao kralju) i plemenitu mast, smirnu (kao čovjeku). Potom im Bog zapovijedi da se ne vraćaju Herodu i vrate se drugim putem u svoju zemlju. Tri kralja su predstavnici poganskih naroda, koje je Bog pozvao u svoje kraljevstvo, time što im je javio rođenje Spasitelja. Spomendan se u Katoličkoj crkvi slavi 6. siječnja, kao blagdan Bogojavljenja.

### Nova godina i njena povijest

Nova godina je prvi dan u kalendarsu (1. siječnja) i prvi dan u godini. Po julijanskom kalendaru, kojega se drže neke crkve, datum 1. siječnja pa i Nova godina dolazi 13 dana poslije. Židovska Nova godina (Roš hašana) počinje 1. ili 2. dana 7. mjeseca (tišrija) te pada u rujan ili listopad.

Doček Nove godine na tzv. staru godinu 31. prosinca (zadnji dan u godini) slavi se diljem svijeta. Često se po većim gradskim trgovinama slavi vatrometom, pjevanjem i plesom. Zadnjih se deset sekundi odbrojava do ponoći kad se ispaljuju rakete.

U drevnom Egiptu prvi dan godine, koji je padao na dan izlaska Sothisa (zvijezde Sirius), 19. ili 20. srpnja slavio se pučkim i dvorskim svečanostima i žrtvama u čast božice Izide.

Židovima je Nova godina bila dan »upisivanja čovjekove sudbine« pa se najavlivala puhanjem u trube i rogove (šofar i keren).

Za Babilonce, Perzijance i Kineze, koji su smjenu godine

računali po proljetnim ekvinocijama, Nova godina bila je blagdan pomlađenoga, proljetnog Sunca.

Kod Grka je početak godine također bio vezan uz Sunčevo kretanje (u Atici uz ljetni, u Eoliji uz zimski solsticij, a u Sparti uz jesenski ekvinocij), ali nije bilo novogodišnjih svečanosti. Naprotiv, u antičkome Rimu nadolazak nove godine – za koji se isprva uzimao 1. ožujka, a od 153. pr. Kr. uzete su siječanjske kalende, tj. 1. siječnja – bio je dan sveopćega slavlja i veselja: toga se dana čestitalo, dijelili su se novogodišnji darovi (strenae) i priređivale bučne svečanosti u čast boga Jana.

Kršćanstvo je dugo zaziralo od slavljenja prvosiječanjske Nove godine kao od poganskog običaja, pa su se u srednjem vijeku za početak godine uzimali kršćanski blagdani Blagovijest (25. ožujka) ili Božić (25. prosinca). Tek od 12. stoljeća Crkva prihvaća 1. siječnja kao početak Sunčeve godine, a liturgijska

godina broji se od prve nedjelje došašća (između 27. studenoga i 3. prosinca).

Dok se proslava dana Nove godine – a i njegova predvečerja, Stare godine ili Silvestrova – u kulturno baštini romanskih i germanskih naroda zasniva na drevnoj tradiciji, kod slavenskih naroda novogodišnji su običaji uglavnom novijega datuma i predstavljaju mješavinu stranih utjecaja s ostatcima kulta novorođenoga Sunca (»mlado ljeto«).

U hrvatskoj folklornoj tradiciji na taj su se dan ponavljali badnjačko-božićni rituali i magijske radnje koje su trebale osigurati dobar urod i plodnost u idućoj (agrarnoj) godini: u nekim krajevima – primjerice Istri, Primorju i Dalmaciji – održavaju se i ophodi mladića s pjevanjem čestitkama, tzv. kolendavanje.

Društveno se Nova godina »dočekuje« na posebno pripremljenim plesnim zabavama u zatvorenim ili na otvorenim gradskim prostorima te na kućnim domjencima.

Wikipedija

### PRIČE AMERIČKOG HRVATA JOHN M. DOMINISA

PITTSBURGH, PA - Još jedna lijepa i zanimljiva knjiga zavreduje pozornost u iseljeništvu i domovini. Ne ispušta se iz ruke dok se ne pročita! Štivo je zanimljivo

iz više razloga: opisuje život jednog hrvatskog iseljenika, njegovu obitelj, djecu i hrvatsku zajednicu u velebnom gradu New Yorku. U gradu, u kojem se je rodio autor knjige John M. Dominis, u siječnju 1930.g. Odrastao je i školovao se u Americi ali gotovo uvijek je težio da što više sazna o Dalmaciji, Hrvatskoj i njenoj kulturnoj baštini i jeziku.

Govori tečno hrvatski i ako je knjigu napisao na engleskom jeziku. Diplomirani je kemijski inženjer i svoj radni vijek sproveo je u Americi i Nizozemskoj. Danas je u mirovini i živi sa surugom Nancy, umirovljenom profesoricom povijesti, nedaleko Chicaga.

U sretnom i dugom braku imao je troje djece – John, Robert i

Matthew - koji su visoke školske naobrazbe (kemijski inženjer u SABIK kemijskoj kompaniji u Illinois, profesor glazbe u Helsinkiju i diplomirani novinar u Chicago Tribune). Svi su također oženjeni i obiteljski ljudi koji koračaju s tatinim, djedovim i pradjedovim stopama.

Dominis piše narodnim jezikom i vješto zaobilazi sud o

političkim i društvenim zbivanjima tog vremena. Ali ih sve kronološki navodi, počevši od Austro-Ugarske, Prvog i Drugog svjetskog rata te do Domovinskog rata te njihov utjecaj na njegovu obitelj i mladost.

Piše i o gospodarskim prilikama tog vremena. Može se kazati da je pisac iz naroda i za narod. (Nastavak na 7. strani)

# Zajedničar

FRATERNALIST  
(ISSN 1087-7460)

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

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GLAVNI URED  
Hrvatske Bratske Zajednice  
u Americi  
Organizirane 1894. godine

## RIJEČ UREDNIŠTVA...

# Svijetlos nade

Ako ima jedna riječ koja je u ovoj 2020. godini zaista bila nepoželjna, onda je to svakako riječ "pandemija". Naime, izdavači poznatih riječnik - Merriam-Webster i Dictionary.com ističu da se taj izraz svakako smatra "izrazom godine" jer se od 11. ožujka 2020. godine u javnosti i novinstvu stalno koristi od tog vremena kada je virus Covid-19 proglašen svjetskom pandemijom od strane Svjetske zdravstvene organizacije. Dakle, ta riječ je danomice dominirala u vijestima tijekom čitave ove godine.

Dakako, nitko ne može predviđati kako dugo će biti dok se ljudi po cijelom svijetu od ove Covid-19 pandemije ne vrate na neku normalnost. Međutim, svi znamo da je ova zarazna bolest stvorila veliku paniku i nezamislive poteškoće svima po svijetu zbog čega će se stoljećima spominjati u povijesnim knjigama i medicinskim časopisima. Ljudi se po cijelom svijetu mole da ova svjetska pandemija koronavirusa jednog dana, nadamo se u ne tako dalekoj budućnosti zauvijek nestane.

Nastojmo danas učiniti nešto dobro, nešto pozitivno. Recimo toj, da ovdje opet ne ponavljamo tu grdu riječ, zauvijek zbogom te s radošću i dobrodošlicom pozdravimo novu 2021. godinu. Kada to već spominjemo, nastojmo se služiti s malo ohrabrujućim i lijepšim riječima kao što su - cijepivo, nada, imunitet i ozdravljenje. Učinimo sve moguće kako bi se smanjio broj oboljelih i zaraženih. Uz sve te poteškoće nasmijemo se jednostavno predati, krećimo naprijed u izgradnji još jačih temelja za sigurniju i zdraviju zajednicu. Radimo na izgradnji čvrstog temelja za vibrantnu, sigurnu i zdravu zajednicu te čitavo gospodarstvo.

Članovi naše Hrvatske bratske zajednice jedva čekaju na ponovne sastanke i okupljanja na našim interesantnim kulturnim, sportskim i društvenim priredbama. To nam je stalno na misli i uvijek radimo na tome da se čim prije vratimo na održavanje naših sportskih i drugih kulturnih aktivnosti i programa koje naši članovi i prijatelji svake godine do potpunosti uživaju. Jednostavno razmišljanje o svemu tome donosi nama posebnu radost a tako isto i mnogim članovima naše Hrvatske bratske zajednice.

Naime, dok se još uvijek pridržavamo pojedinih zdravstvenih mjera i restrikcija, i nakon mnogih mjeseci koje smo proveli u izolaciji, naša buduća okupljanja, izleti i putovanja, svakako će biti na listi naše ovogodišnje rezolucije. Na toj specijalnoj listi za sigurno će biti i obiteljska putovanja ili izleti, obiteljski odmori i društvena okupljanja koja su opravdano bila odgođena ove 2020. godine. U toj našoj godišnjoj rezoluciji svakako će biti i naša dijetna želja, zatim tjelovježba i naravno želja za ostvarivanje naših osobnih ciljeva.

I na kraju ove 2020. godine, s optimizmom i veseljem očekujemo novu 2021. godinu. Nadamo se da će novo cijepivo efektivno smanjiti čirenje epidemije i da će to sve biti od velike koristi i vrijednosti svim ljudima i poduzećima kako bi svi opet mogli bez iakve bojazni nastaviti našim radom i djelovanjem. Posebno se radujemo našim ponovnim sastancima te našem zajedništvu i druženjima.

