

# SUPERIOR RATES OF RETURN AVAILABLE TO CFU Members

## CFU Annuity and IRA Plans Offer 4.50% Return on Contracts Issued through April 30, 2026

By Edward W. Pazo / National President

PITTSBURGH, PA - In recognition of our status as a fraternal benefit society, which is essentially owned by its membership, we are pleased to inform our members that the fantastic rate of return of 4.50% offered on the CHOICE TWO Annuity / IRA program has been extended through April 30, 2026. Yes, that is correct, CFU members wanting a more favorable return on their savings dollars may take advantage of this very favorable offering by the Croatian Fraternal Union of America.

We have spoken and written at great length about the benefits of an Annuity or IRA account from our society in past issues of the *Zajedničar*; however, it is of the utmost importance to repeat ourselves once again. CFU Annuity and IRA accounts (Traditional or ROTH) offer members the opportunity to save for their retirement years with our society which has been in existence since September 2, 1894. CFU has grown into a financial organization that, as of the September 30, 2025 financial reporting period, maintains Assets under Management in excess of \$510 Million Dollars and surplus of \$75.1 Million Dollars. Additionally, with the inclusion of two statutory reserve accounts, the society's net worth has grown to \$84.5 Million Dollars.

As financial stewards for the Croatian Fraternal Union of America, the Executive Board, along with the Investment Portfolio Manager, pay very close attention to the Investment rates of return in the financial markets. It is common knowledge that since September 2024, the Fed has carried out an easing of its benchmark target range from 5.25% - 5.50% to the present target range of 3.50% - 3.75% as of the most recent action of December 10, 2025. This reduction in the benchmark target range of 1.75% over the past fifteen months has led to a decline in

yields available to many savers who utilize bank CDs or even insurance company issued deferred Annuity contracts.

At Croatian Fraternal Union, we have held our highest rate of return offered on an Annuity or IRA account steady at 4.5% since April of 2023. Our members and potential members may ask, "How can Croatian Fraternal Union offer such a great rate of return?" The answer is really simple. CFU benefits from its direct contact with individuals when issuing Annuity or IRA contracts. Therefore, no commission is paid to professional agents which provides our society with the ability to offer superior rates of return to our members. It should be noted that CFU also is able to maintain its profitability based upon this sales model while other insurance companies and sister fraternal benefit societies incur the extra added expense of commission payments to sales agents.

The future actions of the Federal Reserve with respect to further interest rate cuts cannot be known for certain; however, it is very likely that, at worst, rates will remain steady and dependent on the economy and employment numbers further cuts may be possible. The lowering of the benchmark yields by the Fed does affect the rates that banks and other savings institutions offer their clients.

We recently noted the lone remaining Pittsburgh area bank with a CD rate above 4.0% lowered their offering to 3.65% in response to the current monetary policy of the Federal Reserve.

Of course, the lower rates prevailing in the financial markets also affect the rates available to our society to some degree for investment purposes. Eventually this lower bias could lead to a reduction in the CHOICE TWO rate offered on contracts issued beginning May 1, 2026 and thereafter. However, until that time, CFU members should give thoughtful consideration regarding the purchase of an Annuity with our society in order to obtain the more favorable rate of return of 4.50% guaranteed for a twenty-four month time period. We urge our members to compare our offering with other organizations and see how quickly your retirement dollars grow with a CFU Annuity or IRA.

For illustration purposes only, we take this opportunity to compare a savings plan offering 3.65% (A certificate of deposit at a bank or an Annuity Contract with a life insurance company) with our CHOICE TWO account which offers 4.50%. The time period for the calculation of interest is set as two years simple interest for each. CFU would credit its members account with \$9,202.50 in interest earnings

(Continued on page 16)



**CFU EXECUTIVE OFFICERS AND HOME OFFICE STAFF** gather for a festive Christmas Luncheon and to share good wishes of the holiday season before heading home to celebrate with their families and friends. Warmest Wishes from the CFU National Administration and the entire Home Office Staff to all CFU Members for a Joyous and Healthy New Year 2026!



## There's Much To Do With 32

**CHICAGO, IL** - We hope your Christmas was beautiful and memorable shared with family and friends!

**Thursday, Jan. 1:** Welcome 2026! Happy New Year! May this New Year bring much happiness, health, love and prosperity to all! God bless!

**Sunday, Jan. 11:** A Very Important General Meeting will be taking place. It's our Annual Meeting where we select our Officers for 2026 from the President on down, make changes to our By-Laws and decide on our future activities, etc. in this new year! All the details are found in the "Official Annual Meeting Notice" found elsewhere in this "Z".

**Tuesday, Jan. 20:** It's Croatian Night with the Chicago Bulls! More information and

ticket ordering elsewhere in this "Z".

**Saturday, Jan. 31:** Croatian Sons CFU Lodge 170, 8550 Taft Street in Merrillville is hosting a Just For Fun Comedy Night at 7:30 p.m., featuring comedian Tom Foolery and others. Music by Dave & Dave. Tickets: \$25 (\$30 at the door). Order your tickets: [www.tomfooleryfunclub.com](http://www.tomfooleryfunclub.com) or for more information call 219.228.0674.

**SAVE THIS DATE! Saturday, March 21:** Our Prijatelj in Concert with The (Duquesne) Tamburitza as their guest performers. You won't want to miss this! More information coming.

■■■  
"Happiness blooms where seeds of Love & Joy are planted." Happy New Year Everyone!

**Arlene Boudos/Lodge 32**

## Busy Times at CFU Lodge 320

**DUQUESNE, PA** - Save The Date-January 10th Lamb Sale

Crushers BBQ will be in the house. BBQ lamb will be on sale. Čevaps will be sold by the dozen and half-dozen. We will also have our famous stuffed cabbage. Preorders are required. BBQ Lamb is \$27/lb. Čevaps are \$12 a dozen. Stuffed cabbage will be 6 for \$18.

Orders for BBQ Lamb, Čevaps and stuffed cabbage can be made with bartenders at the Croatian Club or by calling Paul Cherkes @ 412- 812-0242.

Happy Holidays from the Duquesne Croatian Club!

**Paul Cherkes/Lodge 320**



# Zajedničar

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FROM THE EDITOR'S DESK...LORRAINE TURKALL

## Welcoming the Future

Before the New Year 2026 begins, we pause to reflect during the final hours of 2025 of what has transpired that has given us blessed times of happiness, peace and hope, as well as just cause for anguish, sadness and concern. Our daily lives provide us with ample opportunity to experience waves of euphoria and satisfaction and, likewise, periods of disappointment and tribulation. It's hard to imagine how we manage the roller coaster ride of emotions, yet somehow, somehow, we survive to greet another day.

Through it all, we are inspired by others who triumph over adversity and who remind us that, despite the trauma, pain, disappointment and sadness we might endure, there is hope for tomorrow. Those who battle serious illnesses, yet fight with every breath; those who live in war-torn regions, yet still believe in a better future; and those who face death with courage and instead worry about those they leave behind. Truly, heroes are around us in all aspects of our lives, whether they are people we know personally or people we admire from afar.

Within the membership ranks of the Croatian

Fraternal Union, we are blessed to know people who are proving their "fraternalism" every day. Who earns the distinction for carrying the fraternal banner proudly? Be assured there are numerous CFU members who are doing their part each and every day to make this organization and this world a better place. Regardless of job title, income, social status or bank account, the recognition is well earned by CFU members who take the time to help one another, who teach by example and who give more than they take. Believe it that there are many CFU members who have earned their stripes for spreading fraternal acts of kindness and generosity in countless ways.

Looking ahead to the New Year 2026, we can expect a great number of CFU members will carry the torch of the Croatian Fraternal Union to continue to bring pride to our organization. The principles upon which our Society was organized in 1894 still apply in 2026. We continue to live and work in compliance with the words of our Society's charter and will continue to show compassion for our fellow man and for humanitarian causes to protect the safety and security of others.

We applaud the unselfish efforts of all CFU members who live by this creed and honor them for what they do to preserve our livelihood as a fraternal organization and as proud descendants of our Croatian ancestry and cultural heritage. We welcome all who share an interest in our fraternal family, from the insurance and investment products we offer to the cultural, educational, and social components we further provide. In 2026, we ask all current members to invite those interested in becoming affiliated with our organization to learn more about what we offer. Welcome them to become a part of the wave that continues to broaden our fraternal scope and that helps to shape tomorrow's bright and limitless future.



## Lodge 530 Holds Annual Meeting

ST. THOMAS, ON - CFU Lodge 530 "Ogulin" will hold its Annual Meeting on Sunday, January 25, 2026 in St. Thomas at 9 Farmington Drive, St. N5R 5W8.

The meeting will start at 4 p.m. The Officers' Reports and a plan of activities for year 2026 will be reviewed and discussed. Then nominations and the election of lodge officers will be done. Following the meeting, dinner will be served at 6 p.m.

We invite all members of the lodge to attend the meeting and help us to continue our activities and member services.

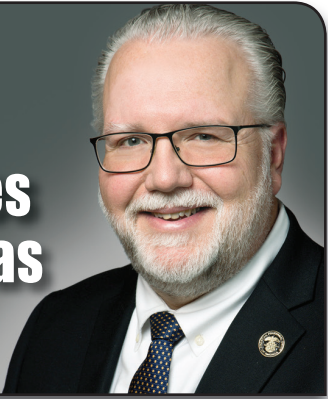
Our best wishes to all for a Merry Christmas and a Happy New Year!

Franjo Bertović/President

## CFU 2026 Calendar of Coming Events

■ FEBRUARY 2026  
7 – 54th Annual CFU SkiFest  
- Holiday Valley Ski Resort -  
Ellicottville, NY

## Society Continues Spirit of Christmas Campaign



By Edward W. Pazo/National President

As we write this final installment of our President's Column for the year 2025, Christmas is just a few short days away. In the vast majority of our households, attention has been given to presents and planned gatherings and, of course, attending Christmas Mass where we remember the birth of our Lord and Savior, Jesus Christ.

In the true spirit of the teachings of Christ which calls upon each of us to, "Love God with our whole heart" and to "Love our Neighbor, as God loves us," our society, through the CFU Scholarship Foundation, Inc., provides true financial aid to CFU members seeking higher education.

Croatian Fraternal Union is unique in the fraternal benefit industry in that we have benefited from the foresight of our past leaders through the establishment of a separately incorporated organization that is designed to serve as a fiduciary of monetary contributions by our membership with the sole beneficiaries designated as our membership. Organized in 1958, the CFU Scholarship Foundation Inc., has a distinctly separate Board of Directors that serve the interests of the Foundation for the benefit of those members who yearly seek financial assistance with their college or university tuition. The CFU Scholarship Foundation is a registered charity with the State of Pennsylvania and as such complies with all reporting requirements of an IRS designated 501 c (3) entity.

For the past many years, a society-wide solicitation of funds to enlarge our Foundation has occurred through the "Spirit of Christmas Campaign" advertised through the pages of the **Zajedničar**. The campaign period began on November 1st and will continue through February 28, 2026, with all donations earmarked for scholarship grants by the Scholarship Foundation. Members have traditionally taken the opportunity during this campaign to generously support the philanthropic goals and ideals of the Foundation while extending best wishes during the Christmas and New Year period to their friends across the US, Canada and Croatia. Memorial tributes to loved ones are also a wonderful way to remember those who have passed on to their eternal reward while offering tangible support to children and young adults. All donations received are reported in the specially designated "Spirit of Christmas" column which is included in subsequent issues of the **Zajedničar**. We realize from numerous comments by our membership that the words offered by our Lodges and members are anxiously awaited and appreciated by our brother and sister members.

## Qualified Charitable Distributions Create Opportunity for Foundation Awards

Over the past sixty-seven years, the Foundation has relied upon the generosity of our CFU Members and affiliated organizations as individual funds have been established and the General Fund has been enlarged. However, with changing tax laws and the advent of vast numbers of Individual Retirement Accounts which now are held by individuals receiving Required Minimum Distributions a new possibility of funding a scholarship award has emerged.

We are speaking of a Qualified Charitable Distribution (QCD) which, according to our understanding, lets individuals aged 70½ or older donate up to \$108,000 (for 2025) directly from their IRA to a qualified charity, bypassing income tax, fulfilling Required Minimum Distributions (RMDs), and potentially lowering tax brackets without itemizing deductions. The key is the money goes directly from your IRA custodian to the charity, not through you.

Donating to the CFU Scholarship Foundation in this manner permits tax savings as the distribution is excluded from the individual's taxable income while at the same time fulfills the obligation of taking a Required Minimum Distribution. The donor must be at least age 70½ and the annual limit is \$108,000 per person for 2025.

In order for CFU members to initiate a QCD, they would contact their IRA Custodian and inform the fiduciary that they desire to make a Qualified Charitable Distribution to the CFU Scholarship Foundation, Inc. The (Continued on page 16)

## IMPORTANT NOTICE to Zajedničar Contributors and Readers

PITTSBURGH, PA - Beginning January 14, 2026, the **Zajedničar** will be available online through our official CFU website. As part of this transition, please be aware that any personal information, lodge and organization announcements, and all literary submissions provided to our editors for publication will also appear in the online edition of our official newspaper.

We encourage all contributors to use caution when sharing personal details such as telephone numbers, email addresses and home addresses, and to submit only the information they are comfortable having accessible to the general public via the internet.

Thank you for your continued support as we move into this new chapter.

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



# Official Notice to Lodge 32 Members

**CHICAGO, IL** - This Official Notice is to notify you that your presence is requested to attend this Very Important Annual Lodge Meeting followed by our first General Meeting of the New Year:

**DATE:** Sunday, January 11  
**PLACE:** Linda Sokol Francis Brookfield Library, 3541 Park Ave., Brookfield, IL  
**TIME:** Library doors

open at 11 a.m. Meeting at approximately 11:30 a.m. Coffee and...will be served. This facility is handicapped accessible. Building entrance is at ground level with an elevator to take you down to the lower level where the meetings will be held. Parking is plentiful, directly across from the library.

This is a Very Important Meeting: Election of Officers for 2026; Decisions on meeting dates, place, and activities will

be made; Present additions or changes to the Lodge By-Laws; and any other Lodge business that needs to be addressed at this Annual Meeting will take place.

Please Note: If you are interested in holding a position on Lodge 32's Executive Board, please submit your name to the Nominating Committee Chairperson, Loretta Kunovic via call or text 708.205.7541 or email her at Irkunovic@gmail.com. Nominations will be accepted from now until our Annual Meeting on Sunday, January 11, when the elections will take place.



An Official Notice to all Lodge 32 SAC Members:

Directly following our Lodge Meetings at the library, the SAC's Annual and First General Meetings of the new year will take place.

We hope to see everyone on Sunday, January 11, at the Library!

Wishing everyone a Very Merry and Memorable Christmas and a Happy, Healthy and Peace-filled New Year! May your holidays and beyond be filled with love, family and friends! God bless!

**Arlene Boudos/President**  
Lodge 32 and the SAC

## Save the Date

**RANKIN, PA** – The Rankin Croatian Home will hold an Indoor Picnic on Saturday, March 7, 2026. Exciting details to follow in upcoming issues of the “Z”!

**Terry Fisher/Lodge 141**

## News of Monessen Lodge 194

**MONESSEN, PA** - Lodge 194 would like to announce that our regular 2026 monthly meetings will be held the 2nd Tuesday of every other month at 6:30 PM at the Fraternal Order of Eagles Club, 461 Schoonmaker Ave, Monessen, PA.

Our first regular meeting is scheduled for January 13, 2026 at 6:30 PM.

Additionally, Lodge 194 officers for 2026 were nominated at the 2026 yearly meeting held on November 25, 2025 at the Eagles Club. They are: Wayne Vlasic, President; Gil Mihalich, Vice President; Bob Billick, Treasurer Secretary; Jim Billick, Nest Manager, Trustee, and Sports Director; John Gaspich, President of Trustees; and Adam Zupan, Recording Secretary.

Lodge 194 wishes to extend a healthy and happy 2026 to all members and friends of the CFU.

**Adam Zupan**  
Recording Secretary

SPOTLIGHT

ON

CFU PROGRAMS

MEMBER SERVICES

The CFU National Administration and the Vice President/Member Services office strives to provide services to our members in the best possible way. In this issue of the **Zajedničar**, we would like to touch upon some of the segments which could improve the services from which we all could benefit. Again, **with mutual understanding and cooperation, we should reach the level at which we want to be.** That is our commitment to excellence.

