

Zajedničar

FRATERNALIST

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

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"The angel said to her, 'Do not be afraid, Mary; you have found favor with God. You will conceive and give birth to a son, and you are to call him Jesus.'"

Luke 1:30-31

Sisters and Brothers, Members and Friends of the Croatian Fraternal Union of America,

As the Christmas Season is now upon us, we pause to acknowledge the birth of Jesus Christ in a stable in Bethlehem over two millennia ago. And with that birth A new light shown upon the world... promising salvation in the form of the baby Jesus. A mere child born into a world full of strife, to a people seeking the "Chosen One". The Son of God sent to save the world!

When we consider what the Christmas season actually represents, oftentimes, we think of Santa Claus or St. Nicholas and presents under a decorated tree. While these thoughts represent part of our celebratory traditions including holiday meals and visiting with relatives, the spiritual aspect of the birth of Christ remains highly relevant today just as it was on that first Christmas day. It is our sincere hope that included among our activities, prayer and thanksgiving is offered to our almighty God and Father for bestowing upon us His only Son Jesus, the Savior of the world.

Indeed, "JOY to the WORLD, a new King is born!"

Our society, founded over 131 years ago in Pittsburgh, Pennsylvania, has worked from its inception toward serving the needs of others in the true spirit of our Christian faith. This is a testament to our members and their spiritual values of faith, hope and charity.


On behalf of the National Administration of the Croatian Fraternal Union we extend heartfelt wishes for a joyous Christmas to our membership throughout the world. We pray for peace and understanding by men and women from all nations. Let there be Peace on Earth and let it begin with all of us.

May each of you experience the joy of the yuletide season and come to know the real blessing of the birth of the Christ child.

Edward W. Pazo
Edward W. Pazo
National President


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Mladen Veža.





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FROM THE EDITOR'S DESK...LORRAINE TURKALL

Peace and Goodness

Anticipating the Christmas Season, there is always some measure of concern among families that everything must be nearly perfect to enjoy the holidays. The home and Christmas tree must be properly decorated, favorite foods and cookies must be prepared and baked to perfection, gifts must be chosen and wrapped with care, and scheduling of holiday visits and parties needs to be well planned...and the list goes on and on. People often succumb to the stress of the season and fail to appreciate the true meaning and joy of Christmas.

Amidst this Holy Season, rather than fill our thoughts and waking hours with worry and stress, why not fill our hearts with goodness and joy? It would do everyone good to take a step back and enjoy the moments of this beautiful Christmas Season with prayers of thanks and thoughts of kindness towards one another. While it's difficult not to become caught up in the mayhem of holiday shopping, store sales, last-minute gift ideas and other commercial enticements, an alternative approach to welcoming

Christmas does sound very appealing.

Consider thinking about what it must have been like for our grandparents and ancestors to prepare for Christmas. For many of us, knowing how difficult everyday life was for our ancestors, it's hard to imagine they were able to accomplish what they did to make the holidays special for their children and families. Unlike today, they did not have the luxury of ordering gifts online, buying gift cards or rushing to the local mall to pick up those last-minute gifts. They didn't order holiday feasts already prepared or have the means to buy lavish gifts to impress others.

Instead, they worked long, hard hours, made gifts by hand and shared what bounty they had with family and friends. We can only marvel when learning about their lives, realizing how they made the most of what they had. Yet, miraculously, Christmas was warmly celebrated as their efforts created a home filled with love for their families and devotion to their faith. They provided small yet meaningful gifts for their

children, prepared home-cooked traditional foods and baked delicacies for their families that would make professional chefs cheer with delight!

It is truly heartwarming to think about such inspiring real-life stories and about the people who worked within their means to bring Christmas Joy into their homes. Many of us surely have ancestors who shared their tales of Christmases gone by and of how they found happiness in simply being together to celebrate the holidays with family and friends...attending Christmas Mass, enjoying a bountiful holiday meal, singing carols, strumming tamburas and sharing meaningful traditions, along with hugs and laughter, with those they held dear.

Let us all forever hold in our hearts and minds that Christmas is a Holy Day rejoicing in the Birth of the Christ Child, a beautiful time meant to be shared with those we love.

May Your Heart be filled with the Warmth, Peace and Joy of the Christmas Season as we Wish One and All a Safe, Merry and Blessed Christmas!

Christmas Blessings to our CFU Members and Families and to our Friends Throughout the World!



The Most Wonderful Time of the Year!