I na kraju, iskreno zahvaljujemo svima koji su se pridržavali dosadašnjih uvijeta i restrikcija u korist zdravlja i sigurnosti. Udimo u novu 2021. godinu s uvjerenjem da nas u buduću očekuju još ljepša i sretnija vremena. **Svima vam želimo dobro zdravlje, mir i radost u Novoj godini!**

## PISMA UREDNIKU

### Božićna čestitka

Dragi moji prijatelji Hrvatske bratske zajednice,  
Sretan vam Božić i Nova godina - Edward Pazo i obitelj; Franjo Bertović i obitelj; Bernadette Sikaras i obitelj; Ivan Begg i obitelj.

I na kraju prijatelji koliko vas u Zajednici još ima, pozdravlja vas **Pavić Jozefina** i obitelj iz Clevelanda.

Svi mi živi i zdravi bili i ako Bog da na godinu opet se vidili. Bog vas blagoslovio sve.

### Dragi Franjo Bertoviću,

Ovdje u prilogu ovog pisma šaljem Vam ček od \$200 kao dar za Školarinsku zakladu Hrvatske bratske zajednice.

Došao sam u Ameriku kad su mi bile 33 godine s otoka Krka, mjesta Draga, nedaleko Baške. U Rijeci sam završio strojobravarski zanat a potom sam plovio na brodu ili „naviga“, kako to mi po domaći velimo. Ovdje u Americi sam upoznao i oženio Anu Lauc iz okolice Mostara, iz Hercegovine. Živjeli smo u istočnom dijelu Chicago, IL. Radili smo razne poslove a potom smo kupili zgradu s četiri stana koju smo iznajmljivali. Kod odlaska u mirovinu to smo prodali i danas živimo u kući. U našem sretnom braku imali smo sina Franka i kćer Cathy a oni su nas podarili s četiri unuka. Svi žive nedaleko od nas.

Izumitelj sam palice, pomagala za starije osobe kod hodanja. Taj patent sam registrirao ovdje i nosi zaštitni broj. Moguće nađem nekoga ovdje u Americi ili u Hrvatskoj koji bi bio zainteresiran da ovo pomagalo dopremimo i na tržište. Sad mi je 88 godina ali još uvijek mislim na rad i pomoć drugima.

Svim članovima Zajednice i njenim prijateljima želim sretan Božić te zdravu i veselu Novu godinu.

Čedomir Capić

**Štedite kod  
HBZ koja uvijek  
daje više!**

**Za daljnje  
informacije  
zovite na broj**

**412-843-0380**

## Priznanje našim zajedničarima U spomen na preminulu Barbaru Opat



**Piše: Edward W. Pazo/Glavni predsjednik**

S velikom tugom javljamo žalosnu vijest o preranoj smrti sestre Barbare Opat. Vi koji ste u prošlih 45 godina obavljali neku dužnost u svom odsjeku ili ste imali razlog da se u vezi svog životnog osiguranja ili investicijskih računa obratite u Glavni ured, zasigurno ste bili u kontaktu sa Barbarom. Reći da je ona bila jedna od poznatijih službenica u našem glavnom uredu je monumentalno podcjenjivanje. Barbara je posjedovala jednu svojstvenu tradicijsku kvalitetu brižnosti i skrbi u svemu što je radila i za što se je osobno zalagala. Bilo da je nekome trebalo obrazložiti pojedine programe našeg životnog osiguranja i investicijskih računa ili pronaći informacije o preminulom članu neke obitelji, ona je učinila sve moguće kako bi udovoljila potrebama, željama i zahtjevima naših članova.

Kao suradnica na našim Četverogodišnjim konvencijama, svoj posao je po želji naših odbornika obavljala časno i efikasno. Od registriranja konvencijskih delegata, prenošenja vijesti našim odborcima te pomaganja pojedinim odborima u pripremanju njihovih izvješća, Barbara je to činili sa lakoćom i profesionalno zajedno sa našim djelatnicima kao što su Lorraine Turkall i John Župančić. Rođena je u malom selu Vinski Vrh nedaleko Karlovca u Hrvatskoj 21. listopada 1953. u obitelji Dragutina i Marice (Tomas) Spudić. Budući je odlično vladala hrvatskim i engleskim jezikom to joj je mnogo pomoglo u komuniciranju sa našim članovima sve od 1970. godine kada je počela raditi u glavnom uredu, najprije kao činovnica a onda kao tajnica tadašnjeg glavnog predsjednika Johna Badovinca.

Svoj radni staž je prekinula samo kada su se njoj i suprugu Michaelu rodile kćerke Susan i Nicole. U mojoj relativno ranoj karijeri u redovima Hrvatske bratske zajednice kao Glavni tajnik/blagajnik, zbog umirovljenja tadašnje tajnice, trebala mi je nova tajnica koju dužnost je Barbara svesrdno prihvatila. Zbog njenog znanja i višegodišnjeg iskustva, naša službena dužnost kao glavnog tajnika/blagajnika bila je znatno olakšana. Ja znam da moja nasljednica sestra Bernadette-Luketich Sikaras kojoj je Barbara više godina bila tajnica, dijeli iste osjećaje u svemu što se tiče čitavog poslovanja naše Zajednice. Zbog toga je Barbara par godina prije svog umirovljenja imenovana upraviteljicom službenika u uredu glavne tajnice/blagajnice.

Bilo nam je izuzetno drago kada smo Barbaru povodom njenog prošlogodišnjeg umirovljenja počastili na jednoj svečanoj priredbi u prisustvu naših izvršnih odbornika i službenika u glavnom uredu. Dok mnogo cijenimo njezinu radnu etiku znajući da će ju biti teško nadomjestiti, ipak nam je bila želja da ona svoje zaslužne umirovljeničke godine uživa u krugu svoje drage obitelji, supruga Mike, kćerka Susan (Jeff Ezykowsky) i Nicole (Mike Zalac) te njezina dva mala anđela JJ Ezykowsky i Brooks Zalac. Dok joj je život na ovoj zemlji bio prekratak, njezina dobra djela dugo će se pamtili i spominjati u krugu njezine obitelji, prijatelja i djelatnika s kojima je bila u stalnoj vezi od prvih dana dolaska u ovu zemlju sa pokojnom mamom Maricom Spudić te dva brata, Johna i Waltera. Bila je blage naravi i voljena po svima koji su ju poznavali.

Sve te kvalitete bile su posebno očevide kako u glavnom uredu Hrvatske bratske zajednice tako i izvan njega. Bila je aktivna u Roditeljskoj organizaciji omladinskog tamburaškog zbora Presveto Srce u McKeesportu, posjećivala je mnoge naše hrvatske kulturne i društvene aktivnosti i kroz ljetno doba godine pomagala je u kuhinji na nedjeljnim piknicima organizacije Ujedinjenih odsjeka HBZ zapadne Pennsylvanije koji su se održavali u Hrvatskom centru u Millvale, PA.

U ime Glavne uprave Hrvatske bratske zajednice a posebno u ime naših izvršnih odbornika i službenika u glavnom uredu, njezinom suprugu Mike, kćerkama Susan (Jeffrey) i Nicole (Michael), unucima JJ i Brooks te braći Johnu i Walteru (Valerie), ostaloj obitelji i prijateljima u Sjedinjenim Državama i Hrvatskoj izrazujemo našu iskrenu sućut.

Pokoj i slavu daruj joj Gospodine i svijetlila joj vječna svijetlost. Slava joj vječna!



**HVALA VAM**

Dragi iseljenici i pripadnici hrvatskih manjinskih zajednica, Hrvatska matica iseljenika tijekom cijele godine surađuje s hrvatskim iseljeničkim i manjinskim zajednicama. Premda nikad hrvatske iseljenike i pripadnike manjinskih zajednica ne osjećamo dalekima, ipak nam se u božićno vrijeme čine bar malo bližima, a naš uzajamni odnos topliji.

Tradicionalni Matičin bliski odnos prema iseljenicima i pripadnicima manjinskih zajednica nastojali smo održati i tijekom ove godine. Velikom preprekom tom nastojanju pokazala se nesretna epidemija koronavirusa. Kako bismo održali taj Matičin žar, zaposlenici Matice nastojali su se snaći pod okriljem novih tehnoloških rješenja. Tijekom ove godine puno toga smo naučili i ako smo u tom učenju u nečemu pogriješili, oprostite nam.

Sljedeće godine slaviti ćemo 70 godina okupljanja hrvatskih iseljenika i pripadnika hrvatskih manjinskih zajednica oko Matičina ognjišta. Nadamo se da ćemo obnoviti stari plamen pridodavši mu iskustvo ove izazovne godine na zalazu. Vjerujemo kako će to biti zalag za nova desetljeća plodne suradnje između Matice, hrvatskih iseljenika i pripadnika hrvatskih manjina.

Na tragu te topline i čarolije božićnog vremena, čestitamo vam Božić i Novu godinu!