### Address Update

It is important and imperative to keep all addresses up to date on all official documents and business matters. If we ignore providing this update, this will cause delays in business transactions, mailings, death benefit payments, information on life insurance, annuity policies, scholarship applications and scholarship aid, the **Zajedničar** and many other saving opportunities and benefits. For these reasons, **we are asking all our CFU members to make sure that your address and your family members' addresses are current with the Home Office.**

Through the years, many address changes may occur. This can involve moving to a new home; children moving to live in college/university dorms; marriages; a new place of employment resulting in moving the family to another area; retiring to a smaller home; moving to the south or warmer climate; or to an assisted living residence. **Whatever your reason to move to another place might be, please inform your lodge officer of the address change or call the CFU Home office directly.**

Please remember your address is important to the Society in order to serve you promptly and in the manner you deserve.

### Beneficiary

Addresses are also very important where beneficiaries are concerned. Thus, when making application for insurance and/or an annuity, and in naming beneficiaries, please list their relationship to you and their full address. This greatly eases the task of locating beneficiaries when the time comes and speeds up the processing of claims.

In addition to this, **make sure you are aware of your beneficiary designation.** Most of us probably designate a beneficiary when we applied for our life insurance and/or annuities and CFU membership. and then never consider our beneficiary again, even though changes may occur in our life.

**Please contact our Home Office for changes to a beneficiary designation if needed.** Our Home Office staff will be delighted to provide you with the necessary form(s) and information required to change a beneficiary's status, name or address and to request a duplicate for lost contract if required.

**Please keep in mind the importance of reviewing all your insurance needs and savings opportunities on a regular basis.** Take advantage of the opportunities CFU and the fraternal system have to offer. If you have any further questions, or wish to review any specific CFU products, please feel free to contact the Home Office at 412.843.0380 or visit our website at [www.cfu.org](http://www.cfu.org)

CHILDREN

ENJOYING THE

CHRISTMAS

PARTY

of the Croatian Cultural

Society held on

December 14 in

Bellevue, Nebraska.

Mary Cupich Render

Lodge 101

CUPICH COUSINS

GROUP PHOTO OF

THE CHILDREN



**FATHER CHRISTMAS** explaining to the children the story of The 12 Days of Christmas.



**JEFF KONECK (FATHER CHRISTMAS)** with 3 generation Croats: Mary (Cupich) Render, holding granddaughter Lily Thompson and daughter Rachel Thompson.



Zajedničar Publication Dates	JANUARY 2026	FEBRUARY	MARCH
<div> <div>■-Publication dates are highlighted in black</div> <div>○-All Material Deadline dates are circles</div> <div>■-Office Closure</div> </div>	<div> <div>S</div> <div>M</div> <div>T</div> <div>W</div> <div>T</div> <div>F</div> <div>S</div> </div> <div> <div>1</div> <div>2</div> <div>3</div> <div>4</div> <div>5</div> <div>6</div> <div>7</div> <div>8</div> <div>9</div> <div>10</div> <div>11</div> <div>12</div> <div>13</div> <div>14</div> <div>15</div> <div>16</div> <div>17</div> <div>18</div> <div>19</div> <div>20</div> <div>21</div> <div>22</div> <div>23</div> <div>24</div> <div>25</div> <div>26</div> <div>27</div> <div>28</div> <div>29</div> <div>30</div> <div>31</div> </div>	<div> <div>S</div> <div>M</div> <div>T</div> <div>W</div> <div>T</div> <div>F</div> <div>S</div> </div> <div> <div>1</div> <div>2</div> <div>3</div> <div>4</div> <div>5</div> <div>6</div> <div>7</div> <div>8</div> <div>9</div> <div>10</div> <div>11</div> <div>12</div> <div>13</div> <div>14</div> <div>15</div> <div>16</div> <div>17</div> <div>18</div> <div>19</div> <div>20</div> <div>21</div> <div>22</div> <div>23</div> <div>24</div> <div>25</div> <div>26</div> <div>27</div> <div>28</div> </div>	<div> <div>S</div> <div>M</div> <div>T</div> <div>W</div> <div>T</div> <div>F</div> <div>S</div> </div> <div> <div>1</div> <div>2</div> <div>3</div> <div>4</div> <div>5</div> <div>6</div> <div>7</div> <div>8</div> <div>9</div> <div>10</div> <div>11</div> <div>12</div> <div>13</div> <div>14</div> <div>15</div> <div>16</div> <div>17</div> <div>18</div> <div>19</div> <div>20</div> <div>21</div> <div>22</div> <div>23</div> <div>24</div> <div>25</div> <div>26</div> <div>27</div> <div>28</div> <div>29</div> <div>30</div> <div>31</div> </div>

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@cfu.org](mailto:editor@cfu.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



MINUTES

EXECUTIVE BOARD MEETING  
WEDNESDAY, NOVEMBER 12, 2025

National President Pazo called the Meeting of the Executive Board to order at 10:00 a.m. with customary Fraternal Greetings.

In attendance were National President Edward W. Pazo, Executive Vice President Franjo Bertović (via Internet) and National Secretary/Treasurer Bernadette M. Luketich-Sikaras. Minutes of the Wednesday, October 15, 2025 meeting of the Executive Board were read and officially approved.

President Pazo began the meeting with a review of the CFU Annual TamFEST which was held the previous weekend in Atlantic City, New Jersey. All festival activities took place at the Tropicana Hotel and Casino located on the Boardwalk. The event was well-attended with 17 adult ensembles participating. He noted that there were some issues with the in-house audio visual group that we will address with them.

President Pazo noted for the record that the directors of the CFU Scholarship Foundation held their annual meeting on October 29, 2025. At that meeting, the directors reviewed finances, elected directors and officers for 2026 and granted awards for the 2025-2026 school year. The full report will be published in an upcoming edition of the Zajedničar.

President Pazo then reviewed activities and progress regarding the policy administration system upgrade and the search for new accounting software to accompany it. The members also discussed the meetings held with firms that provide assistance with creating cybersecurity policies.

Executive Vice President Franjo Bertović then presented the following summary of new business activity for the month of October 2025:

Brother Bertović then presented the following summary of new business activity for the month of October 2025:

- Insurance
- Year to Date New Members .....

• Year to Date Certificates .....

• New Insurance in Force.....

• Annual Premium.....
- 175  
247  
\$3,472,519.00  
\$147,027.50

- Annuities
- Year to Date New Members .....

• Year to Date Certificates .....

• Face Value .....
- 45  
205  
\$13,199,604.36

Secretary/Treasurer Bernadette M. Luketich-Sikaras informed the Members of the Thanksgiving week shutdown schedule and work that will take place during that time.

She then reported the following death claims settled during the period October 1-31, 2025:

United States	Amount	Number of Certificates	Number of Members
Illinois .....	\$ 30,500.00	14	9
Indiana .....	3,142.00	5	3
Kansas .....	4,074.00	3	3
Nebraska.....	7,250.00	2	2
New Jersey .....	2,500.00	1	1
New York .....	5,000.00	1	1
Ohio .....	27,000.00	11	7
Pennsylvania .....	77,625.15	33	22
Utah .....	1,500.00	1	1
Washington.....	1,000.00	1	1
Wisconsin .....	1,000.00	1	1
TOTAL .....	\$161,591.15	73	51
GRAND TOTAL.....	\$161,591.15	73	51

Secretary/Treasurer Luketich-Sikaras then submitted the Statistical Report for the period October 1-31-2025 as follows:

	Number of Certificates	Amount	Number of Members
Certificate:			
Lapses/No Value.....	2	\$ 35,000.00	2
Cash Surrenders.....	21	39,563.78	17
Expired.....	6	150,000.00	6
Matureds (Pending) .....	8	9,289.02	8
Deaths (Pending) .....	11	38,818.00	7
Certificate:			
New Sales .....	26	\$ 350,000.00	26
Increases .....	13	130,000.00	13
Annuity:			
New Sales .....	6	\$ 30,500.00	6
Increases .....	12	980,563.52	12

With no further business to come before this meeting of the Executive Board, President Pazo adjourned the meeting at 10:50 a.m.

BERNADETTE M. LUKETICH-SIKARAS, National Secretary/Treasurer

ATTEST:  
EDWARD W. PAZO  
FRANJO BERTOVIĆ



CFU LODGE 126 and the Croatian American Civic Club of Farrell, PA held their first Christmas Party after many years of absence. After Christmas carols by Veseljaci, Santa arrived bringing gifts for all of the children of Nest 190 in attendance. A large buffet including roasted lamb, strukla, sarma, keilbasa and many other sweet and savory dishes were enjoyed while Noćne Sove of Youngstown Lodge 66 entertained with all of the popular melodies.  
Charlotte Russo/Lodge 126







## Fešta Tri Kralja

**SEATTLE, WA** – The Annual Croatian Celebration in honor of the Feast of the Epiphany will be presented by Croatian Fraternal Union Seattle Lodge 439, The Seattle Junior Tamburitians, and Holy Rosary Catholic Church on January 4, 2026.

There will be a Tamburitza Mass at 10:30 AM at Holy Rosary Catholic Church, 4139 - 42nd Ave. SW, Seattle, WA 98116. Proceeds from the second collection to benefit St. Theresa's Orphanage, Zagreb, Croatia.

A Croatian pasta luncheon following Mass in Lanigan Center. \$30, Adults; \$15,

Children under 18 years. Tables of 10 reserved seating, \$300. Please make your reservations before December 31, 2025.

Make checks payable to CFU Lodge 439 and mail to: Cathryn Morovich, 2130 - 48th Ave SW, Seattle, WA 98116.

For information email [mrsgoldjangles@hotmail.com](mailto:mrsgoldjangles@hotmail.com) . **Cathryn Morovich**/Lodge 439

## The Tamburitians in Harrisburg

**HARRISBURG, PA** – The Tamburitians present “The Shared Song--Uniting Cultures Through Music and Dance”, on Saturday, January 10, at 3 p.m., at Bishop McDevitt High School, 1 Crusader Way, Harrisburg, PA.

The show will feature local talent Natasha Milanovich. For tickets call the St. Nicholas Church office, 717.939.3872.

After the show, Meet The Tamburitians at a Dance featuring Kumovi Kombo and Sviraj at the St. Nicholas Serbian Orthodox Church Hall, 601 S. Harrisburg St., Oberlin-Steelton, PA 17113.

Entry to the dance, \$20 cover charge; \$10 with valid concert ticket. Plan to join us for a full day of fantastic music and entertainment! **Stacy Milanovich**/Lodge 13

## The Tamburitians To Perform in Monroeville in January

**PITTSBURGH, PA** - Take a musical world tour with The Tamburitians, now in their 89th season, when they return to Monroeville, PA on Saturday, January 24, at 3 p.m., at Gateway High School with their latest production, “The Shared Song”. The ensemble of 24 talented, full-time college students presents the music, song and dances from various regions around the world including Bulgaria, Croatia, Hungary, Ireland, Romania, Serbia and Ukraine.

This event is being sponsored by Frank and Erin Bozicevic, both Tamburitian alums, along with their family. The Bozicevic Family is excited to bring this year’s production back to Monroeville since it is Frank’s first year as the Artistic Director of the ensemble and he is also a proud Monroeville resident. Proceeds will benefit the Frank and Betty Bozicevic Memorial Fund to help provide Tamburitian scholarships to talented student performers.

Four of the current cast members hail from the eastern suburbs of Pittsburgh and are thrilled to perform for a home

audience. Those cast members include Ryan Bozicevic (Monroeville), Caryn Caloiero (Plum), Nora Keleschenyi (North Versailles) and Kari Leventopoulos (Penn Township).

Tickets range in price from \$12-\$35 with a discount available for groups of 10 or more. Make your ticket purchases online by visiting The Tamburitians’ website at <https://www.thetamburitians.org/events/tickets> and click on “Monroeville, PA”.

Immediately following the show, patrons are invited to a reception with The Tamburitians at Christ the Divine Shepherd Parish-St. Bernadette Church, 245 Azalea Drive, Monroeville. Guests are encouraged to purchase reception tickets in advance on the website listed above (\$5 online, \$10 at the door.) Dance the night away with the Tammies as live music will be provided by Braća Balkana, The Tamburitian musicians. Delicious homemade food and drink will also be available for purchase. Proceeds from the social benefit The Tamburitians and CDS Parish.

**Erin Bozicevic**/Lodge 567

## Ljeljo Hosts Open House and Season Kickoff Event

**PITTSBURGH, PA** - Ensemble Ljeljo invites members and interested performers to its Open House and Season Kickoff Event on Saturday, January 10, at 6 p.m., at Croatian National Hall Javor, 805 East St., Pittsburgh.

Attendees can learn about plans for the upcoming season, including rehearsal details and upcoming performances. Come join us for an evening of good company, food, and maybe even a little music!

For questions or more information, email [ljeljopittsburgh@gmail.com](mailto:ljeljopittsburgh@gmail.com) .

**Rachel Poturich**/Ljeljo Secretary



## CFU Lodge 170 To Host Comedy Show

**MERRILLVILLE, IN** - CFU Lodge 170 will play host to the Tom Foolery Comedy Show on January 31, 2026 at 7:30 p.m.

The show, hosted by Tom Byelick and Michele Gonzalez Piskol, has been a mainstay in Northwest Indiana for many years, but this will be their first show at the beautiful Croatian Center, 8550 Taft St., Merrillville, Indiana. Make plans to come out and enjoy an evening of comedy, fun, raffles, music, food and drinks. (Food and drinks sold separately.)

If you need a good laugh (and we all do), you won't want to miss this show. Three top-notch comedians will keep you laughing all night long. Don't miss this event! We're expecting a "sold out" venue so I wouldn't wait....

For ticket information go to: [tomfooleryfunclub.com](http://tomfooleryfunclub.com) or call/email Pete Piskol at 219.746.5241 or [peter.piskol46@gmail.com](mailto:peter.piskol46@gmail.com).

**Pete Piskol**  
Fraternal Activity Director

## Roll and Kolo Night

**CHICAGO, IL** – The Sloboda Junior Tamburitians invite you to Roll and Kolo Night on Saturday, February 21, 2026.

The event will be held at Fleetwood Roller Rick, 7231 W. Archer Ave., Summit, IL 60501. Skate: 4:30 p.m.-6:30 p.m. Doors open at 4:15 p.m.

Then join us at the Croatian American Radio Club, 7036 West Archer Ave., Chicago, IL 60638. Doors open at 6:30 p.m. Dinner and Cash Bar.

Donations benefit the Sloboda Junior Tammies. Cash or Zelle to: [slobodajunio@gmail.com](mailto:slobodajunio@gmail.com) .

**Emily Kazak**/Lodge 18

## 5 THINGS THAT CAN COST THE SAME (OR MORE) PER MONTH AS LIFE INSURANCE



A bottle of wine



A single subscription meal



A fitness class



A music streaming plan



One meal from a sit-down restaurant

LH.



# Chicago Bulls and CFU Partner Again for a Fun Night

CHICAGO, IL - Come celebrate our Croatian Heritage on Tuesday, January 20th, at 7 p.m., with the Chicago Bulls at the United Center with our Chicagoland-area Croatian Fraternal Union lodges! A special ticket is being offered that includes your ticket to the Bulls vs. Clippers game plus an exclusive, co-branded hat while they last. Also, with this ticket you will have early access to watch the Bulls and the visiting team warm up from 5:15 pm-5:45 pm. (Details on early access to watch warmups and hat distribution will be sent to purchasers a few days before the game.)

Please note, this is a special event ticket. It MUST be purchased through this special link Croatian Heritage Special Ticket Offer (<https://www.gofevo.com/event/Croatiansto25?ref=CFU>) or via a Bulls Group Sales representative. Third-party purchases will not include the hat, as this is not an arena-wide promotion.

For those of you interested in bringing a large group, you will pay no processing fees with the purchase of 15+ tickets. Contact Joe Hunt, Bulls Ticket Sales Associate at 312-455-4173 and unlock unique experiences and benefits.

All tickets will be delivered digitally to your account. You are encouraged to transfer seats to each individual in your party prior to entry. A mobile device is required for entry and to claim the item(s) included in this special ticket offer. The location of the in-arena pick-up table will be outside of section 115/116. One ticket must be provided for each promotional item. Items must be claimed before the end of the 2nd quarter.