By Edward W. Pazo/National President

The Andy Williams song, "It's the Most Wonderful Time of the Year", describes our idyllic thoughts of the Christmas Holiday Season. With an upbeat musical score and catch-line phrases such as, "with the kids jingle bell; and everyone telling you be of good cheer," along with, "There'll be much mistletoeing and hearts will be glowing" we look forward to sharing time with our family and friends.

Christmas brings out a spirit of kindness in people of our Christian faith as we recognize the birth of our Savior in Bethlehem such a long time ago. Who would have believed that with the coming of the Christ-child knees would bend, voices would be raised in prayer, and millions of people would come to follow His teachings? Our devotion has endured and strengthened throughout the ages, so much so that it must have been God-sent.

As we gather around the table for dinner or the fire for "roasting of marshmallows" this Christmas Season, let's all commit to more kindness and understanding while remembering the "Reason for the Season"! Merry Christmas to our dear members and remember to hug your loved ones a little tighter during your upcoming Holiday Celebrations.

At the risk of spoiling our concluding thoughts, we would be remiss if we failed to remind grandparents that a CFU Life Insurance Policy makes a great stocking stuffer and ensures that you will be providing the "Gift that keeps on giving" to your dear ones.



AVAILABILITY OF ZAJEDNIČAR ON CFU WEBSITE

For the past two issues of our **Zajedničar** we have been alerting our members to the upcoming availability of our official organ, **Zajedničar**, on our CFU Website www.cfu.org beginning with the January 14, 2026 issue.

After discussion by our National Board of Directors and in an effort to spread the good news generated by our society, its members lodges and affiliated organizations, it was decided to offer our electronic **Zajedničar** via our website. The paper will be identical to the hard copy version of the Zee that is delivered to households and institutions across the US, Canada and Croatia (including additional countries of Europe). The main benefit of this more widespread dissemination of the official organ is the availability of the paper in a timely manner. No delays for delivery to far-flung areas or even those in very close proximity to Pittsburgh and the origin of the mail version.

We do ask our members to inform our office if they no longer desire a hard-copy version of the paper as the production and mailing costs of providing the **Zajedničar** continue to rise and place a financial burden on the society. Additionally, in our ever-growing desire to "go green" and save trees and other natural resources it only makes sense to avail ourselves of the electronic version of the **Zajedničar** as most of the world now reads their news online or on their cell phones. Our national administration will monitor the accessing of the website version of the Zee and seek ways to encourage members to utilize it in greater numbers going forward.

For now, we once again advise our contributors to the **Zajedničar**, that the personal information that they include in articles for publication will now possibly be more widely distributed across the world-wide web. Please refer to the Notice that is included in this issue of the Zee.



NEW

SPECIAL OFFER

\$5 FIRST YEAR PREMIUM

September 19 to December 31, 2025

*All applicants are subject to normal underwriting requirements. Commission is not applicable but results will be counted toward the current membership campaign. Special available until December 31, 2025.

A Fraternal Leader Providing Financial Security
Protecting Your Future, Preserving Our Past

\$25,000 in Term Life Insurance Protection

The Juvenile Term to Age 25 insurance plan is designed to protect our juvenile members with a \$25,000 death benefit. This Plan provides children and young adults maximum protection at a minimal cost and allows for conversion privileges. CFU is offering the Juvenile Term to Age 25 Insurance Plan for a special first year premium of \$5.00. Premiums payable in successive years will return to the \$27 annual premium. The maximum issue age cannot exceed age 23.

CFU Lodge 5 Announcements

New Year's Eve Croatian Tamburitza Mass

Bob Carr/Lodge 141

Croatian Holy Mass Schedule

Fr. Maurus Dolčić

Christmas Vigil Croatian Tamburitza Mass

Bob Carr/Lodge 141

Zajedničar

Publication Dates

- 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. E-mailed articles should be sent in the body of your e-mail and not as an attachment. Only photographs should be sent as an attachment. All material must be received at least one week prior to the issue date. Your cooperation is greatly appreciated — Hvala! —Editors

SPOTLIGHT ON CFU PROGRAMS

A Message from the Executive Vice
FRANJO BERTOVIĆ

A Message from the Executive Vice President
FRANJO BERTOVIĆ

LODGE ACTIVITY SUMMARY & ANNUITY/IRA PRODUCTS/ LIFE INSURANCE CFU OFFERS

Fešta Tri Kralja

Cathryn Morovich/Lodge 439

Versailles Croatian Home Events

Rachel Poturich/Recording Secretary/Lodge 146

MINUTES

EXECUTIVE BOARD MEETING
WEDNESDAY, OCTOBER 15, 2025

National President Pazo called the Meeting of the Executive Board to order at 10:05 a.m. with customary greetings.