Mijo Marić, ravnatelj HMI  
 i djelatnici Hrvatske matice iseljenika



**PRIČE AMERIČKOG HRVATA...**

(Nastavak sa 5. strane)

Ponosi se svojim porijeklom sa Dugog otoka u Dalmaciji, zavičajem Sali, svojim hrvatskim korijenima, hrvatskom tradicijom roditelja, djedova i baka te katoličkom vjerom. U obitelji je imao dva svećenika tako da je molitva, rad i školska naobrazba bila put njegovog kretanja i snaga obitelji.

Autor knjige potječe iz siromašne obitelji koja se je doselila u Ameriku 1922.g., nastanila u četvrti, također siromašnih doseljenika i raznih nacionalnosti, u New Yorku. Većinski su to bili Hrvati, Talijani, Grci, Poljaci i Irci.

Opisuje svoje djetinjstvo, između ostalog prve dječje igrice i zabave u Time Square, tijekom tridesetih godina prošlog stoljeća. Ovaj trg ili centar Manhattan veća već tada je imao oko milijun i pola stanovnika a djeca koja su stanovala u obližnjim stanovima, tu su se igrala.

Kao i sva djeca, u tom povijesnom vremenu, igrala su se: skrivača, softballa, preskakivanje konopa, lovice i slične. Ali, pod strogim nadzorom i bijegom od policije. Nije se smio 'remetiti promet i javni red!' To je još bio i veći izazov za djecu da nisu stalno u zatvorenom ili malim skromnim prebivalištima, pa su organizirano pratila nadležne i igrali se.

Knjiga je podijeljena u nekoliko poglavlja i to: religija i politika, djetinjstvo u New Yorku (1930.-1955.), obitelj Dominis, rano djetinjstvo i ratne godine, otac i mor-

naričko (vojno) brodogradnja u New Yorku u vrijeme Drugog svjetskog rata, poručnik Franjo Ivanov, barba Ive ovce, djedov nadimak (špicamet) „Mahmahon“, Testikovac nedaleko Dugog otoka i Kornata, dva ujaka Don Rubes, dalmatinska jela tada i danas, očeve priče i životni uzor.

Svi ovi naslovi odaju vam zanimljivost knjige pisanu po potomku Hrvata s Dugog otoka, nedaleko Zadra. Ukratko spominje i opisuje izumitelje Nikolu Teslu i Michael Pupina. Zanimljivost knjige izvire i iz opisa razvoja standarda i novih pronalazaka koji su učinili život lakšim i humanijim.

John M. Dominis, američko dijete, već u ranoj mladosti dolazi na Jadransko more i traži korijene svog porijekla te prepozna-

je mnoga mjesta i ljude prema očevim i majčini pričama. Divi se plavetnilu mora, kamenjaru i marljivim rukama svog naroda koje su održale život sa ribarenjem, preradom i konzerviranjem srdelica i druge ribe, vinovom lozom i domaćom kapljicom, maslinom i maslinovim uljem.

Škrta zemlja tjerala ih je u iseljeništvu ali i vraćala natrag skromnoj ali dragoj rodnoj grudi. U domovinu dolazi i tijekom Domovinskog rata, u oči oluje i s veseljem završava knjigu s riječima „Croatia was now an independent and sovereign nation“. Ovu zanimljivu knjigu možete naručiti od autora putem email claudius\_444@yahoo.com uz cijenu od \$12 što uključuje poštarinu.

**Franjo Bertović**/glavni potpredsjednik/članske usluge

↓ JOHN M. DOMINISA sa članovima svoje obitelji.



**Poštovani graditelji Zajednice,**

Upis novih članova u naše bratske redove tijekom 2020. visoko cijenimo. Članovi su nam od velike važnosti i osnovni razlog postojanja Zajednice.

Molimo vas da nastavite sa svojim marljivim radom i da potičete članove svojih obitelji i prijatelje, odsječne članove i članove vaših područnih zajednica, da se učlane u našu organizaciju. Uputite ih i upoznajte s našim programima životnog osiguranja i mirovinskih računa kod HBZ-a. Jednom kad osoba postane našim članom, omogućuje joj se pristup mnogobrojnim povlasticama i aktivnostima - počevši od lokalnih hrvatskih naseobina, područnih i onih na nacionalnoj razini.

Naši programi i aktivnosti su usmjerene na čuvanje i promicanje hrvatskih pučkih običaja i kulturne baštine, humanitarnih i intelektualnih pothvata te školske naobrazbe i domoljublja. Zajednica istinski pomaže svoje članove i hrvatske zajednice u kojima su oni nastanjeni.

**Još samo 9 dana snižene premije**

Iskoristite priliku štednje koju Zajednica velikodušno nudi u stalnom životnom osiguranju i osiguranju na određeni rok do 31. prosinca 2020.

**1. OSIGURANJE OTPLAČENO U 20.G. – (20 Pay Life) –**

**za \$50 premije u prvoj godini.** Kod ove ponude i sniženja u prvoj godini, osobe bilo koje životne dobi mogu je iskoristiti. Ponudeni iznos je do \$10,000 životnog osiguranja.

- Žena, stara 55g., nepušač, za iznos životnog osiguranja od \$10,000: **ušteda u prvoj godini je \$287.40!**
- Muškarac, star 55g., nepušač, za iznos životnog osiguranja od \$10,000: **ušteda u prvoj godini je \$320.40!**

**2. OBIČNO STALNO ŽIVOTNO OSIGURANJE – za \$50 premije u prvoj godini (Ordinary Life) možete se osigurati do**

iznosa od \$10,000! Ponuda vrijedi za osobe od 55 do 75 godina starosti

- Žena, stara 60g., nepušač, za iznos životnog osiguranja od \$10,000: **ušteda u prvoj godini je \$273.50**
- Muškarac, star 60g., nepušač, za iznos životnog osiguranja od \$10,000: **ušteda u prvoj godini je \$323.20!**

**3. JEDNOROČNO OSIGURANJE ZA DJECU I MLADEŽ DO 25.G. (JUVENILE TERM TO AGE 25) –**

Ovaj plan životnog osiguranja je za djecu i mladež do 25 godina starosti. Izdaje se osobamado 23 godine starosti.

- **Za osiguranje od \$25,000, u prvoj godini, godišnja premija je samo \$5!** Roditelji, djede i bake, uočite prednost ove iznimne ponude!

**4. JEDNOROČNO OSIGURANJE NA 20 GODINA (TWENTY YEAR LEVEL TERM):**

- 50% snižena premija u prvoj godini. Izdaje se osobama od 16 do 50 godina starosti

- Žena, stara 30g. nepušač, za \$125,000 životnog osiguranja: **u prvoj godini uplata \$90!**
- Muškarac, 30.g. star, nepušač, za \$125,000 životnog osiguranja **u prvoj godini uplata \$95.62!**

Kod svih ovih specijalnih ponuda primjenjivati će se standardni propisi kod izdavanja police. Odsječna članarina od \$2.22 uključena je u iznos ponude. Redovite cijene ili tarife će se primjenjivati u narednoj godini. Svi zahtjevi trebaju se primiti ovdje u glavnom uredu do 31. prosinca 2020.

Ukoliko želite točan iznos premije za vaše godine starosti, pušač ili nepušač kategoriju te iznos osiguranja kojeg želite kupiti uz ovu specijalnu ponudu, molimo da nas nazovete.

Osobno se nadam, i veselim, našoj daljnjoj suradnji i u dolazećoj godini. Ako imate bilo kakvo pitanje u vezi naših programa, paketa usluga ili prodajnih pitanja i savjeta, molimo vas da nazovete naš ured članskih usluga ili mene osobno na broj 412-843-0380. Posjetite i naše web stranice na [www.cfu.org](http://www.cfu.org) radi više informacija o našoj ustanovi.

U ime svih nas ovdje u uredu želim vam, i svima vašima, sretan Božić i blagoslovljenu Novu godinu!



**Godišnja sjednica odsjeka 530 HBZ**

**ST. THOMAS, ON** – Godišnja sjednica odsjeka 530 «Ogulin» HBZ održati će se u petak, 15. siječnja 2021.g sa početkom u 20 sati, putem telekonferencije.

Za broj telefona i lozinku nazovite odsječnu tajnicu Darinku Cindrić na dan godišnje sjednice. Sve mjesečne sjednice u 2020. godini održali smo putem telekonferencija i sve su bile uspješne. Hvala vam svima na razumijevanju i daljnjoj potpori.

Na Godišnjoj sjednici odsječni odbornici će podneti godišnja izvješća o imovinskom stanju i rezultatima rada u 2020.g. Također ćemo kandidirati i izabrati nove odbornike.

Zatim će uslijediti redovna sjednica za siječanj na kojoj će novoizabrani odbornici preuzeti, uz prisegu, svoje dužnosti. Razgovarati ćemo o još ponekim pitanjima ili idejama za odsječnu dobrobit.

Svim članovima i prijateljima HBZ-a želimo sretan Božić te zdravu i veselu Novu godinu! Čuvajte zdravlje i držite se dobro!