GO BULLS!

Marie and Chris Gornick/Lodge 32



## SKIFEST 2026: Your New Favorite Winter Weekend Is Back in Ellicottville

**PITTSBURGH, PA -** Experience the event everyone talked about--and see why this year will be even better. Get ready, SkiFEST fans, especially those who may have been unsure about joining us last year, because the 54th Annual CFU SkiFEST is heading back to one of the most exciting winter destinations in the region. We are thrilled to announce that SkiFEST 2026 will once again take place at the breathtaking Holiday Valley Ski Resort in Ellicottville, New York, on February 6-7, 2026. After the success of last year's event, it became clear that Holiday Valley offers not only a beautiful setting, but also the perfect blend of amenities, atmosphere and activities to host an unforgettable CFU weekend. For those who hesitated because of the venue change, we can confidently say that Holiday Valley exceeded expectations in every way. From modern lifts and well-groomed slopes to its vibrant village, great dining and warm community feel, the resort offered a seamless, enjoyable experience for attendees of all ages. This year, we are building on that momentum and raising the bar even higher. All of the most popular SkiFEST traditions are returning, including the ski races, two socials, and the lively après-ski party at the outdoor Cabana Bar, complete with music, prizes and plenty of winter fun. We are also excited to welcome Sedma Brzina from Cleveland, whose high-energy performances have kept crowds dancing late into the night at our CFU Junior and Adult Festivals. They will once again headline our Friday and Saturday evening socials, held in the stunning top-floor ski lodge with panoramic views of the slopes. One of the unique advantages of Holiday Valley is the wide array of lodging options available, ranging from slopeside rooms and cozy condos to larger rental homes perfect for families and groups. VRBO and Airbnb also offer additional choices throughout

Ellicottville, making it easy to find accommodations that match your group size and budget. The resort has informed us that this weekend fills quickly every year, so members are strongly encouraged to book early. Booking links for two-, three-, and four-night packages are available on our website [www.cfu.org/events](http://www.cfu.org/events) SkiFEST 2026 is also shaping up to be an ideal event for families and younger guests. Holiday Valley is widely known as one of the most family-friendly ski resorts in the Northeast, featuring an exceptional Ski & Snowboard School with programs for children, beginners and adults. Whether you are starting from scratch or looking to improve your technique, their instructors provide safe, fun and confidence-building lessons that can turn SkiFEST into the perfect winter getaway for the whole family. While the SkiFEST weekend itself is packed with activity, we also encourage attendees to consider extending their stay. The town of Ellicottville offers outstanding restaurants, breweries, boutiques and cafés, all within a charming, walkable main street that is especially enjoyable for families and groups. Arriving on Thursday or departing on Monday allows for more time to explore the town and enjoy everything the area has to offer. With its combination of big-mountain atmosphere, top-tier amenities, welcoming community and the unique spirit of CFU camaraderie, SkiFEST 2026 promises to be one of our most memorable events yet. Whether you are an avid skier, a social butterfly, a music lover or simply looking for a fun winter escape, this is the perfect opportunity to experience all that SkiFEST has become known for. We look forward to welcoming you to Ellicottville for a weekend filled with adventure, relaxation and fraternal good times you won't want to miss. **Derek Hohn** Fraternal Programs Director



## Lodge 177 and Nest 24 Members Enjoy Christmas Celebration

LOS ANGELES, CA - CFU Lodge 177 and Nest 24 celebrated the Christmas season with their annual Christmas Party held on Saturday afternoon, December 13th, at St. Anthony's Croatian Hall in Los Angeles, CA. It was a beautiful day and the decorations were joyfully displayed welcoming all the members as they enjoyed appetizers and drinks displayed and ready to start the celebration.

Nest 24 Manager Nancy Pisar did a wonderful job in planning the event and food was prepared by Dubravka Tarandek and Dragica Grabovac with sarma, mashed potatoes, sausage and salad. Dessert was plentiful and homemade by the ladies of the lodge.

The afternoon was highlighted by the music of Suzana Tkalcic who filled the room with Croatian and American Christmas songs with her guitar, as we all joined her sing-a-long! Then along came Santa Claus (Our own Frank Kalas) making his entrance with a HO-HO-HO and jingle bells! The children were excited and sat around him waiting for their Christmas presents.

What a wonderful afternoon! We want to thank the committee members who made this all possible, our President-Ivan Maric, Vice President-Daro Klaric, Bartender-Drazen Tarandek, Nest Manager-Nancy Pisar and Secretary-Dragica Grabovac with Dubravka Tarandek for preparing the lunch for all of us.

A Happy and Healthy 2026 to all the Lodges of the CFU!  
**Marge Konjevod/Lodge 177**



## A Trip of a Lifetime to Croatia and Slovenia

**PHOENIX, AZ —** *Croatian Cultures, Slovenian Alps and Islands of the Adriatic with Sonja and Steven Schroder, June 19th to July 4th, 2026!* It is our pleasure to invite you to join us for a unique and private tour through Croatia, Slovenia and the Islands of the Adriatic. We will begin our adventure in Zagreb, the Capital of Croatia, where we will spend the night near a historic old Palace; stroll along an old cobblestone street to admire historic sites such as the Zagreb Cathedral, King Tomislav Square, St. Mark's Square and Dolac, the largest and most famous open market in Europe. We will stop at St. Theresa's Orphanage to visit with the children and Carmelite Sisters and prior to departure travel north to Kezele Vineyard

where we will sample some of the award-winning wines of Croatia. Aboard our private coach, we will continue our journey to the mesmerizing sites of the Julian Alps in Slovenia, Lake Bled and Mt. Vogel; travel to the Gorski Kotar region for a traditional picnic; and stroll the seaside promenade in Split. Manja Lilek, our amazing friend and partner will surely work her "magic" to find relatives along the way, for anyone who has ties to the region. The second part of our voyage will have us boarding our New Chartered Yacht, where we will set sail island hopping in the beautiful blue Adriatic. As we cruise along the coast, we will visit island towns with thousands of years of history; stop at ports that pre-date the Roman years

and taste many of the local delicacies. Just imagine... relaxing on the Sun Deck sipping on a glass of your favorite Croatian wine, while our vessel drops anchor in a secluded cove inviting you for a swim in the crystal blue water of the Adriatic Sea. What makes our tours extra special are the friends and families that join us--sharing laughs, making special memories and forming relationships that will last a lifetime. Due to limited space on the MS Summer, we will ONLY be taking 36 passengers on this amazing trip. To hold your cabin, please RSVP via email to [SonjaSchroder1@gmail.com](mailto:SonjaSchroder1@gmail.com) or call 602-405-2059. We hope to have you join us on this amazing trip!  
**Sonja Schroder/Lodge 978**





# Sretna Nova Godina

# Zajedničar

## FRATERNALIST



GODINA 120.

GLASILO

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

PITTSBURGH, PENNSYLVANIA / SRIJEDA 31. PROSINCA 2025.

SEDMA STRANA

## Odlična ulaganja dostupna članovima HBZ

### Anuitetski i IRA planovi nude povratak od 4,50% na ugovore izdane do 30. travnja 2026.

Piše: Edward W. Pazo/Nacionalni predsjednik

PITTSBURGH, PA - U znak priznanja našeg statusa kao bratske potporne organizacije koja je u osnovi u vlasništvu svojih članova, sa zadovoljstvom obavještavamo naše članove da je fantastična stopa prinosa od 4,50% ponuđena na "CHOICE TWO Anuitet/IRA" program produžena do 30. travnja 2026. Da, to je točno, članovi HBZ-a koji žele povoljniji povrat svojih sredstava mogu iskoristiti ovu vrlo povoljnu ponudu Hrvatske bratske zajednice Amerike.

U prošlim izdanjima Zajedničara detaljno smo govorili i pisali o prednostima Anuiteta ili IRA računa u našoj organizaciji; međutim, izuzetno je važno da se ponovno to ponovi. Anuitet i IRA računi HBZ (Tradicionalni ili ROTH) članovima pružaju priliku da štede za svoje godine mirovine s našom Zajednicom koja postoji od 2. rujna 1894. HBZ je prerasla u financijsku organizaciju koja, prema financijskom izvješću za razdoblje zaključno s 30. rujnom 2025., upravlja imovinom vrijednom više od 510 milijuna dolara i viškom od 75,1 milijun dolara. Osim toga, s uključivanjem dvaju zakonskih rezervnih računa, vlastiti kapital HBZ narastao je na 84,5 milijuna dolara.

Kao financijski čuvari Hrvatske bratske zajednice Amerike, Izvršni odbor zajedno s upraviteljem investicijskog portfelja pomno prati stope povratka ulaganja na financijskim tržištima. Opće je poznato da je od rujna 2024. Fed ili (državni ured) proveo olakšavanje svoje ciljane referentne stope s raspona od 5,25% - 5,50% na trenutačni cilj od 3,50% - 3,75% prema posljednjoj odluci od 10. prosinca 2025. Ovo smanjenje ciljane referentne stope od 1,75% u proteklih petnaest mjeseci dovelo je do smanjenja prinosa dostupnih mnogim štedišama koji koriste bankovne depozite ili čak odgođene anuitetske ugovore izdane od strane osiguravajućih društava.

U Hrvatskoj bratskoj zajednici mi imamo najvišu stopu povratka na Anuitete ili IRA račune koja je stabilna na 4,5% od travnja 2023. Naši članovi i potencijalni članovi mogu se zapitati: „Kako Hrvatska bratska zajednica može nuditi tako visoku stopu povratka?“ Odgovor je zapravo jednostavan. HBZ ima koristi od izravnog kontakta s pojedincima prilikom izdavanja anuitetskih ili IRA ugovora. Stoga se ne plaća provizija profesionalnim agentima, što našoj zajednici omogućuje da članovima nudi povoljnije stope povratka. Treba napomenuti da HBZ također može održavati svoju profitabilnost temeljem ovog prodajnog modela, dok druge osigurava-

juće tvrtke i srodne organizacije imaju dodatne troškove provizija za prodajne agente.

Buduće akcije Federalnih rezervi u pogledu daljnjeg smanjenja kamatnih stopa ne mogu se sa sigurnošću predviđati; međutim, vrlo je vjerojatno da će u najboljem slučaju kamatne stope ostati iste, a ovisno o ekonomiji i brojkama zaposlenosti moguća su daljnja smanjenja. Smanjenje referentnih prinosa od strane Fed-a utječe na kamatne stope koje banke i druge štedne institucije nude svojim klijentima. Nedavno smo primijetili da je jedina preostala banka u području Pittsburgha s CD stopom iznad 4,0% smanjila svoju ponudu na 3,65% kao odgovor na trenutnu monetarnu politiku Federalnih rezervi.

Naravno, niže kamatne stope koje prevladavaju na financijskim tržištima također u određenoj mjeri utječu na kamatne stope dostupne našoj HBZ za investicijske svrhe. U konačnici, taj niži trend mogao bi dovesti do smanjenja "CHOICE TWO" stope ponuđene na ugovorima koji se izdaju počevši od 1. svibnja 2026. godine i nadalje. Međutim, do tog vremena, članovi HBZ-a trebali bi pažljivo razmotriti kupnju anuiteta kod naše Zajednice kako bi ostvarili povoljniju stopu povratka od 4,50% zajamčenu tijekom dvade-setčetveromjesečnog razdoblja. Pozivamo naše članove da usporede našu ponudu s ponudama drugih organizacija i vide koliko brzo vaš mirovinski kapital raste uz Anuitet ili IRA HBZ.

Samo radi usporedbe, koristimo ovu priliku da usporedimo štedni plan koji nudi 3,65% (vremenski depozit u banci ili anuitetni ugovor s osiguravajućom kućom) s našim "CHOICE Two" računom koji nudi 4,50%. Vrijeme za obračun kamata određeno je na dvije godine. HBZ bi na račun svojih članova knjižio 9.202,50 USD kamatnih prihoda tijekom ovog razdoblja, dok bi druga štedna institucija knjižila svom klijentu 7.433,23 USD. Prema tome HBZ nudi 1.750 USD više kamata nego

REPUBLIKA HRVATSKA  
Ministarstvo vanjskih i europskih poslova



REPUBLIC OF CROATIA  
Ministry of Foreign and European Affairs



*A. Grlić Radman*

GORDAN GRLIĆ RADMAN

ministar vanjskih i europskih poslova  
Minister of Foreign and European Affairs

konkurencija. Napominjemo da HBZ nije banka i stoga ne nudi FDIC osiguranje na depozite, no, s našim ranije spomenutim financijskim pokazateljima od 75,1 milijuna dolara viška, članovi mogu imati „miru u duši“ znajući da je HBZ dobro financirana i uvijek nastoji poslovati na oprezn način.

**Financirajte svoj ROTH ili Tradicionalni IRA račun odmah!**

Ugovor u anuitetu "Choice Two" može koristiti zaposleni da financira bilo ROTH ili Tradicionalni IRA račun. Prednosti bilo kojeg IRA računa su legendarne i treba ih temeljito proučiti kako bi se kreiralo financijsko bogatstvo za pojedinca i njegovu obitelj. Za ROTH IRA ne možemo dovoljno naglasiti mogućnost ostvarivanja prihoda bez poreza za kvalificirane ROTH IRA račune. To je točno, za osobe koje ispunjavaju uvjete za ROTH IRA, kamata ostvarena na vašem izdanom Roth IRA ugovoru može biti oslobođena poreza, prema odredbama državne Porezne uprave.

(Nastavak na 10. strani)

## Godišnja i redovita sjednica odsjeka 515

**TORONTO, ON** - Dragi članovi i prijatelji odsjeka 515 HBZ „Bernard M. Luketich“, ovim putem želim vas obavijestiti da će naš odsjek održati godišnju i redovitu sjednicu u nedjelju, 1. veljače 2026. godine, u 14 sati.

Sjednica će se održati na adresi: 999 Melton Dr., Mississauga, ON L4Y 1L2 (rezidencija Herceg).

Na sjednici ćemo razgovarati o svim prijedlozima i planovima koje članovi žele iznijeti za rad odsjeka u novoj godini. Također će se održati nominacije i izbori odbora za 2026. godinu.

Nakon sjednice biti će poslužena mala ali vrlo ukusna zakuska. Molimo vas da potvrdite svoj dolazak kako bismo se mogli adekvatno pripremiti.

Hvala vam i radujemo se vašem dolasku.

Antun Belan/predsjednik

## Godišnja sjednica odsjeka 644 HBZ

**STONEY CREEK, ON** - Društvo "Matija Gubec", odsjek 644 HBZ, želi svima Sretan i Blagoslovljen Božić i puno uspjeha, sreće i zdravlja u Novoj 2026. godini.

Naša godišnja sjednica će biti 28. siječnja 2026. godine na Hrvatskom sportskom i društvenom centru Hamilton, 166 Green Mtn. Rd. E, Stoney Creek s početkom u 7 sati navečer.

Sve vas pozivamo da prisustvujete i učestvujete u radu našeg odsjeka.

Ljeko Benkovich/predsjednik  
Ankica Perićak/tajnica, blagajnica



# Zajedničar

FRATERNALIST

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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

Izlazi svaki drugi tjedan u mjesecu

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GLAVNI URED

Hrvatske Bratske Zajednice

u Americi

Organizirane 1894. godine

RIJEČ UREDNIŠTVA...LORRAINE TURKALL

## Dočekujući budućnost

Prije nego što počne Nova godina 2026., zastajemo da se osvrnemo u posljednjim satima 2025. na sve što se dogodilo, što nam je donijelo blagoslovljene trenutke sreće, mira i nade, ali i opravdan razlog za tjeskobu, tugu i zabrinutost. Naši svakodnevni životi pružaju nam obilje prilika da doživimo valove euforije i zadovoljstva, ali i periode razočaranja i patnje. Teško je zamisliti kako uspijevamo prebroditi rolerkoster osjećaja, a ipak, nekako, nekim čudom, preživljavamo i dočekujemo još jedan dan.