In attendance were National President Edward W. Pazo, Executive Vice President Franjo Bertović and National Secretary/Treasurer Bernadette M. Luketich-Sikaras. Minutes of the Wednesday, September 17, 2025 meeting of the Executive Board were read and officially approved.

President Pazo congratulated all involved in the staging of the concert of Ansambl “Filip Dević” from Split, Croatia on October 4, 2025. Unfortunately, the turnout was not as good as it could have been, but the Rankin Croatian Home personnel did an excellent job in the set up and in receiving the performers. The performance was excellent and featured Dalmatian klapa music which is a style of Croatian music not frequently heard in the Pittsburgh area. The members of “Filip Dević” were very appreciative of the hospitality they received while visiting us at the Home Office and at the concert.

President Pazo reviewed the New York reception in honor of Zoran Milanović, President of the Republic of Croatia, held on Sunday, September 21, that he, Secretary/Treasurer Luketich-Sikaras and Executive Vice President Bertović attended.

President Pazo then reviewed the status of arrangements for the upcoming CFU TamFEST to be held at the Tropicana Hotel and Casino on the Boardwalk in Atlantic City, New Jersey the weekend of November 7-9. There will be 17 adult ensembles participating, which includes a first-time group, Tri-State Tamburaši, whose members hail from New York, New Jersey and Connecticut. Since we are utilizing the in-house audio/video company, the Members decided to engage someone from the Pittsburgh-based company that we normally use and has experience with our music to oversee and assist with the sound for the concerts.

President Pazo reviewed information from the recently held meeting of the Directors of the Junior Cultural Federation. The 2026 Junior Tamburitza Festival will be held in Cleveland, Ohio on the 4th of July weekend. The Guest Conductor for the mass performance will be Brother Nikola Vranesevic, Director of the Junior Tamburitza of Duquesne.

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

- Insurance
- Year to Date New Members..... 148
 - Year to Date Certificates..... 206
 - New Insurance in Force..... \$2,982,519.00
 - Annual Premium..... \$119,013.80

- Annuities
- Year to Date New Members..... 39
 - Year to Date Certificates..... 187
 - Face Value..... \$11,836,925.34

Secretary/Treasurer Luketich-Sikaras reviewed the activity at the Fraternal Societies of Greater Pittsburgh and CFU Lodge 5 booths at the Johnstown Slavic Festival the weekend of September 19-20. Many CFU members and members of other

fraternal societies attended the event and a number of individuals indicated interest in membership in the Society.

Sister Luketich-Sikaras noted that the annual meeting of the Directors of the CFU Scholarship Foundation will take place on Thursday, October 29, beginning at 1:30 p.m.

Secretary/Treasurer Luketich-Sikaras reported the following death claims settled during the period September 1-30, 2025:

United States	Amount	Number of Certificates	Number of Members
Arizona	\$ 3,500.00	1	1
California	1,081.37	3	1
Colorado	2,000.00	1	1
Illinois	3,500.00	2	2
Indiana	7,100.00	2	1
Kansas	1,000.00	1	1
Michigan	21,650.31	5	2
Ohio	12,700.00	6	6
Oregon	13,333.00	1	1
Pennsylvania	47,253.70	24	17
Washington	8,929.00	1	1
Wisconsin	5,491.00	5	2
TOTAL	\$127,538.38	52	36
CANADA			
Ontario	\$ 27,179.00	5	5
TOTAL	\$ 27,179.00	5	5
GRAND TOTAL	\$154,717.38	57	41

National Secretary/Treasurer Luketich-Sikaras then submitted the Statistical Report for the period September 1-30-2025 as follows:

	Number of Certificates	Amount	Number of Members
Certificate:			
Lapses/No Value.....	21	\$ 430,000.00	21
Cash Surrenders.....	37	102,528.00	36
Expired.....	5	86,000.00	5
Matureds (Pending)	8	12,374.96	8
Deaths (Pending)	3	28,742.00	3
Certificate:			
New Sales.....	19	\$ 161,750.00	19
Increases	4	20,626.00	4
Annuity:			
New Sales.....	7	\$ 39,845.31	7
Increases	10	391,850.69	10

With no further business to come before this meeting of the Executive Board, President Pazo adjourned the meeting at 11:00 a.m.