**Franjo Bertović**/predsj.



## DEATHS REPORTED (UMRLI ČLANOVI)

FROM DECEMBER 1 TO DECEMBER 14, 2020

1	Adam E. Glotnis	Pittsburgh, PA
5	Nicholas M. Fratrack	Johnstown, PA
5	Rosemary Vrabel	Johnstown, PA
50	Theresa Steininger	St. Louis, MO
66	James W. Dellick	Youngstown, OH
72	Mary Brnich	Uniontown, PA
75	Theodore A. Kruzich	Waukegan, IL
75	Ivan Zaher	Waukegan, IL
146	Helen Ferketic	Versailles, PA
146	Michael Kutsek	Versailles, PA
154	Loretta J. Kavanaugh	E. Chicago, IL
217	Robert J. Davidson	Benld, IL
222	James H. Caples, Jr.	Madison, IL
248	Agnes Jones	Clairton, PA
304	Eugene J. Lysick	Ambridge, PA
351	Stephen Belcich	Detroit, MI
354	George J. Koleck	Cokeburg, PA
355	Louise Groom	Ely, MN
440	Katherine Rimkus	S. Chicago, IL
540	Kimberly A. Curcio	Conway, PA
540	Michael A. Schmitt	Conway, PA
541	Adella P. DiCesare	Trafford, PA
541	Frances Lisak	Trafford, PA
557	Anthony Pericak	Buffalo, NY
787	Frances Brkich	Vancouver, BC, CAN
793	Zdravko Tonkovic	Sudbury, ON, CAN
929	Betty B. Popovich	Mountain View, CA
954	Catherine Kapusin	Hamilton, ON, CAN
1959	Karl Schneider	Greenfield, WI
1994	Pauline Bruss	Milwaukee, WI
3014	Donald C. Dull	Kansas City, KS

## Školarinski fond... (Nastavak sa 5. strane)

među našim mladim školarcima tijekom njihovog obrazovanja i duže. Nema dvojbe da će se ime brata Bajurin vjekovima spominjati. Bio je čovjek plemenite duše, izvrstan radnik i nadasve ponosan Hrvat.

Predanost brata Joze naprama Školarinskoj zakladi Hrvatske bratske zajednice kao i drugih dobrotvornih ustanova bila je očevitna njegovog cijelog života i sada se dalje nastavlja njemu na spomen. Uvijek je imao želju pomoći drugima i učiniti ovaj svijet boljim i ljepšim za čitavo čovječanstvo. Svaka Mu čast i hvala!

## Važna obavijest odsjeka 235 HBZ

CLEVELAND, OH – Zbog trenutne situacije sa COVID 19 pandemijom, na prošloj odsječnoj sjednici smo zaključili da ćemo odgoditi ovogodišnju Božićnu zabavu.

Također odgađamo izbor odsječnih odbornika do godišnje sjednice koju ćemo, nadamo se održati 17. siječnja 2021. Tog dana održati ćemo godišnju i redovitu sjednicu.

Nadamo se da ćemo se tada vidjeti. Ako dođe do nekih promjena, odmah ćemo vas o tome obavijestiti u Zajedničaru.

Svim odsjecima HBZ i njihovim članovima želimo Sretan Božić te uspješnu i zdravu novu 2021. godinu.

Agatha Luketić/tajnica/blagajnica

## Zašto odabrati HBZ?

- Gotovo 120 godina HBZ pronalazi članovima rješenje za njihove financijske potrebe.
- Kupnjom životnog osiguranja HBZ-a osoba postaje članom i dobiva pristup brojnim povlasticama i aktivnostima na svim razinama: područnim, regionalnim i nacionalnim.
- Programi su namjenjeni čuvanju i promicanju hrvatske kulturne baštine, humanitarnih potpora, podupiranje više naobrazbe, rodoljubnih i građanskih pothvata, i drugih bratskih djelatnosti.
- Za sve detaljnosti obratite se svom odsječnom tajniku ili zovite direktno u Glavni ured Hrvatske bratske zajednice na broj 412-843-0380...



## Jozo M. Bajurin...

(Continued from page 1)

the Golden Gate and St. Francis Yacht Clubs.

Jozo is survived by his son, Norbert Bajurin; and grandchildren Heidi Bajurin Oguz and Nicholas Bajurin; and his great-grandchildren Grace and Bennett.

With the establishment of the Jozo M. Bajurin Family Scholarship Endowment, we trust the values brother Bajurin lived by will be carried on in our young CFU members who will benefit from his charitable nature. There is no doubt brother Bajurin will be remembered as a decent human being, a loving family man, a hard-working businessman and an individual who embraced the joys of his faith, his Croatian ancestry and his lifelong interests.

The commitment brother Jozo M. Bajurin has made to our CFU Scholarship Foundation, Inc., and to other charitable causes throughout his life, paints an accurate picture of the man he was and of the way he believed life should be lived, most notably, helping others and doing one's best to make the world a better place.

## By Edward W. Pazo/National President

(Continued from page 2)

activities, and one of the mainstays of the ladies auxiliary of the United CFU Lodges of Western Pennsylvania where Barb could be found on many Sunday afternoons in the summer serving Croatian foods to those members attending picnics at the Croatian Center in Millvale, Pennsylvania.

On behalf of the National Administration of the Croatian Fraternal Union and my colleagues from the CFU Home Office staff, we offer our heartfelt sympathy and prayers to our dear friend and Sister's family, husband Mike, daughters Susan (Jeffrey) and Nicole (Michael), grandsons JJ & Brooks, brothers John and Walter (Valerie) and numerous extended family both here in the US and back home in Croatia.

May the peace and light of our risen Lord Jesus Christ be shown to Barbara now and forever, Amen. Slava joj vječna.

## Retired Bishop Mile Bogović Dies from COVID-19

RIJEKA, CROATIA – It is with sadness that we announce Bishop Mile Bogović of Gospic-Senj Diocese died at the age of 81 on December 19, 2020 from complications of COVID-19. The Gospic-Senj Diocese said his death comes 16 days after onset of symptoms.

Msgr Bogović was born in 1939 in Cerovac, near Slunj, in Karlovac County. He was ordained a priest of the Rijeka-Senj Archdiocese on June 29, 1964. He retired in 2016.

Bishop Mile Bogović was a Croatian Roman Catholic prelate who served as a Titular Bishop of Tamata and Auxiliary Bishop of the Archdiocese of Rijeka-Senj from June 4, 1999 until May 25, 2000. At that time he became the first Diocesan Bishop of the newly created Gospić-Senj Diocese until his retirement on April 4, 2016.

Bishop Bogović was a member of CFU Lodge 2000 and was truly a friend of the society. May he rest in Eternal Peace.



## Read the ZAJEDNIČAR

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

## Croatian Radio...

(Continued from page 1)

please consider donating to our radio appeal. All donations, no matter the size, are greatly needed and appreciated. We need your donations this year more than ever, as we were not able to have our only fundraiser, our annual picnic, due to Covid-19.

Please mail your donation checks made payable to "Voice of CFU" to: The Voice of CFU, P.O. Box 1860, Youngstown, OH 44501. The names of all who donate will be read on our Sunday, January 3rd show.

We are actively looking for advertisers for our show. If you would like more information about advertising your business or event, please contact Tim Komara at 330-519-9036 to obtain information about our very reasonable rates.

Our radio show also has a Facebook page and it is called Voice of the CFU Radio Show. Please like us on Facebook. We put all of the functions/dates/times/phone numbers that we announce on our Facebook page, for easy reference.

Sretan Božić i vesela Nova godina!

Tim Komara/Lodge 66  
Radio Show Chairman

## Essay Contest...

(Continued from page 4)

information, important updates and to learn about upcoming activities. This keeps me, the student body and family members up to date and aware of all current requirements, action plans, as well as what to expect and how the university is planning for future events. And everyone can access this twenty-four hours a day, seven days a week.

This brings me back to the available technology of today. Virtual events can be the tool to rally some excitement and reignite our CFU community until we can be together again. Whether it is a national meeting, lodge meeting or weekend jam session, providing a format that brings us together will foster the sense of community and connection. Hosting a webinar series with the CFU membership will bring us back together and provide that feeling of belonging that we all need a little more of right now. I use the term webinar, but that could be replaced with any meeting or gathering term. And best of all, it doesn't have to be all business.

To use the infamous American Idol as an example, that production was disrupted early on by the pandemic, but they paused and quickly adjusted in order to continue the show using technology. This show came to mind because it contains serious discussions as well as a large entertainment aspect. A similar format could be easily implemented and provide a forum for feedback and open discussion, allowing the membership community to also share their ideas for events at a local level.

By instituting a regular meeting schedule or series of events, people will plan and look forward to attending. Yes, everyone will attend for different reasons, which is why it will be important to collect regular feedback and suggestions for content.

We all want life to return to normal as quickly as possible. The harsh reality is that our "normal" has likely changed and will likely take some time before we all can gather in the same ways we have to this point. That doesn't mean that we must stop, it just means that we must adjust and adapt. Fortunately for us all, we have the tools to do this. And while we may not like staying home and talking to our computer screens, this is the best and safest way for us all to enjoy one another and celebrate our community and Croatian heritage until we can safely return to our traditional meeting places and favorite events in person.

## ★ GUIDELINES ★ for Submission of Obituaries

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

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

Thank you for your cooperation! —Editors

# OBITUARIES



## Barbara Opat



**VERONA, PA** - Barbara Opat, age 67, of the Rosedale section of Verona, PA, formerly of Duquesne, PA, passed away on December 10, 2020, at home.

Born in Vinski Vrh, Croatia on October 21, 1953, she was the daughter of the late Dragutin and Marica T. (Tomas) Spudic.