Kroz sve to, nadahnuće pronalazimo u onima koji pobjeđuju nedaće i koji nas podsjećaju da, unatoč traumi, boli, razočaranju i tuzi koje možda trpimo, postoji nada za sutra. Oni koji se bore s teškim bolestima, a ipak se bore svakim dahom; oni koji žive u ratom pogođenim regijama, a ipak vjeruju u bolju budućnost; i oni koji se suočavaju sa smrću s hrabrošću i umjesto toga brinu o onima koje ostavljaju za sobom. Doista, heroji su oko nas u svim aspektima naših života, bilo da su to ljudi koje osobno poznajemo ili ljudi kojima se divimo iz daljine.

Unutar članstva Hrvatske bratske zajednice blagoslovljeni smo što poznajemo ljude koji svakodnevno dokazuju svoje „bratstvo“. Tko zaslužuje priznanje za ponosno nošenje bratske zastave? Budite sigurni da postoji mnogo članova HBZ-a koji svakodnevno doprinose tome da ova organizacija i ovaj svijet budu bolje mjesto za sve. Bez obzira na radno mjesto, prihod, društveni status ili stanje na bankovnom računu, priznanje je zasluženost članove HBZ-a koji uzimaju

vrijeme kako bi pomagali jedni drugima, koji uče primjerom i koji daju više nego što uzmu. Vjerujte, postoji mnogo članova HBZ-a koji su zaslužili svoje zasluge za širenje bratskih djela ljubaznosti i velikodušnosti na bezbroj načina.

Gledajući prema Novoj godini 2026., možemo očekivati da će veliki broj članova HBZ-a nositi baklju Hrvatske bratske zajednice kako bi nastavili donositi ponos našoj organizaciji. Principi na kojima je naša Zajednica osnovana 1894. godine i dalje vrijede kroz 2026. godinu. Nastavljamo živjeti i raditi u skladu s riječima povelje naše Zajednice i nastaviti ćemo pokazivati suosjećanje prema našem bližnjemu i prema humanitarnim ciljevima kako bismo zaštitili našu sigurnost i sigurnost drugih.

Ovime pozdravljamo nesebične napore svih članova HBZ-a koji žive po ovom načelu i odajemo im priznanje za ono što čine kako bi očuvali naš životni opstanak kao bratske organizacije i kao ponosni potomci naše hrvatske baštine i kulturnog naslijeđa. Dobrodošli su svi koji dijele interes za naše bratsko zajedništvo, od osigurateljskih i investicijskih proizvoda koje nudimo pa sve do kulturnih, obrazovnih i društvenih komponenti koje dodatno pružamo. U 2026. godini, pozivamo sve naše sadašnje članove da pozovu one koji su zainteresirani za povezivanje s našom organizacijom kako bi bolje saznali više o svemu onome što nudimo. Pozovimo ih u val koji nastavlja širiti naš bratski opseg i koji pomaže oblikovati svijetlu i neograničenu budućnost sutrašnjice.

## PREDBOŽIČNA SONATA

Pastiri, čobanice, misionari, čak i djeca u ovo doba godine, na dalekom Istoku, u Judeji masovno svi su svirali i pjevali Predbožićne Sonate jer se šaputalo i naglas govorilo o dolasku MESIJE.

Uistinu, u Betlehemu se rodilo dijete, Sa Istoka je zasjala svijetlošću snažnom Zvijezda osvjetljavajući put u cijeloj Judeji svima koji su se došli pokloniti NOVOROĐENOM.

Prolazile su godine, dječak odrastao u čovjeka pratile ga mase siromaha i bolesnika. Njegove propovijedi su bile utjeha, nada i ljubav jer ih je učio da vole svoga susjeda kao i sami sebe.

Tada su Judejom vladali Rimljani i nije im bilo pravo da nekakav anonimni Židov oko sebe okuplja mnoštvo učeći ih novoj vjeri iz koje će crpsti snagu, dobrotu i ljubav svi odbačeni, svi bolesni, gladni i progonjeni...

Rimljani ga uhapse, optuže da on nije nikakav MESIJA, Raspeše ga potom na Križu, a ON i s Križa prošapta OPROSTI IM OČE, NE ZNAJU ŠTO ČINE...

Od onog RASPEČA prošlo je više od dvije tisuće godina ali, i danas u ove dane širom kršćanskih zemalja pjevaju se i sviraju, Kristu u čast, Predbožićne Sonate.

Nina Novak/odsjek 515

Jednostavno, brzo i sigurno štedite kod svoje HBZ gdje vam je najbolja kamatna stopa. Za više informacija zovite na broj



412-843-0380

## Zajednica nastavlja s Božićnom školarinskom kampanjom



Piše: Edward W. Pazo/Nacionalni predsjednik

Dok pišemo ovu završnu predsjedničku rubriku za 2025. godinu, Božić je udaljen samo nekoliko dana. U ogromnoj većini naših kućanstava pažnja je posvećena poklonima i planiranim okupljanjima, a naravno i sudjelovanju na Božićnoj misi gdje se prisjećamo rođenja našeg Gospodina i Spasitelja, Isusa Krista.

U pravom duhu Kristovih učenja koja svakoga od nas pozivaju da „volimo Boga svim srcem“ i da „volimo bližnjega kao što nas Bog ljubi“, naša Zajednica, kroz Školarinsku zakladu, INC., pruža pravu financijsku pomoć članovima HBZ-a koji žele nastaviti svoje obrazovanje.

Hrvatska bratska zajednica je u bratskoj potpornoj industriji po tome što smo imali koristi od predviđanja naših prošlih vođa kroz osnivanje zasebno registrirane organizacije koja je dizajnirana da služi kao povjerenik novčanih doprinosa naših članova, s jednim korisnicima koji su označeni kao naši članovi. Osnovana 1958. godine, Školarinska zaklada Inc. ima izrazito odvojeno Upravno vijeće koje služi interesima Zaklade u korist onih članova koji svake godine traže financijsku pomoć za svoje školarine na nekom fakultetu ili sveučilištu. Zaklada je registrirana kao humanitarna organizacija u saveznoj državi Pennsylvania i kao takva se pridržava svih izvještajnih obveza prema IRS-u označenog entiteta 501 c (3).

Već mnogo godina provodi se prikupljanje sredstava za proširenje naše Zaklade kroz kampanju „Duh Božića“, oglašenu na stranicama Zajedničara. Razdoblje kampanje počelo je 1. studenoga i trajati će do 28. veljače 2026. godine, pri čemu su sve donacije namijenjene stipendijama putem Zaklade za stipendije. Članovi su tradicionalno iskoristili priliku tijekom ove kampanje da velikodušno podrže humanitarne ciljeve i ideale Zaklade te ujedno uputili najbolje želje svojim prijateljima diljem SAD-a, Kanade i Hrvatske tijekom božićnog i novogodišnjeg razdoblja. Spomeni na preminule voljene osobe također su odličan način da se prisjetimo onih koji su prešli na vječni počinak dok istovremeno pružamo konkretna sredstva djeci i mladima. Sve primljene donacije objavljuju se u posebno namijenjenoj rubrici „Duh Božića“ koja je uključena u svim brojevima Zajedničara. Shvaćamo iz brojnih komentara naših članova da riječi koje nude naši odsjeci i članovi s velikim iščekivanjem i zahvalnošću primaju naša braća i sestre.

### Kvalificirane dobrotvorne donacije stvaraju priliku za nagrade iz Zaklade

Tijekom proteklih šezdeset sedam godina Zaklada se oslanjala na velikodušnost naših članova HBZ i povezanih organizacija kako su pojedinačni fondovi osnivani, a Opći fond proširivan. Međutim, s promjenama poreznih zakona i pojavom velikog broja Individualnih mirovinskih računa koje sada posjeduju pojedinci koji primaju obavezne minimalne distribucije, pojavila se nova mogućnost financiranja stipendijske nagrade.

Ovdje govorimo o Kvalificiranoj dobrotvornoj distribuciji (QCD), koja prema našem razumijevanju omogućuje osobama starijim od 70½ godina da doniraju do 108.000 USD (za 2025.) izravno sa svog IRA računa ovlaštenoj dobrotvornoj organizaciji, zaobilazeći porez na dohodak, ispunjavajući Obavezne minimalne isplate (RMD), i potencijalno smanjujući porezne razrede bez navođenja odbitaka. Ključ je u tome da novac ide izravno od skrbnika vašeg IRA računa do dobrotvorne organizacije, a ne preko vas.

Donacija Školarinskoj zakladi HBZ na ovaj način omogućuje porezne uštede jer se distribucija isključuje iz oporezivog dohotka osobe, dok se istovremeno ispunjava obveza obavezne minimalne distribucije. Donor ili poklonitelj mora imati najmanje 70 ½ godina, a godišnji limit je 108.000 USD po osobi za 2025. godinu.

Kako bi članovi HBZ-a pokrenuli svoj QCD program, trebali bi kontaktirati svog IRA skrbnika i obavijestiti povjerenika da žele izvršiti Kvalificiranu dobrotvornu donaciju Školarinskoj zakladi Hrvatske bratske zajednice. Takova donacija se tada šalje izravno našoj Zakladi na

(Nastavak na 10. strani)



# PROGRAMI HBZ-A POD POVEĆALOM

## ČLANSKE USLUGE

Nacionalna uprava i ured izvršnog potpredsjednika/članskih usluga ulažu velike napore da bi pružili najbolje moguće usluge članovima Zajednice koji to nedvojbeno zaslužuju. Molimo i pozivamo vas da sve promjene vaše adrese, telefona i ostalog odmah dostavite Glavnom uredu HBZ-a.

### Ažuriranje informacija

Za ažuriranje vaše adrese u kartoteci kod HBZ-a morate nazvati direktno Glavni ured. Jedan od trenutnih rizika ako to ne obavite odmah i pravilno, je ne dostavljanje premijske obavijesti (uplatnice). I ako HBZ pruža mogućnost premijskih uplata putem web stranica, veliki dio vlasnika police osiguranja, posebno starije dobi, još uvijek ovise o tradicijskim obavijestima i uplatama putem pošte.

Ako u kartoteci ne postoji vaša točna adresa, moguće nećete nikada primiti premijski račun ili obavijest o prekidu osiguranja zbog neuplaćene premije. Prema tome gubite osiguranje i životnu zaštitu.

S druge strane ove prepreke o uplatama, promjena a ne prijavljena vaša adresa HBZ-u može vas spriječiti u primanju drugih važnih dokumenata koji mogu utjecati na vaše ugovore, stanje police osiguranja, ažuriranje podataka, podnesenih zahtjeva o obavijestima o beneficijama i dostave novina Zajedničara.

Ako su te obavijesti dostavljene na vašu staru adresu i vraćene natrag gubite priliku da ispravite nastalu pogrešku ili dobivanje obavijesti o zatraženom predmetu.

Kroz godine može doći do mnogih promjene adrese. Ovo može biti zbog selidbe u novu kuću, odlazak djece na koledž ili veleučilište, ženidba/udaja, novo zaposlenje kad se obitelj treba preseliti u drugo mjesto, umirovljenja i prelazak u manju kuću, selidba na jug radi toplijih klimatskih prilika i prelaska u dom za starije osobe. **Bilo koji razlog, da je bio za vašu selidbu na drugo mjesto, molimo vas da obavijestite Glavni ured HBZ-a.**

U dodatku ažuriranja vaše adrese broj telefona je od goleme važnosti za sve članove. Dostavite svaku promjenu. Kako je postalo popularno da se otkáže kućna telefonska linija novi broj je potreban u vašoj kartoteci. Email adresa je također korisna, jer su svi podaci potpuni i ažurirani u evidenciji te korisni u slučaju potrebe.

**Za sve promjene možete koristiti obrasce koji su dostupni na [www.cfu.org](http://www.cfu.org) pod naslovom „Service Center tab“.**

### Baštinik

Točna adresa je od velike važnosti i kod imenovanja baštinika. Zato kad imenujete baštinika u molbenici za životno osiguranje ili anuitete trebate upisati srodstvo i adresu baštinika. Ovo omogućuje brzo pronalaženje baštinika i ubrzava postupak isplate osiguranja.

Pripazite koga imenujete baštinikom. Većina članova odredi baštinika kod kupnje životnog osiguranja i ne misli kasnije o promjenama ako do njih dođe.

**Obrazac promjene baštinika dostupan je na [www.cfu.org](http://www.cfu.org) pod imenom „Service Center tab“.**

**Molimo vas da imate na umu pregled svih vaših potreba u životnom osiguranju i financijskih ciljeva.**

Koristite prednosti koje vam bratski potporni sistem pruža! Kao i uvijek, ako postoji bilo kakav upit ili vam je portebno pojašnjenje naših programa i beneficija koje iz toga proizlaze nazovite naš Glavni ured na tel. 412-843-0380 ili otvorite web stranice [www.cfu.org](http://www.cfu.org).

## Kako ostati zdrav kad su dani u zimsko doba kraći

*Kretanje, sunce i pravilna prehrana – tri moćna saveznika imuniteta u hladnim mjesecima*

Tijekom jeseni i zime organizam se suočava s brojnim izazovima. Dani su kraći, temperature niže, a Sunčeve je svjetlosti sve manje. Posljedično, veći dio vremena provodi se u zatvorenim prostorima, kretanje je smanjeno u usporedbi s toplijim mjesecima, a izloženost virusima povećana. Sve to utječe na imunosni sustav, koji u hladnijim mjesecima zahtijeva optimalnu funkcionalnost.

Znanstvena istraživanja pokazuju da se fizička aktivnost uvelike smanjuje u zimskim mjesecima. Istraživanja o tjelesnoj aktivnosti tijekom hladnih mjeseci pokazuju da oko 20 posto ispitanika u zimskim mjesecima postiže preporučenih 60 minuta umjereno intenzivne aktivnosti dnevno, a u toplijim je mjesecima taj udio gotovo dvostruko veći.

Pad aktivnosti u jesen i zimu povezan je sa smanjenjem

aerobnoga kapaciteta, slabijom regulacijom glukoze i masnoća u krvi, povećanim rizikom od pretilosti i smanjenom cirkulacijom, što dodatno utječe na otpornost na infekcije. Dugotrajno sjedenje može smanjiti funkciju endotela u krvnim žilama, a redovito kretanje poboljšava vaskularnu elastičnost i opskrbu tkiva kisikom.

Imunosni sustav također pokazuje sezonske promjene. Gotovo četvrtina ljudskih gena mijenja svoju aktivnost ovisno o dobu godine. U zimskim mjesecima geni povezani s imunosnim odgovorom i upalom aktivniji su, a ljeti su aktivni drugi mehanizmi. Studije pokazuju da u hladnijem dijelu godine raste ekspresija citokina poput interleukina-6 i TNF-alfa, a broj stanica prirodnih ubojica i T-limfocita može biti podložan sezonskim fluktuacijama. Tijelo zimi prirodno ulazi u »obrambeni modus«, no istodobno hladan i suh zrak, manjak vitamina D

(Nastavak na 11. strani)

# Hrvatski božićni običaji

(Nastavak iz prošlog broja)

### Dan sv. Stjepana

Drugi dan Božića slavi se dan sv. Stjepana Prvomučenika (Štefanje, Stipanje). Tada se mnogi običaji ponavljaju kao i na prvi dan Božića. Ide se na sv. misu, posjećuju se rođaci, prijatelji, kumovi, susjedi. Slave se svetac zaštitnik i imendani.

Bio je običaj, da se u istarsko selo Trstenik dođe iz susjednih sela jašući na konjima i mulama. Kasnije je običaj napušten, jer se više nisu izgajali konji i mule.

U nekim krajevima iznosi se slama iz kuće na dan sv. Stjepana. Na otoku Braču, toga dana bile su igre mladeži.

### Blagoslov domova i obiteljiObiteljske igre



Ministrant s kadionicom prati svećenika prilikom blagoslova obitelji i domova.

Na drugi dan Božića započinje blagoslov domova i obitelji. Obično traje do Bogojavljanja, ovisno o broju vjernika u župi. U manjim sredinama, može biti samo jedan dan.

Na selu je župnik svečano išao po kućama u pratnji ministranata u bijelim haljinama i sakristana, koji je imao kadionicu s tamjanom (jedan od darova Sveta tri kralja). Za blagoslov se priprema čista i uredna soba, najčešće dnevni boravak. Na stolu je križ, svijeća (koja gori za vrijeme blagoslova) i posuda s blagoslovljenom vodom i grančicom (najčešće s božićnog drvca), kojom svećenik poskropi dom. Netko od ukućana dočeka svećenika na vratima doma i uvede ga. Svećenik pozdravlja riječima: "Mir kući ovoj", a svi odgovaraju "I svima koji prebivaju u njoj!" Svećenik izmoli molitve i blagoslovi ukućane i dom svetom vodom te podijeli svete sličice, najčešće s božićnim motivima. Ukućani darivaju svećenika milodarom.