BERNADETTE M. LUKETICH-SIKARAS/National Secretary/Treasurer

ATTEST:
EDWARD W. PAZO
FRANJO BERTOVIĆ

MINUTES

CFU JUNIOR CULTURAL FEDERATION
OCTOBER 28, 2025
TELECONFERENCE BOARD MEETING
CFU Home Office – Pittsburgh, PA



President Mike Ricci called the Board Meeting to order at 6 p.m. and welcomed all board members. He thanked Derek Hohn for arranging the Microsoft Teams meeting. He also recognized the officers and representatives of the Croatian Fraternal Union who were present at this meeting: National President Edward W. Pazo; Executive Vice President, Franjo Bertović; National Secretary/Treasurer, Bernadette M. Luketich-Sikaras; Second Vice President, Michael Ricci; Member High Trial Board, Tim Komara; CFU Honorary Lifetime Member Virginia Michtich; Associate Editor of the Zajedničar, Ivan Begg; and Director of CFU Fraternal Programs, Derek Hohn.

CFU National President Edward Pazo extended greetings and called attention to the current specials the CFU is offering until the end of the year.

Mike Ricci asked for a moment of silence in memory of former Federation President Emeritus Don Weakley. Don's memorial service will be held at a later date. Emil Riccio made a motion to donate \$100 to the CFU Scholarship Foundation in memory of Don. Motion was seconded by Michelle Janicki and all were in favor.

Roll call of officers: President, Michael Ricci - present; Vice President, Ted Sebetich - present; 2nd Vice President, Natalie Kosta - present; Secretary/Treasurer, Robert T. Keber - present; Recording Secretary, Michelle Janicki - present; Trustees, Janet Craig - present; Tim Komara - present; Mike Vucinic - present; Ariana Kosta - excused; Margy Rylatt - present; Angelo Sestili - excused; Board

of Advisors, Ivan Begg - present; Joe Grman - present; Virginia Michtich - present; Rudy Pešut - present; Emil Riccio - present; Ex Officio Advisor, Edward Pazo - present.

Secretary/Treasurer Report: Correspondence received pertained to the nominations of the Junior Festival 2026 Guest Conductor. Robert Keber presented the treasurer's report. He will recheck the dues report pertaining to Happy Hearts and Croatian National Home. Janet Craig motioned to accept the report and Ted Sebetich seconded. All were in favor.

Rob then presented the financial report for the festival. All expenses have been paid. The Junior Cultural Federation will be sending out bills for Officers' Rooms. He thanked Arianna and Margie for their help at the sales table at the festival. Use of the electronic Square platform for sales made balancing sales and reporting easy. The festival report was accepted on a motion by Emil Riccio and seconded by Ivan Begg.

Old Business: Overall, the festival in Pittsburgh was successful. The baseball game had a great representation of members and the socials were packed on both Friday and Saturday evenings. More combos ended up playing Friday evening at the social with DJ Scott Kuren providing music in between the combos. The only drawback was that the children were out of control at the socials. There seemed to be no parental supervision. A recommendation was made that this issue be included in the spring letter that is sent to all groups asking that they address this issue with their parent organization. The Junior Cultural Federation officers will further address it at the spring meeting for any recommendations on enforcement and/or sanctions. The Credit Card System made it easy to reconcile and keep track of inventory and sales. The Secretary/Treasurer recommends we continue using it in the future. He did have to set up a CFU Junior Cultural Federation gmail account that would accept all reports that the system generates. There are fees associated with using the system, but they are minimal. The hardware belongs to Jadran Junior Tamburitza.

New Business: A discussion was held pertaining to the 1st place T-Shirt logo winner's prize. In addition to a monetary prize, they are typically given a free sweatshirt with their logo on it. It has been recommended that a plaque or free T-Shirt coupon be given instead of a sweatshirt. Janet Craig was of the opinion to keep the same practice. No definite decision was made.

President Pazo presented 2026 Junior Tamburitza Festival information. Activities will take place at the Hilton Cleveland located at 100 Lakeside Avenue E. in Cleveland OH 44114. This is the same hotel we used in 2017. The CFU Junior Cultural Federation rate for rooms is \$169/night with a 9.5% hotel tax and 8% Sales tax for a total of \$198.58/night. An email containing a pdf file was sent to all officers pertaining to dining. Parking is \$50/night. Information on bus rate parking as well as a reservation coordinator will be forthcoming.

Three recommendations were received for Guest Conductor for the 2026 Annual CFU Junior Cultural Federation Tamburitza Festival. Following a short discussion, a vote was taken and Brother Nikola Vranesevic, Director of Junior Tamburitza of Duquesne, was elected as Guest Conductor.