Barbara was a retired clerical worker for the Croatian Fraternal

Union for 40 years.

She was a longtime member of the Croatian Fraternal Union, enjoying membership with "Holy Cross" CFU Lodge 320, of Duquesne, PA.

Barbara was a member of St. Joseph Church, Verona, PA, a devoted member of the former Sacred Heart Parish, McKeesport, PA and a 1973 graduate of Serra High School. She loved the outdoors, walking, yoga and the tamburitans.

She was the beloved wife of Michael Opat for 46 years; mother of Susan (Jeff) Ezykowsky, Sr. of West Mifflin, PA and Nicole (Michael) Zalac of Harrison City, PA; "Mimi" to her two grandchildren Jeffrey Ezykowsky Jr. and Brooks Zalac; sister of John Spudic of North Huntingdon, PA and Walter (Valerie) Spudic of Pine Richland, PA; and aunt of Charley and Eddy Spudic.

Mass of Christian Burial was held at St. Joseph Church, Duquesne, PA, on December 12, 2020 with the Rev. Michael Conway officiating. Burial followed in St. Joseph Cemetery, West Mifflin, PA. Arrangements were entrusted to the Maloy-Schleifer Funeral Home, Duquesne, PA.

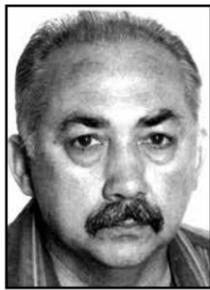
In Barbara's memory, memorial contributions may be made to the American Cancer Society, P.O. Box 22478, Oklahoma City, Oklahoma.

Loved and dearly missed by her family and many friends, we pray Barbara may rest in the Eternal Peace of God's Blessings. May she be remembered for her love, kindness and friendship and may her legacy live on in us all.

Slava Joj Vječna.

**Husband Mike,  
Daughters Susan and Nicole and Family**

## Zdravko Tonkovic



**SUDBURY, ON** - It is with great sadness that the family announces the passing of Zdravko "Wally" Tonkovic on November 5, 2020 at Health Sciences North.

Beloved husband and best friend for 40 years of Tanja Tonkovic (nee Ugrin). Loving father of Margaret Tonkovic (Clifford and Piper) of Sudbury.

Dear brother of Josip "Joe" (predeceased), Mladen "Mica" (predeceased), Ivan (Milica), Milan (predeceased) (Andela), Mata (Erna), Durda (Mario). Cherished uncle of Adrian, Catherine, Aiden and Ariana.

He will be sadly missed by his sister-in-law Nela (Frane), mother-in-law, Marija Ugrin, as well as many friends and extended family members in Croatia, Germany, Slovenia and Canada.

Born on October 18, 1954 in Rijeka, Croatia (the former Yugoslavia), he was the son of the late Lovro and Margareta Tonkovic (nee Stanic). Zdravko immigrated to Canada in 1977, and worked for Falconbridge as a Smelter worker for over 30 years.

He was a life-long member of Croatian Fraternal Union Lodge 793, a member of the Croatian Hall and a dedicated member of Mine Mill Union. After retirement, he enjoyed traveling every year with his wife, Tanja, to Croatia.

Zdravko will be lovingly remembered as a caring father and husband as well as for his love of spending time at the Croatian Club with his friends.

In lieu of flowers, donations can be made directly to the Heart and Stroke Foundation or SPCA and would be greatly appreciated. In keeping with Zdravko's wishes, there will be no service or visitation; a Celebration of Life will be held at a later date. Arrangements have been entrusted to Ranger's Cremation and Burial Services Ltd. Online condolences can be posted at [www.RangersSudbury.com](http://www.RangersSudbury.com)

**Family**

## Joseph P. Miller



**BATTLE CREEK, MI** - Joseph Paul Miller, 81 of East Leroy, Michigan passed away October 19, 2020 at Glenn Arbor Hospice Residence.

He was born March 7, 1939, in Battle Creek, MI, the son of Frank Paul and Mary Ann (Penzer) Miller.

Joe served in the U.S. Marine Corps from 1957 to 1959 as an airplane mechanic, with much of that time spent aboard the U.S.S. Midway.

In his younger years, Joe enjoyed drag racing and dirt bike riding. He enjoyed all sports, playing baseball into his 50's on many teams in the area, played golf with "the hackers" weekly at Gull Lake View Country Club, was a regular league bowler with thirteen 300 games and inducted into the Battle Creek Bowling Hall of Fame.

Joe was an avid fly fisherman, who tied his own flies for himself and many others, including his fishing buddies, Jim Hanson and Gary Rudd. He loved his trips to South Dakota pheasant hunting and camping in the Grayling area with his family, and was a lifelong member of the Croatian Lodge 533, where he held an officer position for several years.

He worked at the Kellogg Company for 35 years, retiring in 1994.

On May 20, 1991, he was married to Nancy M. (St. Jean) Miller, who survives. Also surviving are his son, Robert Paul Miller, and his fiancée, Christine Gwinn; daughter Lisa Carleen Williams; grandson Gavin Cole Williams; sister Sharon Muselin; his first wife, Edalleen C. Miller; and many nieces and nephews.

Joe was preceded in death by his parents; sister Marie Slayton; and brother-in-law Tony Muselin.

In accordance with his wishes, cremation has taken place. Donations can be sent to Glen Arbor Hospice Residence or the American Cancer Society.

A graveside service will be held at Fort Custer National Cemetery, followed by a memorial service to be held in spring 2021. Arrangements by the Richard A. Henry Funeral Home; [www.henryfuneralhome.org](http://www.henryfuneralhome.org).

**Sharon Muselin/Secretary**

## Catherine Migliozi



**VERONA, PA** - Catherine (Gorsha) Migliozi, 90, passed away on October 12, 2020.

Beloved wife of 66 years to Michael Migliozi, Sr.; loving mother of Michael (Jean), Frank (Christine) Migliozi and Jo Ann (John) Hoover; sister of Clara Oskin and the late Leonard and Clair Gorsha and Anne McAdams.

Daughter of the late Franjo (Frank) Gorše from Bubnjari, Croatia and MaryAnn Swagger.

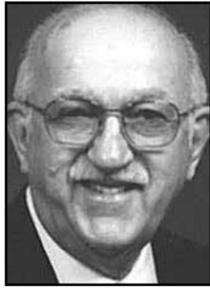
Also survived by 10 grandchildren, Leighann, Kristen, Jess, Sam, Becca, Julianna, Anthony, Natalie, Sean and Jon.

Catherine was born in Universal (Penn Hills), PA.

She was a retired Para-Professional in the Pittsburgh Public Schools. Mom was a proud 72-year member of the Croatian Fraternal Union, Lodge 602, Verona, PA.

**Michael Migliozi/Son**

## Joseph M. Muretic, Sr.



**STEELTON, PA** - Joseph M. Muretic, Sr., 95, of Steelton, PA, died September 18, 2020 at home surrounded by his loving family.

He was an Army Veteran of World War II, fighting under General Patton in the Battle of the Bulge and was awarded two Purple Hearts.

Joseph was a member of the former St. James Roman Catholic Church, Steelton, where he served

as Chairman of the Easter Egg Sale, and a member of Prince of Peace Roman Catholic Parish; a life member of VFW Post 710, where he had served as bartender, Commander and Banquet Manager, retiring in 2005.

He helped to sponsor a scholarship fund for students at Steelton-Highspire High School and was instrumental in raising funds for the Steelton Ambulance Committee. He was also a member of American Legion Post 420, St. Lawrence CFU Lodge 13 and United Steelworkers of America Local 1688.

Joe was the son of the late Josip and Anna Pavusek Muretic and is survived by his loving wife of 73 years, Mary Ann Marinak Muretic; four sons, Joseph M. Muretic, Jr. and his wife Carol of Steelton, Thomas E. Muretic and his wife, Marilyn of Lewisberry, David B. Muretic and his wife, Betsy of Yardley, and Douglas S. Muretic of San Mateo, CA; two daughters, Barbara Ann (Bonnie) Kelly of Harrisburg and Deborah A. Elias and her husband, Tim of Harrisburg; 13 grandchildren, 11 great-grandchildren, and 3 great-great-grandchildren. He was preceded in death by his infant daughter, Patricia Jean Muretic.

**The Family of Joseph M. Muretic, Sr.**

## Frances Brkich



**VANCOUVER, BC** - Frances (Franjka) Brkich, (nee Krpan), of Lodge 787, Vancouver, B.C., was born March 15, 1921 in a small village called Muntanja near Lovinac, Lika, Yugoslavia (now Croatia). She died on November 3, 2020 in Surrey, B.C., Canada at the age of 99.

Frances immigrated to Canada on June 27, 1933 at age 11. She soon started reading the

**Zajedničar** as her father, Mike Krpan, was a member of Lodge 755 at Mercoal, Alberta. Frances was a member of several different Lodges in her lifetime. When Medicare was announced, she dropped out for a while and then joined again. Most of her 50 years of membership has been with Lodge 787.