Nekada se na vratima ispisivalo kredom: G + M + B, a danas se lijepi sveta sličica na kojoj piše "Mir i blagoslov, G + M + B, te godina". G, M i B početna su slova imena Sveta tri kralja: Gašpara, Melkiora i Baltazara.

### Kolenda

Ponajviše na Jadranu postoji običaj koledanja. Grupe ophodnika idu po mjestu od kuće do kuće i čestitaju ukućanima Božić i Novu godinu uz prigodne božićne pjesme. Obično su muškarci različite dobi. Grupe kolendara obično su pjevale cijelu noć, a domaćini su ih častili suhim smokvama, narančama, rogačima, raznim slasticama, sokovima, vinom, rakijom a u novije vrijeme i novcem.

Postoje razne pjesme poput ove: "Kolojani, kolojajte ovde, na dobu vam Mlado lite dojde." Kolendari mogu nositi i razne glazbene instrumente, najčešće mandoline, gitare i harmonike, čijim sviranjem uljepšavaju kolendu. Povijest kolendavanja seže daleko u prošlost, a najstariji pisani tragovi se mogu pronaći u 13. stoljeću unutar Statuta Dubrovačke Republike iz 1272. godine.

Običaj kolendavanja očuvan je u Dubrovniku i okolici do danas, a kolenda se pjeva u noći Badnjaka i Stare godine. Današnje kolendavanje očuvano je u promijenjenom obliku, a najomiljenije je kod djece, no i grupe odraslih kolendara u ove dane pjesmom na Stradunu i starim gradskim ulicama svojim sugrađanima i gostima čestitaju blagdane.

### Poslije Božića



### Dan sv. Ivana Božićni ukrasi od slame

Na dan sv. Ivana (Januševo, Ivanja, Ivanuš) 27. prosinca, blagoslivlja se vino u crkvi. Dio vina se spremi, a dio popije sa željom za dobro zdravlje. Na sjeveru Hrvatske, na taj se dan najčešće iznosi božićna slama iz kuće. Daje se domaćim životinjama, a dio se stavlja ispod kokoši, koje će se nasadiivati. Vjerovalo se, da božićna slama ima blagoslovljeno, posvećeno djelovanje.te vitamine i datke

U Sinjskoj krajini, čuva se pepeo s badnjaka iz ognjišta i njime se u proljeće posipaju voćke, vinova loza i kukuruži, vjerujući da ima ljekovita svojstva.

### Nevina dječica

Dan Nevine dječice slavi se 28. prosinca. Zove se i Šibarjevo, Šibalice, Mladenci ili Mladinci (Dalmacija, Hercegovina, Slavonija). To je dan, kada se Crkva sjeća nevine

dječice, koje je dao pogubiti židovski kralj Herod bojeći se, da će novorođeni Isus zauzeti njegovo prijestolje pa je naredio, da se poubijaju svi dječaci u Betlehemu i po svojoj okolici, od dvije godine naniže (Mt 2,16), nadajući se da će među njima biti i Isus.

U nekim se krajevima, već na dan sv. Ivana pripremaju šibe za Šibarjevo. Ujutro se ukućani žure zateći susjede nespremne u krevetu i išibati ih. Tada nastane borba, koja se odigrava po cijeloj kući i dvorištu. U Sinjskoj krajini, roditelji lagano udaraju djecu šibom, a poslije ih darivaju suhim voćem i slatkišima.

U Ivčević Kosi u Lici postoji običaj, da momci posjećuje djevojke na taj dan u njihovim kućama. Lijepo se obuku, tamburaju i pjevaju. Ukućani ih lijepo prime, a djevojke im darivaju jabuke, lješnjake i uštipke. Momci se zahvale, sviraju i odu do slijedeće kuće, u kojoj ima djevojaka.

### Nova godina

Brojni običaji postoje i za Novu godinu (Mlado lito, Mladi Božić), ali ih nema toliko koliko za Božić. U ranom srednjem vijeku, Božić je bio početak godine, a kasnije je to postala Nova godina. Postoje ophodi čestitara i darivanje u sjeverozapadnoj Hrvatskoj. U Ivčević kosi u Lici, djevojka daje darove uz riječi: "Ja tebe darujem kruhom i novcem, a ti meni daj zdravlje i veselje". Ponegdje u dinarskim krajevima ponovno se pali badnjak.



### Ophodi zvjezdara na Sveta tri kralja

Za Novu godinu obilat je blagdanski stol s kaloričnim jelima kao što su: sarma, hladni pečeni odojak s hrenom, pečena purica s mlincima, svinjetina iz rasola, pečene domaće kobasice, vinski gulaš i slastice: orehnjača, makovnjača, torta, fritule, uštipci, suhi kolači. Pije se šampanjac.

### Sveta tri kralja

Sveta tri kralja slave se 6. siječnja, kada završavaju katolički božićni običaji, a nastavljaju se pravoslavni božićni običaji. Još se zove i Vodokršće ili Vodobočci, jer se na taj dan svećenik blagoslivlja vodu. Posljednji se put pali božićna svijeća, završava blagoslov domova i obitelji te se uklanjaju božićna drvca iz domova.

U sjeverozapadnim i sjevernim krajevima npr. u okolici Zagreba i Bjelovara uobičajeni su bili ophodi zvjezdara. To je grupa od tri dječaka, koji drže betlehemsku zvijezdu od kartona. Zovu se i betlemehari ili svjećari. Obilazili su kuće, nekad i uz pratnju dječaka koji su svirali te pjevali: "O Sveta tri kralja o blažen vaš dan, kad Sveti Kralj Mladi bil z neba poslan". Pri tome su dobivali poklone od mještana svojeg i drugih sela.

[hr.wikipedia](http://hr.wikipedia)

## Odsjek 530 održava godišnju sjednicu

**ST. THOMAS, ON** – Društvo „Ogulín“ odsjek 530 HBZ održati će svoju Godišnju sjednicu u nedjelju, 25. siječnja 2026., u St. Thomasu, na 9 Farmington Drive, N5R 5W8.

Sjednica će započeti u 16 sati. Odsječni odbornici podnijeti će svoja Izvješća o radu tijekom 2025.g., razmotriti ćemo i donijeti plan godišnjih aktivnosti. Potom ćemo predložiti i izabrati odsječne odbornike za 2026. godinu. Večera će biti servirana u 18 sati.

Pozivamo sve članove našeg odsjeka da prisustvuju sjednici i da nam pomognu nastavak naših aktivnosti i pružanja usluga članovima.

Uz naše najbolje želje za sretan Božić i uspješnu Novu godinu,  
**Franjo Bertović**/predsjednik





DEATHS REPORTED		
FROM DECEMBER 9 TO DECEMBER 22, 2025		
4	Douglas L. Bower .....	Etna, PA
10	Bertha Mediate .....	Export, PA
141	George W. Mrdjenovich .....	E. Pittsburgh, PA
146	David D. Greger.....	Versailles, PA
170	Donald M. Novosel, Jr. ....	Merrillville, IN
320	Sandra A. Zygmont.....	Duquesne, PA
337	Anna Korosec.....	Euclid, OH
351	Sandra G. Kokotovich.....	Detroit, MI
354	Darlene Johns .....	Cokeburg, PA
354	Dennis S. Shilobod .....	Cokeburg, PA
472	Mark Ligas.....	Akron, OH
535	Millie Vignovic.....	Midland, PA
545	Roger Saladzius .....	Etobicoke, ON, CAN
859	Lilyann M. Beard.....	Cleveland, OH
2001	Vladimir Bertovic.....	Ogulin, HR

**Piše: Edward W. Pazo/Nacionalni predsjednik**  
(Nastavak sa 8. strane)

adresu: CFU Scholarship Foundation, Inc., - 100 Delaney Drive, Pittsburgh, PA 15235. Važno je napomenuti da primatelj mora biti organizacija priznata od strane IRS-a koja je ovlaštena primati doprinose odbitne za porez.

Ovime pozivamo sve članove da ozbiljno razmotre mogućnost doniranja u fond Školarinske zaklade HBZ što se može učiniti ispunjavanjem kupona Božićne školarinske kampanje objavljenog u ovom broju Zajedničara. Kuponi i čekovi izdani na ime „CFU Scholarship Foundation“ mogu se poslati na Edward W. Pazo, nacionalnog predsjednika, u glavni ured Hrvatske bratske zajednice.

Sestre i braćo, nema bolje investicije od ulaganja u našu mladež i stoga vads potičemo da postanete podržavatelj naše Školarinske zaklade Hrvatske bratske zajednice.

## Kada počinje zima

Zima je godišnje doba koje donosi mnoštvo lijepih obiteljskih trenutaka.

Kako definirate prvi dan zime ovisi prije svega o tome mislite li na astronomsku ili meteorološku zimu. Dan u našem kalendaru koji označava prvi dan zime obično se odnosi na astronomska godišnja doba koja su rezultat Zemljine osi i orbite oko Sunca.

Astronomski gledano, uobičajeno zima počinje 21. prosinca, a završava 20. ožujka. Često se koristi i meteorološka definicija godišnjih doba.

Prema meteorološkom kalendaru, prvi dan zime uvijek je 1. prosinca; završava 28. (ili 29. tijekom prijestupne godine) veljače.

Meteorološka godišnja doba sastoje se od dijeljenja godišnjih doba u četiri razdoblja sastavljena od po tri mjeseca.

Godišnja doba su podijeljena kako bi se poklopila s našim gregorijanskim kalendarom, što olakšava meteorološka promatranja i prognoze za usporedbu sezonskih i mjesečnih statistika.

Hina

## Prednosti HBZ-a

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

## Odlična ulaganja...

(Nastavak sa 7. strane)

Članovi se pozivaju da još danas ulože novac u svoj ROTH IRA račun za poreznu godinu 2025. Granice doprinosa za poreznu godinu 2025. ostaju 8.000 USD za članove starije

## Slavljenje Nove godine u svijetu

Nova godina jedna je od rijetkih prigoda koja povezuje cijeli svijet u proslavi, iako je svaka zemlja dočekuje na svoj jedinstven način.

Od blistavih vatrometa do duhovnih rituala, običaji proslave variraju ovisno o kulturi, vjerovanjima i tradicijama.

**Europa:** Vatrometi i povijesne tradicije. Velike europske prijestolnice poput Londona, Pariza i Berlina svake godine privlače milijune posjetitelja spektakularnim vatrometima.

Na londonskom South Banku, gosti uživaju u pogledu na poznati vatromet uz Big Ben, dok Eiffelov toranj u Parizu svijetli posebnim svjetlosnim instalacijama. U Španjolskoj, tradicija nalaže da se u ponoć pojede 12 bobica grožđa, simbolizirajući sreću za svaki mjesec u godini.

U Italiji se, pak, nosi crveno donje rublje kao znak sreće i ljubavi.

**Sjeverna Amerika:** Ples, glazba i odbrojavanje. New York je nezaobilazna destinacija za proslavu Nove godine, gdje milijuni ljudi prate spuštanje kristalne kugle na Times Squareu.

Uz glazbene nastupe svjetskih zvijezda i milijarde gledatelja diljem svijeta, ovo je događaj koji simbolizira američki stil proslave. U Meksiku, tradicija uključuje paljenje svijeća u bojama koje simboliziraju različite želje - crvena za ljubav, zelena za zdravlje, a žuta za novac.

**Azija:** Duhovni rituali i moderne zabave. U Japanu, doček Nove godine obilježava se ceremonijalnim zvonom u hramovima koje se oglašava 108 puta kako bi se odbacili grijesi i pripremilo mjesto za novu sreću. Kineski doček, koji slijedi lunarnu novu godinu, poznat je po spektakularnim plesovima zmajeva, lampionima i vatrometima.

U Indiji, proslave uključuju glazbene festivale, dok su obitelji često posvećene

od 50 godina, dok članovi mlađi od pedeset godina mogu uložiti maksimalno 7.000 USD za svoj plan štednje za mirovinu. Počnite danas ulagati sebi kroz redovite doprinose u plan štednje za sutra.

HBZ prihvaća prijenos bilo kojeg Tradicionalnog ili Roth Individualnog mirovinskog računa

duhovnim ritualima kako bi osigurale prosperitet u nadolazećoj godini.

**Australija i Oceanija:** Prvi pozdrav Novoj godini. Sydney je među prvim gradovima na svijetu koji ulaze u novu godinu, a proslava uključuje jedan od najpoznatijih vatrometa na svijetu, koji se odvija iznad Sydney Harbour Bridgea i Opere.

Plaže diljem Australije prepune su ljudi koji uživaju u ljetnim zabavama, dok Novi Zeland u ponoć priređuje svjetlosne spektakle u Aucklandu.

**Južna Amerika:** Običaji za sreću i obilje. U Brazilu se milijuni okupljaju na plaži Copacabana, obučeni u bijelo, simbolizirajući mir i čistoću. Tradicionalno bacanje cvijeća u ocean smatra se darom boginji mora Iemanjá.

U Čileu, obitelji posjećuju groblja kako bi simbolično dočekale novu godinu s preminulim voljenima.

**Afrika:** Kulturna raznolikost. Na afričkom kontinentu, proslave Nove godine odražavaju bogatu kulturnu raznolikost.

U Južnoafričkoj Republici, gradovi poput Cape Towna poznati su po glazbenim festivalima i spektakularnim vatrometima.

U Etiopiji, gdje se Nova godina slavi prema drugačijem kalendaru, običaji uključuju tradicionalne plesove i pripremu posebnih jela.

**Zašto slavimo?** Bez obzira na kontinent, doček Nove godine univerzalni je trenutak nade, introspekcije i radosti.

Ljudi diljem svijeta koriste ovu priliku za okupljanje, slavlje i postavljanje ciljeva za budućnost, dok tradicije i običaji dodaju jedinstven pečat svakoj proslavi.

Nova godina nije samo prijelaz s jednog dana na drugi, već prilika za slavljenje raznolikosti, zajedništva i nade u bolju budućnost.

Jutarnji

## Konzularni dani u Pittsburghu i Clevelandu

**WASHINGTON, DC** - Veleposlanstvo Republike Hrvatske iz Washingtona održat će konzularne dane u Pittsburgh-u u prostorijama Hrvatske bratske zajednice, na adresi 100 Delaney Drive, Pittsburgh, PA 15235, u vremenu od 10 sati ujutro do 4 sata poslije podne (uz prethodni dogovor termina) na sljedeće datume: **15. siječnja; 5. veljače; 12. ožujka; 9. travnja; 14. svibnja; 11. lipnja.**

Konzularni dani u Eastlake-u, Ohio održat će se u prostorijama hrvatskog doma "Kardinal Alojzije Stepinac" na adresi 34900 Lakeshore Blvd, Eastlake, OH 44095, u vremenu od 9 sati ujutro do 4 sata poslije podne (uz prethodni dogovor termina) na sljedeće datume: **16. siječnja; 6. veljače; 13. ožujka; 10. travnja; 15. svibnja; 12. Lipnja.**

**VAŽNA OBAVIJEST:** Potrebno je unaprijed zakazati termin i to putem adrese elektroničke pošte: crocons.washington@mvp.hr ili nazvati na +1-202-588-5899, kućni 2. Uz zahtjev za sastanak, potrebno je navesti vrstu usluge koja se zahtjeva i kontakt podatke (ime i prezime, broj telefona). Veleposlanstvo Republike Hrvatske u Washingtonu određuje vrijeme termina po redu zaprimanja zahtjeva i prema dostupnosti istih.

Mihovil Pažin/VRH

koji se vodi kod banaka ili drugih osiguravajućih tvrtki. Naša HBZ također prihvaća prijenose s 401k planova i anuiteta koji se drže kod financijskih institucija. Pojedinci koji odluče prenijeti ili prebaciti svoj štedni račun u našu bratsku ustanovu mogu odmah početi primati stopu povratka od 4,50 % koja je ponuđena ugovorom u anuitetu "CHOICE TWO", i to najmanje dvadeset četiri (24) mjeseca.

Naša Zajednica ne nudi investicijske savjete našim članovima niti potencijalnim novim članovima; međutim, kupnja odgođene rate putem Hrvatske bratske zajednice omogućava nositeljima povlastice obustave poreza na kamate; konkurentne prinose na njihovu štednju; te slobodu od mjenjaanja dionica na burzi.

Još danas se obratite na našu koordinaticu prodaje, sestru Cathy Brnich, na broj 412-843-0380 i saznajte koliko je jednostavno započeti novi ugovor "Choice Two" ili dodati na svoj trenutni važeći ugovor. Iskoristite trenutnu kamatnu stopu od 4,50-% koju nudi Hrvatska bratska zajednica Amerike odmah i počnite zarađivati kamate već danas za svoje buduće potrebe sutrašnjice.

Svi smo čuli izreku „Prvo plaćajte sebi“ kada se pridržavamo redovnog osobnog štednog plana. To je odličan savjet i ohrabrujemo naše članove i zainteresirane nečlanove da upravo to i učine – kupite Anuitet ili IRA ugovor kod HBZ i počnite štedjeti za svoje mirovinske godine već sada. Svaki od nas trebao bi postaviti sam sebi neka osnovna pitanja u vezi naše osobne financijske situacije i težimo osigurati prosperitetnu financijsku budućnost kroz ozbiljno razmatranje ponuđene štedne opcije HBZ-a. Pitanje je, „Koje je bolje vrijeme od sadašnjeg?“ Odgovor na to je zasigurno, „Nema boljeg vremena od ovog!“

## Važna obavijest za suradnike i čitatelje Zajedničara

**PITTSBURGH, PA** - Počevši od 14. siječnja 2026., Zajedničar će biti dostupan online putem naše službene CFU web stranice. Kao dio ove tranzicije, imajte na umu da će sve osobne informacije, obavijesti odsjeka i organizacija, kao i svi literarni radovi koje naši urednici prime za objavu također biti prikazani u online izdanju našeg službenog lista.

Potaknujemo sve suradnike da budu oprezni pri dijeljenju osobnih podataka poput telefonskih brojeva, email adresa i kućnih adresa te da šalju samo informacije koje se osjećaju ugodno da budu dostupne javnosti putem interneta.

Hvala vam na kontinuiranoj podršci dok ulazimo u ovo novo poglavlje.

U ime Nacionalnog odbora HBZ,

**Edward W. Pazo**  
Nacionalni predsjednik



Kako ostati zdrav...

(Nastavak sa 9. strane)

zbog slabije Sunčeve svjetlosti te češći boravak u zatvorenom prostoru povećavaju rizik od infekcija dišnog sustava. Epidemiološki podatci pokazuju da incidencija respiratornih infekcija, uključujući gripu i prehladu, raste od 30 do 50 posto u zimskim mjesecima u odnosu na ljetne.

Savjet za hladnije dane

Kretanje u hladnijim mjesecima ima presudnu ulogu u održavanju imunosne funkcije. Redovita fizička aktivnost, uključujući šetnje ili umjereno trčanje, poboljšava cirkulaciju imunosnih stanica, stimulira fagocitne funkcije makrofaga i jača sposobnost

organizma da reagira na viruse. Istraživanja pokazuju da aktivne osobe i zimi uspijevaju održati kondiciju i plućnu izdržljivost, a u neaktivnih dolazi do češćega obolijevanja od respiratornih bolesti. Primijećeno je da umjerena aerobna aktivnost 3-5 puta tjedno smanjuje rizik od infekcija dišnog sustava za 20-30 posto, a intenzivno, ali pretjerano vježbanje može privremeno oslabiti imunosni odgovor.

Jesenska i zimska razdoblja donose i psihološke izazove. Manje svjetlosti i hladni dani često negativno utječu na raspoloženje i kvalitetu sna, a stres i nesanica dodatno smanjuju otpornost organizma. Hormonski odgovor na hladnoću uključuje povećanje kortizola i katecholamina, što

može pojačati upalne procese ako je prisutna kronično niska aktivnost. Održavanje tjelesne aktivnosti, boravak na otvorenom, uravnotežena prehrana i dovoljan unos vitamina D mogu znatno pridonijeti jačanju imuniteta, regulaciji hormona stresa i očuvanju kardiometaboličkoga zdravlja.

Sve te spoznaje važan su pokazatelj za javno zdravstvo. Preporuke za redovito kretanje mogu znatno smanjiti incidenciju infekcija i metaboličkih poremećaja. Aktivnosti poput šetnje, laganoga trčanja, vožnje bicikla ili zimskih športova povećavaju otpornost organizma, a istodobno pozitivno djeluju na psihološko stanje i kardiovaskularno zdravlje. Znanstvena istraživanja

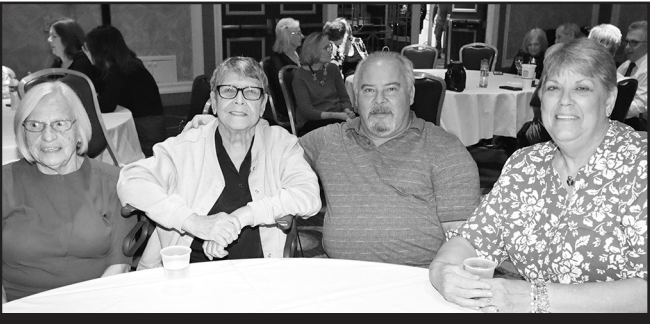
potvrđuju da kretanje i imunosni sustav djeluju u uskoj povezanosti, a jesensko-zimski period posebno naglašava važnost te povezanosti. Poslovnem, akademskom i kućanskoj obvezi često ostavljaju malo prostora za kretanje, no jednostavni trikovi mogu učiniti svakidašnju aktivnijom. Na radnom mjestu ili fakultetu korisno je svakih sat vremena ustati, prošetati hodnikom ili se popeti stubama umjesto upotrebe dizala. Kratki razgovori uživo umjesto poruka također potiču kretanje. Rad za računalom može se povremeno prekidati vježbama istezanja ruku, ramena i vrata, što ublažava napetost i poboljšava cirkulaciju. Pauze za obrok mogu poslužiti za desetak minuta brze šetnje na

svježem zraku. U kućnom okruženju male navike poput čučnjeva ili sklekova o zid tijekom kuhanja, glačanja, gledanja televizije i slično pridonose dodatnoj aktivnosti. Nadalje, gledanje televizije i praćenje mrežnih predavanja može se kombinirati s laganim istezanjem ili pedaliranjem na sobnom biciklu. Tehnološka rješenja, poput aplikacija za praćenje koraka ili digitalnih podsjetnika, pomažu u održavanju cilja od 7-10 tisuća koraka dnevno. Kretanje nije nužno povezano s intenzivnim treninzima, nego s nizom malih navika koje se tijekom dana zbrajaju i dugoročno jačaju kondiciju, energiju i imunitet.

Jadranka Pavić  
Glas končila



CFU Successful TamFEST in Atlantic City, New Jersey  
November 7-9, 2025







## Once a Dream - Now a Reality

**MILWAUKEE, WI** - In April, 2016, the Board of the Federation of Croatian Societies under the Outstanding Leadership of its President Tomislav Kuzmanovic, made a bold and strategic decision that the time has come to make major improvement to the Croatian Park located in the heart of city of Franklin, just few miles southwest of the city of Milwaukee. Croatian Park with its 30 acres has been in existence since 1956. In order to better serve the Croatian Community of greater Milwaukee, our beautiful park needed a major facelift.

With this goal in mind, the Board decided to hire an architect and a fundraising consultant. Our plan was to build a new, spacious, modern state of art, architecturally unique pavilion that would accommodate hundreds of guests at any one time be it for a picnic, wedding and any other gathering.

Around the board table during lengthy discussions in laying out our strategic plan, there was much enthusiasm, excitement and unity to move ahead. We knew that it will take lot of heavy lifting. We were looking at a project that could very well exceed one million dollars. Our Croatian community in greater Milwaukee and Wisconsin is only about ten thousand strong.

For decades there was talk that the Croatian Park needed a major improvement in order to sustain its existence and service to the Croatian community. Every such previous plan failed to get off the ground. But in 2016, a dream for many years has now become a reality. There was no going back. **THIS WAS OUR MOMENT IN HISTORY.** The Board of Federation of Croatian Societies, with its member organizations and their delegates, was fully committed to move ahead with its bold strategic plan. Financial support, by our Federation members, community and individuals, was deemed to be an investment in preserving our Croatian Heritage for generations to come.

Barrientos Design and Consulting Architects were selected and charged to start designing a new pavilion. James Company, our Fundraising Firm and its consultant Fred Stolz, a highly experienced fundraiser, developed a plan for our Board. Our initial goal was to raise \$1 million. They conducted market research among our potential donors. The end result of the research was that the plan was doable in reaching our goal. We needed 200 donors to raise \$1 million. Gift ranges were designed as follows: Gifts were needed from 200 donors to

raise \$1 million.

With professionally designed plans of the new pavilion in our hands and professionally designed material for our campaign, our campaign Committee under the outstanding leadership of Paul Lucas, our Board Vice president, we were off and running. Response to our first appeal was quick. The first \$100,000 donation came from Branka and Mike Dudas, owners of Len Dudas Motors in Stevens Point, in memory of Branka's brother Boris BUCO Kuzmanovic. The second pledge of \$50,000 came from Catholic Financial Life to honor Michael and Anne Stivorc. Michael served Catholic Financial Life for 39 years as its Executive Vice President, Director and Chairman of the Board.

The third major gift of \$50,000 came from Paul Lucas, in memory of his wife Patsy. With this quick and kind generosity, 20% of our goal was in our hands. There was no going back. Other donations started to come in not only from the Croatian Community in Wisconsin but CFU Lodges and Croatian Clubs across US and Canada. Croatians near and far were excited about our pavilion project.

Part of our fundraising strategy, as recommended by our Consultant Fred Stolz from James Company, was to design Naming Rights for various parts of the new pavilion. For example, Branka and Mike Dudas with their initial \$100,000 donation wished to have the pavilion be named in memory of Branka's brother, Boris BUCO Kuzmanovic. Paul Lucas wish to have the new pavilion stage be named after his wife Patsy. Catholic Financial Life's desire was to name the new and modern bar in honor of Michael and Anne Stivorc. With these three naming rights foundations set, others quickly followed. It is noteworthy to point out that we have met our Donor Gift Plan, noted above, 100 per cent.

In future updates, we will be listing all of the major donors with their respective naming rights. A number of donors' Naming Rights include remembering their family members, many who were involved in leadership roles at the Croatian Park and since its founding in 1956. All donors who have contributed \$500 or more will be recognized on the wall in the pavilion.

It is noteworthy with much gratitude to report that Branka and Mike Dudas have increased their total donation to \$350,000 and Paul Lucas to \$200,000. Croatian Fraternal Union has also been of great financial and moral assistance.

### Pandemic slowed our progress

In March 2020, the world, including the US, was hit with

the pandemic. The supply chain of goods came to a halt. Our fundraising pace slowed down as well. Our cost estimates to build the Pavilion were increasing due to increased labor and material costs. The pandemic subsided in May 2023. Our revised estimates demanded that we need to raise an additional \$500,000. As of this writing, we have raised a total of \$1,500,000 thus exceeding our original goal set in 2016 by \$500,000. Again, we cannot express enough gratitude to the hundreds of donors and supporters.

On June 11, 2024, we held the groundbreaking ceremonies at the Croatian Park. Now a one year later, the main part of the new pavilion which will carry the name-BUCO PAVILION, in memory of Boris BUCO Kuzmanovic, is almost complete. We are now making a special appeal to the Croatian community in the US and Canada to assist us in raising the remaining \$400,000 so that we can add new modern Rest Rooms, a New Bakery Building, Office and Cooler.

Any donation, regardless of its size, is greatly appreciated. Donations can be made to: Federation of Croatian Societies and mailed to PO Box 1548, West Milwaukee, WI 53234-1548 USA. Or for your convenience, please go to our website: milwaukeecroatians.org and use your credit card to make a donation.

It is worth repeating: **ONCE A DREAM-NOW A REALITY!** We are grateful to every donor that has stepped up to assist us in realizing our dream. Just like the famous quote, "If you build it, they will come," from the 1989 baseball movie, Field of Dreams. Yet another famous US President Teddy Roosevelt used a similar quote, "If you build it, they will come," in reference to the construction of the Panama Canal.

Both of these famous and historical statements very much apply to our new pavilion project. Our Board had an idea, we had a plan looking into the future, we shared it with our potential donors and they came by the hundreds to help us "Build our Own Field of Dreams" at the Croatian Park in the city of Franklin, Wisconsin, United States of America. Our founders would be proud what we have achieved and generations of Croatians to come will be forever grateful.

Our Annual Croatian Fest took place on July 19, 2025. Croatian Park in its 69-history never witnessed an attendance of over 2,000. Our new BUCO PAVILION was dedicated and new history for our Croatian Community in Wisconsin was realized. Feedback throughout the day from donors and visitors was exemplary. In the next update, we plan on featuring photos. As this writer has noted on numerous times in articles in the **Zajedničar** and Croatian Week, this new pavilion is like no other anywhere in the North America or our homeland of Croatia. Professional photos that we are sharing here are a testament to our statement. But we can make it even better by completing phase two. Your help, regardless of size, is needed and much appreciated.

**Michael Stivorc**  
Former CFU Vice President  
Advisor to the Board  
Federation of Croatian Societies



DR. MARIO JAREB

## NFCACF Croatian History Speakers Series: Red Check or White Check?

**WASHINGTON, DC** – The National Federation of Croatian Americans Cultural Foundation (NFCACF) will hold its next session in the Croatian History Speakers Series on Saturday, January 10, 2026 at 11:00 AM ET (1700h CET), as part of its mission to promote the interests and truth about Croatian Americans, the Republic of Croatia, and the Croat community in Bosnia and Herzegovina.

Dr. Mario Jareb, professor and author from Zagreb, will present the very interesting history, development, and present use of Croatian national symbols – particularly the history of the Croatian coat of arms (Grb). Croatians in the diaspora will learn from an expert the answer to the question: "Which comes first, the red check or the white check?"

Since 1995, Dr. Jareb has been employed at the Croatian Institute of History in Zagreb, Croatia. His research is currently focused primarily on the origin and development of Croatian

national symbols, as well as the fate of the Catholic Church in Croatia and Bosnia and Herzegovina during the 1940s. He was a Fulbright student at the Russian and Eastern European Institute of Indiana University, Bloomington, IN, USA, from 2001 to 2002. He received his doctorate in history from the Faculty of Philosophy at the University of Zagreb in 2003. From 2005 to 2008, he participated in the work of the Task Force for International Cooperation in Holocaust Education, Memory and Research (ITF, now IHRA) as a member of the Croatian delegation. In 2024, he rejoined the Croatian delegation to the IHRA. From 2006 to 2009, he was a member of the Council of the Jasenovac Memorial Area and Museum. From 2016 to 2017, he was a member of the Mixed Papal Croatian-Catholic and Serbian-Orthodox Commission for the re-reading of the life and activities of Blessed Cardinal Alojzije Stepinac.

Dr. Jareb's book: From Checkerboard to Tricolor: Development and Use of the Croatian Coat of Arms and Flag Throughout the Centuries is a thorough and well-cited account of the most important visual symbols of our ancestral homeland, and especially our "grb."

As we close this year when Croatians worldwide celebrated the 1100th year of our Croatian Kingdom, we invite you to ring in the new year and join us on January 10th to hear Dr. Jareb's presentation about Croatia's national symbols.

This virtual webinar is free and will be held via Zoom. To request the link for this webinar, please e-mail me at 90judiz@gmail.com. To learn more about the National Federation of Croatian Americans Cultural Foundation and their important work, visit: <https://nfcacf.org>

**Judi Zivic**/Lodge 859

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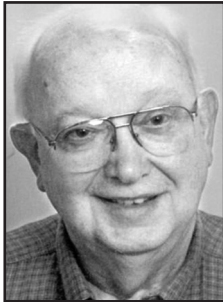
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# OBITUARIES



## David Greger



**MCKEESPORT, PA** - David Donald Greger, 85, of Elizabeth Township, PA, passed away on November 27, 2025 at home.

He was born on March 21, 1940 in McKeesport, PA and was the son of the late Stephen Joseph and Anna (Kakas) Greger.