Frances was predeceased by her husband of 56 years (Victor) and will be sadly missed by her children, Dan (Bev), John (Pat), Donna, Vicky (Neil); four grandchildren, Darren, Kerri (David), Leanne (Jason) and Glen; four great-grandchildren, Wes, Carly, Casie and Grace; four siblings, John Krpan, Nick Krpan (Sandra), Katie Witham, Helen Wright, plus many nieces, nephews and cousins throughout Canada, the U.S., Germany, Croatia, and Australia.

Mom was one of few immigrant women of her generation who worked outside of the home. In the 1940's and 50's she worked in various Canneries and blueberry fields while raising four children. From 1960 to 1975, she worked in the meat department at Woodward's Department store. She loved her 10 percent employee's discount and would fill her closet with purchases that she would gift to family and friends.

Mom was lovingly known as "Baba". She was the leading factor in uniting many of her Croatian cousins with their relatives in Canada and the U.S. It was through Mom's memories that we were able to complete our family history.

She regularly sent care packages to her family in Croatia. She was able to return to her homeland for visits in 1965, 1976, 1984, 1998 and 2004. Those who travelled with her were witnesses to mom's generosity as she enjoyed "treating" her family.

Mom's greatest joy was gathering her large family together, planning and cooking delicious feasts on her 1955 Moffat stove. She was a gourmet cook and an excellent baker. Her sarma, palačinke, orehnjača, ribs and apple strudel were legendary. Mom was skilled at crocheting lace doilies and tablecloths and freely offered her beautiful handiwork to family and friends.

Mom was proud of her yard and home. She planted a vegetable garden, blueberry bushes, several fruit trees and hundreds of flowers. But her crowning glory were her fig trees that yielded thousands of figs each season. Many a recipient was grateful when a phone call offered free figs and a cutting to grow their own tree.

She was an amazing mother, grandmother and great-grandmother. We will deeply miss her love, laughter and presence in our lives.

Počivala u miru Božjem!

**Vicky Brkich/Daughter**

## Eduard Špehar



**STRATHROY, ON** - It is with deep sorrow that we announce the passing of a good man Eduard Špehar. He was a dedicated husband, a loving father, grandfather, and great grandfather. He died peacefully in his sleep on November 11, 2020 in Strathroy, ON.

He is survived by his wife of 64 years, Branka Špehar (nee Murn), his children Visnja (Mark) Scripnick, Miro (Anne) Špehar, his cherished grandchildren Nova (Matt) Ashby, Astra (Akiff) Scripnick, Raili (Johnny) Barabas, Mikka (Danielle) Špehar, Ivo Špehar, and his beloved great-grandchildren Rhylan, Corah, Jasper and Zuri.

He survived great and harrowing ordeals during, and after the Second World War that haunted him his entire life. But the love for his family, and a love of the arts kept the light shining bright in his eyes. He was ever amazed at the beauty, complexity and wonder of the world around him. This gave him great comfort knowing with absolute certainty that there was something bigger than himself, and bigger than all of us, and that all would be well when it was his time to move on.

Due to Covid-19, the family has chosen to have a private family service at Lessard-Stephens Funeral Home. Interment will follow at Timmins Memorial Cemetery. In lieu of flowers, remembrance donation to Father Les Costello Foundation or [warchild.ca](http://warchild.ca) would be greatly appreciated. Online condolences or donations can be made at [www.lessardstephens.com](http://www.lessardstephens.com)

*"When a great man dies, for years the light he leaves behind him, lies on the paths of men."* -HW Longfellow

**Špehar Family**

Brother Eduard Špehar was a member of CFU Lodge 530 "Ogulin" in St. Thomas, Ontario. On behalf of the members and officers we extend our deepest sympathy to the family of our departing brother Špehar and pray that he may rest in eternal peace.

**Franjo Bertovic/President**

# COOKING Corner

## Ham 'n' Cheese Croissants

3 Tbsp. butter  
3 c. sliced mushrooms  
3 Tbsp. sliced green onions  
1 1/2 Tbsp. flour  
3/4 c. milk  
Salt and pepper  
4 large croissants, halved  
8 slices ham  
6 oz. Canadian Swiss cheese, sliced

Melt butter in saucepan. Sauté mushrooms and onions until tender and mushroom liquid has evaporated. Blend in flour. Gradually stir in milk. Cook and stir over medium heat until mixture comes to a boil and thickens. Add salt and pepper to taste.

On bottom half of each croissant, layer 2 slices of ham, one quarter of the cheese and one quarter of the mushroom sauce; replace top croissant. Bake in 350°F oven, about 15 minutes or until heated through.

Theresa Fudurich/Lodge 650

## Ravioli Lasagna

1 lb. ground beef  
1 jar (28 oz.) spaghetti sauce  
1 pkg. frozen sausage or cheese ravioli (25 oz.)  
1 1/2 c. (6 oz.) shredded part-skim mozzarella cheese

In skillet, cook beef over medium heat until no longer pink; drain.

In greased 2 1/2 qt. baking dish, layer a third of the spaghetti sauce, half of the ravioli and beef and 1/2 c. cheese, repeat layers.

Top with remaining sauce and cheese. Cover and bake at 350° for 50 minutes, or until heated through.

Cynthia Ferencic  
Lodge 248

## Chocolate Caramel HeathBar Cake

Grease and flour 13x9" pan.  
Make 1 box Duncan Hines (I prefer to use this brand.) dark chocolate fudge cake mix. Bake according to package directions.  
Remove from oven when toothpick inserted comes out clean. Remove to rack. While still warm, poke holes in top of cake with plastic straw.

Pour 1 jar of caramel topping over top of cake. (Reserve a small amount to drizzle on top of icing). Sprinkle desired amount of crushed Heath bars on top of caramel.

When completely cooled, ice cake with 8 oz. tub of Cool Whip. Drizzle with a little caramel sauce and some Heath Bar crumble. Refrigerate until ready to serve.

Bunny DiMartile/Lodge 423

## Green Bean Supreme

1 small onion, chopped  
1 Tbsp. dill weed  
1 Tbsp. minced fresh parsley  
2 Tbsp. butter  
2 Tbsp. flour  
1 c. sour cream  
1 pkg. (16 oz.) frozen French cut green beans  
1/2 c. shredded cheddar cheese  
1 c. crushed potato chips

In a skillet, sauté onion, dill and parsley in butter until onion is tender. Stir in flour, sour cream, bring to a boil; cook and stir for 2 minutes until thickened. Cook the beans according to package directions; drain.

Stir beans and cheese into sour cream mixture. Transfer to a greased 1-qt. baking dish; sprinkle with potato chips. Bake uncovered at 350° for 30-35 minutes until bubbly.

Cynthia Ferencic  
Lodge 248

## Alpine Ham, Cheese & Asparagus Crepes

5 Tbsp. butter, divided  
3 c. cut-up asparagus  
2 c. sliced brown or white mushrooms  
4 green onions, thinly sliced  
1/4 tsp. dried thyme leaves  
1 tsp. lemon juice  
2 c. shredded Canadian Swiss cheese, divided  
18 (6 inch) crepes  
18 thin slices cooked ham  
3 Tbsp. all-purpose flour  
1 tsp. Dijon mustard  
1 1/2 c. milk  
1/3 c. dry white wine  
1/4 c. grated Canadian Parmesan

Melt 2 Tbsp. of the butter in large fry pan over medium-high heat. Sauté asparagus, mushrooms, onions and thyme until tender and any liquid has evaporated. Add lemon juice, then salt and pepper to taste. Stir in 1 c. of the Canadian Swiss cheese.

Line each crepe with 1 ham slice. Divide cheese-and-vegetable mixture among crepes, roll up tightly and place in buttered 13x9 inch baking dish.

Melt remaining 3 Tbsp. butter in large saucepan. Blend in flour and mustard. Gradually stir in milk. Cook and stir over medium heat until mixture boils and thickens. Remove from heat. Add wine and 1/2 c. of the Canadian Swiss cheese; stir until melted. Salt and pepper to taste.

Pour sauce over crepes and sprinkle evenly with remaining 1/2 cup Canadian Swiss and Parmesan cheeses. Bake in 400°F oven, uncovered, for 30 minutes or until hot and lightly browned.

Theresa Fudurich/Lodge 650

## 2021 Rankin Croatian Club Membership

RANKIN, PA - As we battle through the coronavirus pandemic, we hope that this finds you and your family safe and healthy.

Due to the closure of the Rankin Croatian Club most of this year, and limiting members access to the facilities, it was voted by the Club officers to rollover 2020 membership. Dues for next year have been suspended. All current paid-up members will remain so throughout 2021.

Thank you to those that have supported the "Food-To-Go" events over the past few months. Please look for announcements of future food-type fundraisers. As we work together to do what we can to sustain the Club and plan for the day when we reopen, we ask that you consider a donation to cover the ongoing expenses (i.e. utilities, taxes and insurance). Your check can be sent to: Rankin Croatian Club, 236 Fourth Avenue, Rankin, Pa 15104.

Thank You for your kind and generous support of the Club. We hope someday soon to raise a glass with you and bring back the laughter and sounds of cheer at the Rankin Hrvatski Dom. Hvala!