He was the beloved husband to Mary Jo (McGrail) Greger, celebrating 63 years of marriage on November 17, 2025.

David was a US Army Veteran and worked for US Steel as a Draftsman and later as a clerk for the US Postal Service. David and his wife belonged to St. Michael Church and attended Divine Redeemer in Elizabeth.

David was a member of CFU Lodge 146 of Versailles, PA. He loved to fish, garden and take care of animals, rescuing dogs. His greatest joys came from his grandchildren.

In addition to his wife, he is survived by his son, Joseph Greger of Alexandria, VA; daughter Theresa (Nicholas) Hetrick of Carmichaels, PA; and grandchildren, Anna and Danny Hetrick.

Friends were welcomed at the Gilbert Funeral Home and Crematory, Inc., Boston, Elizabeth Township. Mass of Christian Burial was held on December 5, 2025 at the Divine Redeemer Mother House 999 Rock Run Rd., Elizabeth, PA, with Father Vincent Velas officiating. Burial followed at Calvary Cemetery in Port Vue, PA.

In lieu of flowers, the family requests donations be made to the Sisters of the Divine Redeemer or Meals on Wheels of Elizabeth Township, 100 Timothy Drive Elizabeth, PA 15037.

May he rest in Eternal Peace.

The Family of David Greger

## ★ 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: editor@cfu.org. 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

# Why Become a Member?

From time to time, we are approached by CFU Lodge Officers and Volunteer Recruiters to provide them with solid answers to questions posed to them by prospective members. We have taken this opportunity to review several of the strong points in response to the general question, “Why should I consider becoming a CFU Member?” and thought it would be valuable to share these thoughts with our “**Z**” readers.

## What Does CFU Represent?

**\*The Most Prominent** Croatian Organization in the Diaspora-CFU members take pride in belonging to a large and strong Croatian organization dedicated to fraternal service to its brothers and sisters and to Croats in need throughout the world. Promoting the culture, music, customs and ambiance of the Croatian heritage and preserving it for future generations is of significant importance to the Society.

**\*A Voice for Croats-** The CFU is a strong voice for the improvement of life for Croats living in the United States, Canada and the Republic of Croatia. The CFU is highly respected by government bodies, business entities, and other ethnic organizations as an expert and advocate for its members and Croats everywhere

## What Does CFU Offer?

**\*Quality Products for its Members** - The CFU provides the highest quality insurance and savings products at the best possible costs to its members. It belongs to both the American and Canadian Fraternal Congress and strictly abides by all insurance regulations in the states, provinces, and countries in which it operates. The CFU is a non-profit organization and all profits are utilized to provide fraternal programs and to meet

the needs of its members.

**\*The Official Organ** - The CFU has been publishing an Official Organ, the **Zajednicar**, since 1904, which is sent to each member household bi-weekly, as requested, by mail or electronically. The **Zajednicar** provides members an open forum for discussion on all matters relating to the CFU and for sharing information on activities and items of interest from local lodges. It brings news from the homeland and from Croatian communities across the United States and Canada.

**\*The CFU Scholarship Foundation**-Since its inception in 1958, the CFU Scholarship Foundation, Inc., has recorded the distribution of more than three million dollars in scholarships to thousands of deserving students interested in obtaining higher educations. The Scholarship Foundation operates a General Fund and also maintains a special endowment fund program which is a self-perpetuating fund. New endowment funds are created through the generosity of the membership, frequently in memory of a deceased dedicated member. In recent years, the Scholarship Foundation has provided for the establishment of 110 major Endowment Fund Awards.

**\*Sports Programs** - The CFU organizes and supports a wide variety of sports activities on national, regional and local levels for its members. Currently the CFU supports national tournaments in basketball, bowling, golf and skiing. Through its sports program, the CFU promotes fraternalism, friendship and fun among its members.

**\*Cultural Programs**-The preservation and promotion of our beautiful Croatian folklore and culture is at the heart of the CFU. It is a proud sponsor of two annual tamburitza festivals: A Junior Tamburitza Festival generally held the first weekend in July and an Adult TamFEST generally held the first weekend in November. Approximately 40 CFU affiliated ensembles participate in these festivals which are held in a different city each year, spanning across the United States, Canada and Zagreb, Croatia. These festivals, which attract thousands of people, are the crown jewels of the CFU fraternal programs.

Over the years, the CFU has sponsored concert tours of popular tamburitza groups that visit major cities in which there are lodges—from Ontario, Canada to Pennsylvania, Ohio, and midwestern states. The CFU also sponsors other concerts of Croatian performers as opportunities are available.

**\*Humanitarian Programs** - From the very beginning in 1894, the CFU has been engaged in many humanitarian aid ventures which have benefited Croatian people or people of Croatian descent. It has also stepped

forward to assist during wars and natural disasters. In 1991, the CFU initiated the “CFU Croatia Humanitarian Aid Program” and has collected in excess of \$1.3 million dollars through that program. The CFU was instrumental in purchasing and shipping tons of food, medical equipment and supplies, clothing and other articles of human need to Croatia and Bosnia-Herzegovina at a cost of over \$25 million. As part of its history, the CFU also has supported the DORA Foundation through which CFU members and friends have sustained 535 orphaned children in Croatia at an annual cost of \$600 per child.

In September 2008, the CFU partnered with the Croatian American Cultural and Economic Alliance to create “The Angel’s Fund” which assists charitable and social agencies in the United States, Canada and Croatia who administer to people with basic essential needs.

**\*CFU Home Office** - The CFU maintains a beautiful, modern Home Office in Wilkins Township, Pennsylvania (near Pittsburgh) from which the Society is managed and its programs administered. In addition to serving as the business office for the Society, a museum and libraries are also housed there. Beautifully displayed are many artifacts from the homeland and CFU history, donated from past and present members, which provide deep insight into the very essence of the Croatian people. The museum library contains numerous resource books on Croatia, its history and its people. A special Croatian music library which contains the sheet music for thousands of pieces is also maintained and available to the membership.

## More Offerings for Members

In addition to all of the benefits and programs the CFU offers, we in the National Administration of the Croatian Fraternal Union also strive to provide at least one major national event in each season of the year. In the springtime, we host the CFU National Basketball Tournament and the CFU National Bowling Tournament which are two huge sports events. In the summertime, we offer the National Golf Tournament which attracts hundreds of CFU members every year and the CFU Junior Tamburitza Festival in July of each year which brings together hundreds of CFU children and young adults to participate in a thriving Croatian cultural program. In the fall, we host the CFU Adult Tamburitza Festival which also welcomes the participation of CFU members who continue to possess an affinity for Croatian musical culture and entertainment. And, in the winter season, we host the Annual CFU Ski Holiday weekend.

All of these programs take place on the national level among CFU members in the United States and Canada. In addition to these national promotions, CFU members from throughout the U.S., Canada and Croatia are invited to participate in events on the local lodge level. There is hardly a weekend that passes in which a CFU lodge somewhere is not hosting a sports or cultural event, or some type of social gathering to involve its members

(Continued on page 16)

# 5 Reasons Why You Should Consider Life Insurance:

1. Protects your family financially
2. Helps pay for funeral expenses
3. Can cover your children’s education
4. Helps with retirement
5. Sets an example of financial responsibility







**Apricot Torta Squares**

1 c. butter  
1 c. sugar  
6 egg yolks  
2 c. flour  
1/4 tsp. salt  
1 tsp. baking powder  
Apricot preserves

Cream butter & sugar; add egg yolks, beat well. Sift together 3 dry ingredients; add to creamed mixture.

Pat mixture into a 15x10 inch cookie sheet and spread apricot preserves on top of dough.

**Top with the following:**

6 egg whites  
1 c. sugar  
1 c. ground nuts

Beat egg whites until they hold a peak; add sugar & nuts blend well. Use this to top the torta.

Bake at 350° for 40 minutes. If oven gets too hot, reduce heat to 325°. When cool cut into squares.



All Recipes from the Cooking Corner Archives

**Attention All Cooking Corner Contributors:**

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

—Editors

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

**Lodge 235 January Meeting Notice**

**CLEVELAND, OH** - Lodge 235 will hold its first 2026 meeting on January 18. The meeting will be called to order at 1 PM in the library of the Croatian Home in Eastlake. If the main entrance doors are locked, use the side door that is by the meeting rooms to the right of the main entrance.

We encourage all members of the lodge to attend this important meeting and are looking forward to seeing many of you there.

**Agatha Luketic**/Secretary/Treasurer

**Mukwonago Lodge 993 President Loses Home to Fire**

**MUKWONAGO, WI** - The president of Mukwonago Lodge 993, David Boeck, had tragedy strike, as he lost his mobile home to a horrific fire. He escaped barefoot in the early morning with his life and little else.

David is the grandson of Mukwonago Lodge Founder John Movrich. He did not have insurance. We have set up a GoFundMe page to help David: <https://www.gofundme.com/f/help-david-ethan-rebuild-after-fire>. It is also on the Lodge’s Facebook page (CFU Lodge 993) or people can send a check to CFU Lodge 993, C/O Carol Gedde, 310 Shore Dr., Mukwonago, WI 53149. Checks should be made payable to David Boeck.

David is a very active member of our lodge and an indispensable worker at our yearly picnic. Please keep him in your prayers.

**Carol Movrich Gedde**/Secretary

**Lodge 919 Annual Meeting Notice**

**SAULT STE. MARIE, ON** – Come join us for the Annual Meeting of CFU Lodge 919 “Sveto Trojstvo” in the Common Room of the Croatian Village building at 80 Sackville Road on January 18, 2026, at 2 p.m., where we will select our officers for 2026.

Following the Annual Meeting, our regular monthly meeting for January will take place. Socializing to follow.

We look forward to seeing you there!

**Angela Majic**/Recording Secretary

# Is the Free Life Insurance from your Employer Enough?

**PITTSBURGH, PA** - Most working Americans receive some amount of life insurance coverage from their employer as part of their employee benefit package. It could be a defined amount (\$20,000) or an amount equal to some percentage of salary (one or two times’ annual salary). The employer pays for the coverage and all you have to do is sign up during the enrollment period.

The pros to employer coverage first include the obvious - it’s free. While you are employed, you are covered and do not pay for it. Also, if you have a health condition, it is easier to qualify for coverage through the employer. Most plans only ask for health information if you wish to purchase additional coverage when enrolling as a new employee.

This employee perk is great, but relying on it as your only life insurance coverage is risky, especially if others depend on you financially.

Very few people revisit the issue of life insurance once they have signed up for employer paid plans and few even know exactly how much they have. If you have no financial dependents or debts that will fall to others, life insurance coverage, or even no coverage, could be a matter of no concern. However, if you have a family, your employer’s coverage of even one or two years’ worth of salary will not be enough to pay off your house, send your children to college and support the financial needs of your dependents.

Regardless of individual personal situations earlier in life, most people do want, at a minimum, some type of insurance policy in place to pay for final expenses at the time of their passing. When an individual has retired and is no longer covered by the employer’s insurance, this is not the optimum time to consider putting a life insurance policy in place - even if it is a small amount to cover funeral expenses.

The best time to purchase life insurance is when you are young and healthy. Those individuals who must purchase coverage later in life are at a distinct disadvantage. The cost of coverage increases with age and significantly jumps after the age of 40. In addition, if you developed health conditions by this age, which is not uncommon, you may not qualify for coverage.

At the CFU Home Office, we regularly receive calls from people who have lost their employer coverage and are now seeking life insurance. However, the price may not be realistic for them in retirement.

We recommend that everyone review your coverage requirements, not only at this point in your life, but well into the future. Your employer-paid life insurance is great, but don't wait until it's too late to secure a good policy at a good price for your future needs. Call the CFU Sales Department for additional information and rates today!

**Bernadette M. Luketich-Sikaras**  
National Secretary/Treasurer

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

BAKE SALES • SPECIAL DINNERS • CULINARY DELIGHTS

**Rankin Croatian Home Annual Sarma Dinner**

**RANKIN, PA** - The Rankin Croatian Home will hold our annual Stuffed Cabbage Dinner on Sunday, January 18, 2026 from 12 noon until 4 p.m.

All dinners must be ordered in advance by calling the club at 412-271-9991. If leaving a message, please be sure to leave your name and a return phone number and the number of dinners. Deadline for reservations is January 3, 2026.

Dinners include two large sarma, mashed potatoes, vegetable, tossed salad, dinner roll and butter, and homemade dessert. Price of the dinner is \$20. Dinners are available to eat in or take out.

As a reminder, we will only be selling dinners, no individual cabbage rolls. The bar room at the club will also be open for all your favorites.

Again, dinner reservation deadline is January 3rd. We hope to see you there.

**Bob Pollack**/Lodge 141

**Zora Lodge 351 Annual Meeting**

**DETROIT, MI** - At our December 2nd gathering, we scheduled the 2026 Lodge Annual Meeting to take place Tuesday, January 13th, beginning at 7 PM.

Included in that agenda will be reviewing aspects of running the Lodge property and setting goals for the new year. If time allows it, we may hold an abbreviated regular monthly business meeting immediately following the Annual Meeting.

Merry Christmas and Happy New Year 2026 to all!

**Daniel Majhan**/Recording Secretary

**CFU Lodge 617 Annual Meeting**

**WELLAND, ON** – Season’s Greetings to all CFU members!

CFU Lodge 617 Hrvatski Sinovi will hold its Annual Meeting on Sunday, January 18, at 11:30 a.m., at the Croatian National Home Club Room, Welland, Ontario.


We look forward to seeing you.

**Ann Simunic**/Secretary

**News from Lodge 5 and Croatian Hall**

**JOHNSTOWN PA** - Annual Social Member Applications for 2026 and dues for St. Rochus CFU Lodge 5-Croatian Hall are now being accepted. The deadline is December 31, 2025. Late memberships will be accepted until January 30, 2026; a late fee of \$5 will be assessed.

**Carol Booth**/Rec Sec.



## Croatian Radio Programs

➤ **MCKEESPORT, PA** – The Voice of the CFU sponsored by the United CFU Lodges of Western, PA, Saturday at 3 p.m. to 4 p.m. on WEDO 810 AM and 93.3 FM. Bernice Yanzetich - Program Director/Announcer.

➤ **PITTSBURGH, PA** - Croatian Program, sponsored by the United CFU Lodges of Four Counties, heard every Sunday from 11 a.m. to 12:30 p.m. on WEDO 810 AM and 93.3 FM. Please like and follow our new Facebook page by searching CFU 4 County Lodges of Western PA on Facebook. Ivan Begg - Program Director/Announcer.

➤ **YOUNGSTOWN, OH** – Voice of the CFU Radio Program, sponsored by the Greater Mahoning and Shenango Valley CFU Lodges, every Sunday at 10 a.m. over WRQX 600 AM. Timothy Komara - Program Director/ Announcer.

➤ **FAIRBANKS, AK** - All Slavs Considered Radio Program is on KSUA 91.5 FM in Fairbanks, every Wednesday from 4 p.m. to 6 p.m. Kelsey Aho - Program Director/Announcer.

➤ **MILWAUKEE, WI** - American-Croatian Radio Club, broadcast and streamed on the internet every Saturday from 5 p.m. to 7 p.m. Central Time on WJYI Joy 1340 AM. Program Announcers are Karlo Milling and Sanja Jankovic.

➤ **SEATTLE, WA** – Balkan Radio Program - every Saturday from 2 to 4 p.m. PST on KBCS 91.3 FM and KBCS.FM. Hosts are Vincent and Dominic Jovanovich, Here is the link to the program - <https://www.kbcs.fm/programs/balkana/>

➤ **TORONTO, ON** – Radio Program Hrvatsko Srce, Saturdays from 9 a.m. to 10 a.m. on 530 AM. Vlado Miljan - Program Director/Announcer.

➤ **CALGARY, ALBERTA** – Croatian Program, CJSW-FM on Sundays from 9 a.m. to 10 a.m. with host Josip Skrtic.

If you know of any other Croatian radio programs, please let us know so they can be added to this list of programs. Send your information to editor@ cfu.org.

**Editors**





(Photo: TZ općine Orebić)

## How a 400-metre tunnel transformed Croatia’s most famous wine region

Fifty years ago to the day, beneath the shadow of Mount Toma in Potomje, a modest but transformative project was unveiled: the Dingač Tunnel. Opened on 29 November 1975, this 400-metre passage forever changed life on the Pelješac peninsula, linking its rugged interior with the legendary southern slopes of Dingač.

### A breakthrough for winemakers

Before the tunnel, reaching Dingač’s steep vineyards was a gruelling task. The only route led from Trstenik, and growers were forced to carry grapes along narrow goat paths on the backs of donkeys and mules, a journey that could stretch beyond an hour.

The new tunnel shortened a 20-kilometre detour to just four kilometres, making vineyard work faster, safer and more sustainable.

The idea came from local visionary Vice Miličić. After lengthy debates over whether to build a road or a tunnel, the community opted for the latter. Vineyard owners financed the project through their cooperative, which took on the construction loan. Split-based company Konstruktor carried out the works, with Potomje native Pavle Andričević serving as lead designer.

Nine months later, the tunnel was complete and officially opened by Rudi Jelić, then President of the Assembly of the Municipality of Dubrovnik.

### The rise of a world-class wine

Improved access brought rapid growth to Dingač’s vineyards. Production expanded, and the reputation of its powerful Plavac Mali wines strengthened.

Dingač had already earned prestigious recognition in 1964, when the Geneva-based International Office for the Protection of Industrial, Literary and Artistic Property awarded it top-tier protection as a “famous wine”.

Today, the Dingač protected designation of origin covers 758 hectares, with more than 78 hectares under vine.

Pelješac: More than beautiful beaches and pristine sea - here is what else to check out

The wines are known for their depth and strength, ruby in colour, robust in body and high in alcohol, with rich notes of ripe fruit and a long, warming finish.

### A tunnel that became a tourist attraction

Beyond its importance to winegrowers, the Dingač Tunnel has become a curious and much-loved attraction in its own right. Traffic flows one way at a time, prompting drivers to pause and check for oncoming cars before entering.

Cyclists also flock to the area, favouring routes that lead through the tunnel and out onto the dramatic vineyards.

Winter brings its own spectacle. Temperature inversions occasionally produce delicate icicles – known locally as skandaleti. Potomje, often one of the coldest spots in this part of Dalmatia, is accustomed to such natural quirks.

During heavy rain, water trickles through the karst terrain, adding to the tunnel’s mystique. Thanks to regular maintenance by the Municipality of Orebić, including new lighting and fresh asphalt, the tunnel remains safe and well-kept.

### A gateway to unforgettable vistas

Emerging from the tunnel feels like stepping into another world. In moments, the quiet interior of Pelješac gives way to the dramatic southern slopes of Dingač, where vineyards plunge towards the sea and sweeping views stretch across the horizon to Mljet and Korčula.

It is a panorama that stops every visitor in their tracks.

Below the vineyards lie the small settlements of Borak and Potočine, increasingly popular with travellers seeking authentic Dalmatia, crystal-clear waters and, naturally, a glass of exceptional Dingač.

As the tunnel celebrates its fiftieth anniversary, its legacy is unmistakable, a testament to Pelješac determination and a gateway to one of Croatia’s most treasured wine landscapes.

by croatiaweek



<b>CANONSBURG, PA</b> – The following donations were made in memory of Marko Brighich of CFU Lodge 567, Canonsburg, PA:	
Franjo Bertovic - 50.00	
Catherine Obenour - 100.00	
CFU Lodge 567 - 100.00	
Robert and Nancy Worstell - 50.00	
Samuel Lauricia - 50.00	
Ray and Bev Szymanski - 50.00	
Charles and Ruth Johnston - 100.00	
Karen Zeiler - 50.00	
Marcia Johnston - 100.00	
Robert Greek - 25.00	
Peggy Liberatore - 50.00	
Total Collected.....	\$725.00
Towards the Brighich Family Scholarship Fund	
<b>EIGHTY FOUR, PA</b> – National Secretary Treasurer, Bernadette Luketich-Sikaras, in memory of brother Frank Bedekovich, well-known and respected Tambura musician and director in Beaver County, PA.....	25.00
Towards the Martha and Bernard M. Luketich Scholarship Fund	
<b>CANONSBURG, PA</b> – “F.D. Roosevelt” Lodge 567 wishes all members a Merry Christmas.....	300.00
Towards the Brighich Family Scholarship Fund	
<b>CANONSBURG, PA</b> – “F.D. Roosevelt” Lodge 567, in memory of Joseph Bayto.....	100.00
Towards the Brighich Family Scholarship Fund	
<b>HICKORY, PA</b> – Catherine Obenour, son Joe and Daughter Catie, in memory of husband and father Jack Obenour.....	300.00
Towards the Brighich Family Scholarship Fund	
<b>HICKORY, PA</b> – Catherine Obenour, Wishing all of our friends and family a Merry Christmas.....	75.00
Towards the Brighich Family Scholarship Fund	
<b>HICKORY, PA</b> – Catherine Obenour, in memory of Frank Bedekovich.....	25.00
Towards the Brighich Family Scholarship Fund	
<b>PITTSBURGH, PA</b> – Sylvester Kukich, in memory of my beloved wife Kay A. Kukich and loving sisters, Louise K. Testoni and Anna Mae Kukich.....	300.00
Towards the Edward “Cookie” Verlich Scholarship Fund	
<b>MASSILLION, OH</b> – “Radnicka Sloga” Lodge 600 wishes all members and friends a Merry Christmas.....	100.00
<b>YOUNGSTOWN, OH</b> – “St George” Lodge 66, in memory of Mary LuBonovic, 30-year member, May Ann Matasy, 86-year member and Albert A. Matasy, 22-year member and former vice president of the Lodge.....	75.00
Towards the Renee L. Ples Scholarship Fund	
<b>ARCADIA, CA</b> – Dragica Grabovac.....	150.00
Towards the Marko Konjevod Scholarship Fund	
<b>MONESSEN, PA</b> – Wayne and Kathy Vlasic, in memory of Charles and Margaret Vlasic.....	100.00
Towards the “Sloga” Lodge 194 Scholarship Fund	
<b>MILWAUKEE, WI</b> – Richard P. Malkovich, in memory of deceased members of the Malkovich and Separovich families.....	100.00
<b>GLENDALE, NY</b> – Stjepan and Erika Galic.....	25.00
<b>NEW YORK, NY</b> – Joseph H. Knezevic.....	25.00
<b>NEW YORK, NY</b> – “Slobodna Hrvatska” Lodge 789.....	50.00
<b>GURNEE, IL</b> – “Nezavisna Hrvatska” Lodge 848 recording secretary Mary Serdar-Regenauer and secretary/	



(Photo credit: Modro jezero/CC BY-SA 4.0)

## The church without walls and a roof in Croatia

Located in the village of Donji Proložac, near Imotski, Zelena Katedrala (Green Cathedral) is a one-of-a-kind open-air religious site in Croatia popular both locals and visitors alike.

This unique basilica, without a traditional roof or walls, blends into its natural surroundings and sits along the Vrljika river.

What makes Zelena Katedrala so special is its integration into the environment.

Towering century-old trees provide natural shade, creating a peaceful atmosphere, while the dominant stone altar stands as the focal point of this remarkable site.

Zelena Katedrala was built in 1995 and was designed by architect Edo Šegvić.

Each year on 15 August, thousands of worshippers gather at Zelena Katedrala to celebrate the Feast of the Assumption of the Blessed Virgin Mary (Velika Gospa).

The event is deeply rooted in local tradition and remains one of the most significant religious gatherings in the area.


Beyond its religious significance, Zelena Katedrala has become a popular location for couples tying the knot. Many newlyweds choose this picturesque setting for their wedding photos.

Tourists are also increasingly drawn to the site, as they explore Imotska Krajina and it is an unmissable stop for those venturing through inland Dalmatia.

Whether visiting for its religious importance, natural beauty, or simply to experience something unique, Zelena Katedrala continues to leave a lasting impression on all who visit.

by croatiaweek

treasurer William Grgas, in memory of Anka and Petar Serdar .....	100.00
<b>PITTSBURGH, PA</b> – Katy Moody, Tracey Wisilco and Michelle Mendicino, in honor of Robert Nikolich.....	30.00
Towards the Martha and Bernard M. Luketich Scholarship Fund	
<b>N. ROYALTON, OH</b> – The Banaszak and Misiak families, in loving memory of Anne, Henry and David Banaszak .....	50.00
Towards the “Zrinski i Frankopan” Lodge 403 Scholarship Fund	
<b>BEAVER, PA</b> – Elizabeth Genrile, in memory of Frank Bedekovich .....	100.00
<b>CANFIELD, OH</b> – Wilma Vukovich, in loving memory of my dear husband, Hank Vukovich. May he rest in eternal peace.....	100.00
Towards the Edward “Cookie” Verlich Scholarship Fund	
<b>SACRAMENTO, CA</b> – High Trial Board Member Nikola Bilandzich, Wishing all CFU members and Croatians u domovini i svitu a blessed Christmas and peaceful New Year.....	100.00
Towards the Joseph Rukavina Scholarship Fund	
<b>EVERGREEN PARK, IL</b> - Ed Sambol, in memory of Dolores and Edward Sambol Sr., of CFU Croatian Sons and Daughters Lodge 229, by their son Ed .....	250.00
<b>GREENSBURG, PA</b> – Barbara Bosnich, in memory of deceased members of former “Zora” Lodge 345 .....	50.00
Towards the “Zora” Lodge 345 Scholarship Fund	
<b>TOTAL THIS REPORT .....</b>	<b>\$3,255.00</b>
<b>TOTAL SPRIT OF CHRISTMAS.....</b>	<b>\$10,630.00</b>
<b>TOTAL COLLECTED.....</b>	<b>\$39,871.79</b>



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



# Make Your IRA Contribution Today

Any time is a good time to invest, but investing earlier can maximize the compounding effect on your money. Consider making your 2026 IRA contribution as early as possible.

### IRA CONTRIBUTION LIMITS

Tax Year	Under Age 50	Age 50 or Older
2025	\$7,000	\$8,000
2026	\$7,500	\$8,500

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

**Bernadette M. Luketich-Sikaras**  
National Secretary/Treasurer

### IRA CONTRIBUTION COUPON

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

Name \_\_\_\_\_

Certificate No. \_\_\_\_\_

Deposit Amount \_\_\_\_\_

☐ Traditional IRA for Year 2026 \_\_\_\_\_

☐ Roth IRA for Year 2026 \_\_\_\_\_

## SUPERIOR RATES...

(Continued from page 1)

over this timeframe while the other savings institution would credit their client with \$7,433.23. CFU offers over \$1,750 more in interest than the competitor. We do note, for the record, that CFU is not a bank and therefore does not offer FDIC insurance on deposits. However, with our previously mentioned financial metrics of \$75.1 Million Dollars in surplus, members can gain a certain amount of “peace of mind” knowing that CFU is well-funded and always endeavors to operate in a prudent manner.

### Fund Your ROTH or Traditional IRA Now!

The CHOICE TWO Annuity Contract may be used by wage earners to fund either a ROTH or Traditional IRA account. The benefits of either IRA are legendary and should be thoroughly examined in order to create financial wealth for an individual and his or her family. For the ROTH IRA, we cannot emphasize enough the possibility of tax-free earnings for eligible ROTH IRA accounts. That’s correct, for individuals who qualify for a ROTH IRA, interest earned on your CFU issued Roth IRA contract is eligible for tax-free status as determined by the Internal Revenue Service.

Members are urged to act today by contributing to their ROTH IRA for tax year 2025. The limits on contributions for tax year 2025 remain at \$8,000 for those members age 50 and older; while members under the age of fifty may contribute a maximum of \$7,000 toward their retirement savings plan. Begin paying yourself today through regular contributions to a savings plan for tomorrow.

CFU accepts transfer of either Traditional or Roth Individual Retirement Accounts held with banks or other insurance companies. Our society also accepts rollovers from 401k plans and Annuities held with financial institutions. Individuals who choose to transfer or rollover their savings account to our society can immediately begin receiving the 4.50% rate of return offered by the CHOICE TWO Annuity Contract for a minimum of Twenty-Four (24) months.

Our society does not offer investment advice to our members or proposed new members; however, the purchase of a deferred annuity with the Croatian Fraternal Union offers holders tax- deferred interest accumulation; competitive returns on their savings; and freedom from the seesaw effect of the stock market. Contact CFU Sales Coordinator, Sister Cathy Brnich at 412-843-0380 and find out how easy it is to begin a new

Choice Two contract or add to your current contract in-force. Take advantage of the current rate of 4.50% offered by the Croatian Fraternal Union of America now and begin earning interest today for your future needs of tomorrow.

We all have heard the saying, “Pay yourself first” when adhering to a regularly funded personal savings plan. This is great advice and we encourage our members and interested non-members to do just that – purchase a CFU Annuity or IRA contract and begin saving for your retirement years now. Each of us should ask ourselves some basic questions regarding our personal financial situation and seek to secure a prosperous financial future through earnest consideration of a CFU offered savings option. We ask, “What better time than the present?” The answer is certainly, “There is no better time!”

## Consular Days in Pittsburgh and Cleveland

**WASHINGTON, DC** - The Embassy of the Republic of Croatia in Washington, DC will hold Consular Days in **Pittsburgh, PA** in 2026 at the premises of the Croatian Fraternal Union, 100 Delaney Drive, Pittsburgh, PA 15235 from 10 a.m. to 4 p.m., **(by appointment only)** on the following dates: **January 15; February 5; March 12; April 9; May 14; and June 11.**

The Embassy of the Republic of Croatia in Washington, DC will hold consular days in Eastlake, OH at the premises of the American-Croatian Lodge Cardinal Stepinac, 34900 Lakeshore Blvd, Eastlake, OH 44095 from 9 a.m. to 4 p.m., **(by appointment only)** on the following dates: **January 16; February 6; March 13; April 10; May 15; and June 12.**

### IMPORTANT NOTICE:

Appointments can be scheduled via e-mail: [crocons.washington@mvep.hr](mailto:crocons.washington@mvep.hr) or by phone: +1 202-588-5899 ext. 2. Please include the type of a request and your contact details.

**Mihovil Pazin**  
Embassy of Croatia Washington, DC

### By Edward W. Pazo/National President

(Continued from page 2)

to our Foundation at: CFU Scholarship Foundation, Inc., - 100 Delaney Drive - Pittsburgh, PA - 15235. It is important to note that the receiving entity must be an IRS-qualified organization eligible to receive tax-deductible contributions.

We urge all members to earnestly consider making contributions to the CFU Scholarship Foundation. Inc., which may be made by completing the Spirit of Christmas Campaign Coupon within this **Zajedničar**. Coupons and checks made payable to “CFU Scholarship Foundation” may be returned to Edward W. Pazo, National President, at the Croatian Fraternal Union of America’s home office.

Sisters and Brothers, there is no better investment than in our youth and we urge you to become a supporter of the CFU Scholarship Foundation.

## Why Become a Member...

(Continued from page 13)

and members from surrounding lodges. The opportunities for involvement are limitless and extend beyond the realm of just being a CFU insurance or annuity certificate holder.

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

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

### How Do I Join the CFU?

When someone asks for details about how to become associated with our Fraternal Family, if you are not familiar with the process yourself, please refer them to us here at the Home Office of the Croatian Fraternal Union, at 412-843-0380, or our website at [www.cfu.org](http://www.cfu.org), where we stand ready and waiting to be of assistance.

CFU membership may be completed through either the purchase of a CFU insurance

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#### Choice Two

**4.5%**

- ✓ Current Interest Rate  
Guaranteed Initial 2 Year Term
- ✓ 30 Day Window for  
Penalty-free Withdrawals  
Beginning at Second Anniversary  
of Contract
- ✓ Minimum Deposit \$3,000  
Available as non-qualified Annuity:  
Traditional or Roth IRA

#### 9 Year

Surrender Charge Contract

**4.0%**

- ✓ Current Interest Rate
- ✓ Minimum Deposit \$3,000  
Available as non-qualified Annuity:  
Traditional or Roth IRA

#### 5 Year

Surrender Charge Contract

**3.25%**

- ✓ Current Interest Rate
- ✓ Minimum Deposit \$3,000  
Available as non-qualified Annuity:  
Traditional or Roth IRA

**\*Guaranteed Minimum Interest Rate - 3.00% • Effective January 1, 2024**

START SAVING TODAY

✉ 412.843.0380

📍 100 Delaney Dr., Pgh., PA 15235

🌐 [www.cfu.org](http://www.cfu.org)