Jackie Zidanic/Lodge 6

Happy  
New  
Year

## BOOK RELEASES Learn Croatian Language

ST. LOUIS, MO - Nasja Bošković Meyer announces the 20th Anniversary of the revised, enhanced and new edition of the Croatian Language and Culture Books. The book is published in two volumes and is called "Croatia: The Country and the Language" / "Hrvatska: Zemlja i Jezik" by Nasja Bošković Meyer and Jasna Meyer McCarthy, Ph.D., ACM Publishing, Copyright 2018. Each volume includes an extensive English-Croatian/Croatian-English Dictionary, and an audio component-CD, that helps with pronunciation and reinforces progress in learning. The books are a dynamic new way to learn about the country and language of Croatia.

Nasja Bošković Meyer holds a B.A. in Foreign Languages and is a native of Split, Croatia. She has taught Croatian language and culture for over 35 years at colleges throughout St. Louis. Her daughter and co-author, Jasna Meyer McCarthy, Ph.D., is American born, but educated in Croatia, as well as in the U.S. Currently she is a professor at Fontbonne University in St. Louis.

### Volume I

For everyone who wants to learn more about the rich history and culture of Croatia and its language, Hrvatski Jezik.

This first volume is an Introduction to the Language and its Structure, Pronunciation, Basic Grammar, Gender of Nouns, Present Tense, Grammatical Cases, and Declension of Nouns. Key sections include: Intro to the Language,

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

## Rankin Croatian Home Holds Sarma To Go Dinner

RANKIN, PA - Come and enjoy some great comfort food as winter is here.

On Sunday, January 17, 2021 we will be holding a Sarma To Go Dinner. For only \$13, the dinner includes 2 sarmas, mashed potatoes, a vegetable, salad, dinner roll and a honey cake for dessert.

Additional individual Sarma are also available for purchase at the price of \$3 each. All dinners and individual rolls must be pre-ordered.

You can place your order by calling Terri at 412-926-8918 or Barbara at 412-823-8402.

Pick-up is on Sunday, January 17th between 12 noon and 2 p.m. at the Club, 236 Fourth and Antisburly Streets in Rankin, PA.

We will be adhering to social distancing guidelines, and anyone entering the building must wear a mask. The deadline to order is 5 p.m. on Friday, January 8, 2021.

We thank you for your continued support and wish everyone a Healthy, Happy New Year!

Terri Fisher/President/Lodge 718

## Youngstown Croatian Center Holiday Food Sale

YOUNGSTOWN, OH - St. George Croatian Center located at 3200 Vestal Rd., Youngstown, Ohio is pleased to announce a Holiday Food Sale.

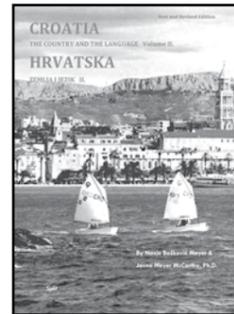
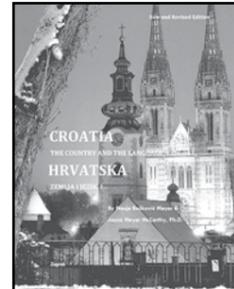
We will be open on Christmas Eve, from 12 noon to 3 p.m., selling Fish/Seafood, Piece of Fried Haddock, or Baked Cod, 13-14 oz. average weight, for \$8 per piece, Butterflied Fantail Fried Shrimp for \$1.50 per piece, and Battered Fried Smelts for \$8.99 per pound. All orders must be placed by Saturday, December 19th by calling 330-519-9036. Cash or check only, open to the public.

We will also be having a To-Go-Dinner on New Year's Eve, Thursday, December 31, from 4 p.m. to 6 p.m. Dinners will include a bowl of vegetable soup, salad, roast pork with kraut, mashed potatoes, vegetable, bread and butter and dessert for \$15 per dinner. You must reserve your dinner by December 24th by calling 330-519-9036. Cash or check only.

On behalf of the Officers and Members of St. George CFU Lodge 66 and the Croatian Center, we wish you all a Happy and Blessed Christmas and a Happy and Healthy 2021.

Sretan Božić i Nova godina!

Tim Komara/President



Greetings, Familiar Scenes in Zagreb, Poems and Proverbs, Everyday Expressions, Brief History of Croatia, Exercises in Speaking and Writing Croatian, Jokes and Short Conversations, Practical Suggestions for Visitors and Tourists to Croatia, English-Croatian and Croatian-English Dictionaries, 299 pages with colored pictures and illustrations, and a CD which is essential for pronunciation.

### Volume II

For persons who want to learn more, and in greater depth about Croatian language and culture, for visitors to Croatia, for those with friends and family connections in Croatia.

Continuation of the Study of Grammar, Past Tense, Future Tense, Imperative Form and Conditional. Poems, Proverbs, Songs, Recipes. Visits to Karlovac, Plitvice Lakes, Split, Trogir, Šibenik, Zadar, Dalmatian Islands, Dubrovnik, Medugorje. The Game of "Alka" at Sinj, Everyday Expressions, Exercises in Speaking and Writing Croatian, Recipes for Holiday Baking, Jokes and Short Conversations, English-Croatian and Croatian-English Dictionaries, 321 pages with colored pictures and illustrations, and a CD necessary for pronunciation.

To order, send your Name, Ad-

dress, Phone No., and a Check to Nasja Meyer, 8055 Davis Dr., St. Louis, MO 63105. Free Shipping Anywhere in the U.S. Soft-Cover: Vol. I-\$67, Vol. II-\$67, Hard-Cover: Vol. I-\$79, Vol. II-\$79. Two soft-cover volumes, only \$130. Two hard-cover volumes, only \$150. Free shipping included.

Indicate if you wish the authors to sign your copy or dedicate to someone you name and for what occasion. For more information, call 314-727-0747 or email at jmeyer@fontbonne.edu

For orders outside of the U.S. or multi-copy orders including for course adoption, contact us.

Nasja Boskovic Meyer  
Lodge 50

## Book of Croatian Poetry

ST. LOUIS, MO - A book of Croatian poetry in the Croatian language by a Croatian poet! This book called, "Pet Rubina Crvenih" (Five Red Rubies), can be ordered by sending a check for \$27 US (\$37 Canadian) written to Nasja Meyer, which includes postage, to the address: Nasja Meyer, 8055 Davis Dr., St. Louis, MO 63105. For additional information, call: 314-727-0747 or email jmeyer@fontbonne.edu

Nasja Meyer/Lodge 50

## Attention All Cooking Corner Contributors:

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

—Editors

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

## Maleski Elected to Fraternal Leadership Post

PITTSBURGH, PA – We are pleased to announce to our CFU Membership that Sister Cynthia M. Maleski has been elected to serve as Chair of the Board of the American Fraternal Alliance. Sister Maleski currently serves as the National President of the FCSLA Life Insurance & Annuities, and previously served as Insurance Commissioner and Cabinet Secretary of the Commonwealth of Pennsylvania. She has been a longtime member of the Croatian Fraternal Union, and holds membership with Svi Sveti Lodge 1 of Pittsburgh, PA.



CYNTHIA M. MALESKI

The American Fraternal Alliance unites 59 not-for-profit fraternal benefit societies operating in 50 states, the District of Columbia and Canada. Alliance member societies represent nearly 8 million individuals, making it one of America's largest member-volunteer networks. Through advocacy, developing policy and providing opportunities for a broader understanding of fraternal benefit societies as financial providers and community service activists, the Alliance serves as a vital and valued resource.

As part of its mission the American Fraternal Alliance advocates on behalf of its members by communicating the value of the fraternal model to legislators and by ensuring that fraternalism are regulated appropriately at the state and federal level.

The Alliance staff, Board of

Directors, Board committees and task forces work together in a variety of ways to leverage their knowledge and perspectives from across the full spectrum of the association's membership and represent the interests of fraternal insurers.

On behalf of the National Administration of the Croatian Fraternal Union, we congratulate sister Cynthia Maleski upon being elected to serve in this leadership role for the American Fraternal Alliance. Sister Maleski's excellent record of achievement speaks for itself, assuring us that her knowledge and expertise in the fraternal benefit system will serve our member societies well under her direction. In extending our good wishes to sister Maleski, we further offer our full support and cooperative efforts as she assumes these additional responsibilities in the fraternal benefit field.

**Edward W. Pazo**  
National President

## Dr. Petronic Named One of Canada's Most Powerful Women

TORONTO, ON - Dr. Josipa Petronic, daughter of late CFU Lodge 503 President, Petar Petronic, has recently been named one of Canada's most powerful women by WXN, a national organization that meaningfully propels and celebrates the advancement of women at all levels, in all sectors, and of all ages.

WXN honours Canadian women who personify what it means to be powerful through the way they empower and lead others as well as influence change.

As the Executive Director and CEO of the Canadian Urban Transit Research and Innovation Consortium (CUTRIC), Dr. Josipa Petronic received the award in the Manulife Science and Technology category recognizing women in STEM roles who are challenging the status quo for knowledge and female empowerment.

Dr. Josipa Petronic leads transportation technology trials deploying zero-emissions buses (ZEBs) — both battery and hydrogen fuel cell electric buses — across Canada.

She is also spearheading a national city-led effort to launch autonomous and connected shuttles to overcome first kilometre/last kilometre transit gaps. Under her leadership, CUTRIC has grown into a \$7 million operation (2019) with more than 100 private and public sector member corporations since 2015. Dr. Petronic created the first gender-balanced Board of Directors in Canada's transit technology sector.

Unite and Rise Beyond Borders - this year's theme for the Top 100: Canada's Most Powerful Women Awards Program included a 2-day Top 100 Leadership Summit and a virtual Top 100 Awards Gala.

**Ana-Marija Petronic**  
Lodge 503



## Croatia's oldest person Josip Kršul turns 109

Josip celebrates his 109th birthday in the same house he was born in back in 1911 in Selce in Croatia's Primorje-Gorski Kotar County.

After finishing school in Selce and Crikvenica, Josip studied to be an electrician. He was unable to find a job in his hometown so he went to Sibenik where he became a telegraphist.

At the start of World War II, Josip moved to Texas in America where he worked odd jobs. He ended up joining the United States Army and in 1945 he participated in the Battle of Iwo Jima.

He obtained US citizenship and after the war moved to California. He would spend most of his life working in Western Union in San Francisco. Josip got married to an American-Croatian, Milica. The couple had no children.

Milica passed away in 2006 and five years later, around 2011, Josip decided to move back to Croatia to live. Longevity is in the genes, his sister Jelena made it to 102.

He has been the oldest living person in Croatia since the death of Andja Peric on 7 February 2019 at the age of 108.

Josip resides today with family in Selce and according to them, he lives quite routinely. He likes walks, eats little but measured, and drinks coffee, tea, and a glass of wine every day, and sometimes rakija in the morning.

A big fan of Croatian football club NK Rijeka, Josip was made a member of the club on his 108th birthday last year, becoming the club's oldest member.

By Croatia Week  
photo credit: HNK RIJEKA

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## 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. **Our Society is currently offering the following competitive rates of return on Annuity/IRA accounts: Nine Year - 3.50%, Five Year - 3.00% or Zero Surrender Charge - 1.50%, effective July 1, 2020 through June 30, 2021.**

This special offer is a great way to lock in an excellent rate of return through June 30th of next year and still enjoy additional tax benefits

associated with either an annuity or IRA account.

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.

## ANGELS FUND

Contributions to the Angels Fund may be submitted to the CFU Home Office, 100 Delaney Drive, Pittsburgh, PA 15235. It is the mission of the Angels Fund to assist charitable and social agencies in the United States, Canada and Croatia who administer to people with basic essential needs

As contributions are received for this fund, they will be published in the Zajednicar. All contributions made to the Angels Fund are tax-deductible.

We pause to extend our gratitude to all who have donated to this charitable project and look forward to receiving additional contributions from our generous and concerned members.

WAYNESBURG, PA – Michael and Lisa Bryan, in memory of Michael "Mike" Makarich and Katherine "Kay" Makarich, dear friends and chaperones to many throughout the years in American Zagreb Jr.

Tamburitans.....	\$100.00
BRIGHTON, MI – Jan (Zarza) Brady.....	25.00
<b>TOTAL THIS REPORTING .....</b>	<b>\$125.00</b>



## Angels Fund Donation

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

Name \_\_\_\_\_ Lodge \_\_\_\_\_

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Make checks payable to: Angels Fund  
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To receive your Zajedničar in an electronic version, please go to our website [www.croatianfraternalunion.org](http://www.croatianfraternalunion.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



## Croatian Fraternal Union's Spirit of Christmas

- COKEBURG, PA** – National Vice President/Member Services Franjo Bertovic, wife Mirjana, in memory of Barbara Opat, our former co-worker and a great fraternalist. Thank you, Barbara, for your professional manners, loyalty to the CFU and for your friendship. May you rest in eternal peace ..... 50.00  
Towards the "Ogulin" Lodge 530 Scholarship Fund
- COKEBURG, PA** – National Vice President/Member Services Franjo Bertovic, wife Mirjana, in memory of George Koleck Sr. of CFU Lodge 354 ..... 30.00  
Towards the "Ogulin" Lodge 530 Scholarship Fund
- OLD GREENWICH, CT** – Marko Susic. Sretan vam svima - Božić i Nova godina 2021 ..... 100.00
- JOHNSTOWN, PA** – "St. Rochus" Lodge 5, in memory of Barbara Katranča ..... 25.00
- ST. LOUIS, MO** – "St. Louis" Lodge 50, in memory of deceased members of the Lodge ..... 50.00
- WEST MIFFLIN, PA** – Patsy and Gene Krenicky, in loving memory of sister Sandy (Yoha) Cvetnic and brother-in-law Bill Cvetnic (of the Balkan Four and Lodge 141) ..... 100.00
- PITTSBURGH, PA** – Robert and Carol Keber and family, in memory of Marica Brnich ..... 50.00  
Towards the John P. Plesh Scholarship Fund
- LOS ANGELES, CA** – "Stjepan and Ante Radic" Lodge 177, in memory of Keith Wharton ..... 50.00
- NORTH ROYALTON, OH** – The Banaszak and Misiak families, in loving memory of Anne, Henry, David Banaszak and Michael Popovich ..... 50.00  
Towards the Zrinski i Frankopan Lodge 403 Fund

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- GIBSONIA, PA** – Debra Somerhalder, in memory of George Koleck ..... 20.00
- CAMPBELL, CA** – "ESL Deanza" Lodge 929, in memory of dearly beloved lodge members who have passed away ..... 150.00
- WEXFORD, PA** – Teresa and John Musser, in memory of George Koleck ..... 20.00
- ETNA, PA** – "Guardian Angel" Lodge 4, and Nest 21, in memory of all deceased officers and members of our lodge ..... 50.00
- MCLEAN, VA** – Toni and Don Kerr, in memory of the Jagnic and Klasnick families of Lodge 3 in McKeesport, PA ..... 100.00
- WEXFORD, PA** – Robin and Lloyd Geisler, in memory of George Koleck ..... 50.00
- UNIONTOWN, PA** – The following donations are being forwarded to the CFU Scholarship Fund in memory of Marica Brnich of Lodge 72, Uniontown:  
Barbara DeCarlo - \$20.00  
Carol A. Kauric - \$20.00  
Carolyn Coughenour - \$25.00  
Bernice Yanzetich - \$25.00  
Dorothy and Janice Smargie - \$25.00  
Paulette Radock - \$25.00  
Lucille A. Nero - \$25.00  
Margaret J. Kardell - \$ 25.00  
Paulette Gerbin - \$25.00  
Robert Luketic - \$25.00  
Andy and Ruth Sepich - \$25.00  
Margaret Ivkovich - \$50.00  
William G. Rostich - \$300.00  
Total Collected ..... 615.00  
Towards the "Ss. Peter and Paul" Lodge 72 Scholarship Fund
- YOUNGSTOWN, OH** – "St. George" Lodge 66, in memory of Frances Piersante, former longtime Lodge 66 Recording Secretary and club kitchen manager ..... 37.00  
Towards the John H. and Frances M. Rogan Fund
- YOUNGSTOWN, OH** – "St. George" Lodge 66, in memory of deceased lodge members ..... 100.00  
Towards the John H. and Frances M. Rogan Fund
- YOUNGSTOWN, OH** – Patty Moran, in memory of dear friend Frances A. Piersante ..... 50.00  
Towards the John H. and Frances M. Rogan Fund
- YOUNGSTOWN, OH** – Patty Moran, in memory of my family members, husband Edward J. Moran, parents John H. and Frances M. Rogan, brother-in-law Thomas C. Heckert and nephew Thomas J. Heckert ..... 250.00  
Towards the John H. and Frances M. Rogan Fund
- JACKSONVILLE, FL** – William and Diana Radulovich, in memory of Goldie Helen Zaluski and Jessica Nicole Radulovich Holmes ..... 75.00
- JONES MILLS, PA** – Mike Kosco, in memory of Andy, Mary, George and Andrea Kosco ..... 100.00
- DAVISON, MI** – Joseph F. Susic Jr., in memory of Joe Susic, Sr., Mary Ann Susic, Ann Susic, Jim Susic and Jean Susic ..... 100.00
- MONESSEN, PA** – "Sloga" Lodge 194 Christmas Donation ..... 50.00  
Towards the "Sloga" Lodge 194 Scholarship Fund
- MONESSEN, PA** – "Sloga" Lodge 194 ..... 50.00  
Towards the Bernard M. and Martha J. Luketich Scholarship Fund
- CANFIELD, OH** – Hank and Wilma Vukovich, in loving memory of Mary and John Vukovich, Sr., and all deceased members of the Vukovich Family ..... 50.00  
Towards the Edward "Cookie" Verlich Scholarship Fund
- AUSTINTOWN, OH** – Rosie (Prosenjak) Marich, in memory of Frances Piersante, longtime Lodge 66 recording secretary and former president of the Happy Hearts Jr. Tamburitzans ..... 25.00
- OJAI, CA** – Charlene M. Spretnak, in memory of Joseph and Donna Spretnak ..... 50.00
- DARIEN, IL** – Ana and Cedomir Capic ..... 200.00
- TWINSBURG, OH** – Anita Magovac, in honor of the memory of Nicholas and Ann Magovac, George Bigham and Kathy Magovac ..... 150.00
- TACOMA, WA** – Bill and Susan Connolly, in memory of John, Medilka, Emily, Dobrila, Emil, Mary and Amelia Korjan ..... 100.00
- TOTAL THIS REPORT** ..... \$2,897.00  
**TOTAL COLLECTED** ..... \$24,075.03

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**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