CFU Executive Vice President Franjo Bertovic wished all well and invited everyone to participate in the 2025 CFU Membership Campaign.

Motion to adjourn the Board meeting was made at 6:55 p.m. by Tim Komara and seconded by Virginia Michtich.

Respectfully submitted,
Michelle Janicki/Recording Secretary
CFU Junior Cultural Federation

Roll and Kolo Night

CHICAGO, IL – The Sloboda Junior Tamburitza 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 .

Emily Kazak/Lodge 18

Farrell To Host Pub Nite With Orkestar Radost

FARRELL, PA – The Croatian American Civic Club, 412 Staunton St., Farrell, PA, will hold its popular Pub Nite on January 24, 2026.

Starting at 5 p.m., music for your listening and dancing pleasure will be provided by the popular Orkestar Radost of McKeesport, PA.

The Civic Club's Croatian Kitchen will offer a full menu of ethnic foods with assorted desserts.

We look forward to seeing you on Saturday, January 24th! Svi nam dobro došli!

Charlotte Russo/Lodge 126



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



TAMBURITZAN PERFORMERS FROM THE EAST SUBURBS OF PITTSBURGH, from left, Nora Keleschenyi, Ryan Bozicevic, Caryn Caloiero and Kari Leventopoulos.

The Tamburitzans To Perform in Monroeville in January

PITTSBURGH, PA - Take a musical world tour with The Tamburitzans, 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 Tamburitzan 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 Tamburitzan 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 Tamburitzans' website at <https://www.thetamburitzans.org/events/tickets> and click on "Monroeville, PA".

Immediately following the show, patrons are invited to a reception with The Tamburitzans 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 Tamburitzan musicians. Delicious homemade food and drink will also be available for purchase. Proceeds from the social benefit The Tamburitzans and CDS Parish.

Erin Bozicevic/Lodge 567

Merry Christmas

Celebrate "Christmas in Croatia" With Detroit Tamburitza Orchestra

DETROIT, MI - Detroit Tamburitza Orchestra (DTO) will celebrate "Christmas in Croatia" on Saturday, December 20, at the American Croatian Club in Warren, MI. Doors open at 6 p.m. A delicious buffet dinner will be served promptly at 7 p.m., including a fabulous dessert table. Immediately following dinner, sing along with DTO as we play some of our favorite Croatian and American Christmas songs.

The Tamburitza Orchestra Noćne Sove from Youngstown, OH will be our musical guests this year. The "Night Owls" will fill our hall with the sounds of traditional and modern Balkan tunes.

Feeling lucky? There will be a 50/50 cash raffle and a gift basket raffle. DTO appreciates all of your support for these fundraising efforts to raise money for our out-of-town performances.

Please come and celebrate with us. \$45 Admission: \$20 Children 15 and under.

Reserve your seat and/or table today by contacting any DTO member or Vicky Fulks, DTO Secretary (vickyfulks@yahoo.com or 586-202-2206).

Get your shopping done early and join us for wonderful holiday evening!

Vicky Fulks/Lodge 351

The Tamburitzans in Harrisburg

HARRISBURG, PA – The Tamburitzans 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 Tamburitzans 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

Radost Returns to Twin Oaks Lounge

VERSAILLES, PA – Once again, it's time for music at the Twins Oaks Lounge as the popular Orkestar Radost makes their much-anticipated return on Saturday, December 27th from 3 p.m. to 7 p.m.

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

The lounge has an excellent dinner menu and it is suggested that you call ahead for reservations. The number to call is 412-678-3321.

For an enjoyable evening of great music and fun with Joe, Paul, Dave and Dan come to the Twin Oaks Lounge, Saturday, December 27th. Free parking and free admission. Dobro došli!

Dave Vranesevic/Lodge 146



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 or call/email Pete Piskol at 219.746.5241 or peter.piskol46@gmail.com.

Pete Piskol

Fraternal Activity Director

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.

Rachel Poturich

Ljeljo Secretary



Nova Nada Hosts Advent in Croatia

DETROIT, MI - On Sunday, November 30, 2025 Nova Nada welcomed our guests into our Croatian Club bursting with over 18,000 icicle lights. The aroma of mulled wine and a delicious lunch filled the air. A fantastic display of beautifully decorated trees, and a spectacular Christmas marketplace added to the festive atmosphere.

The program began with the lighting of the First Advent Wreath Candle. A new addition this year was the Christmas Tree Scavenger Game and Advent Bingo, followed with performances by the Malina Dancers, Nova Nada, and Klapa Kartolina from Windsor, ON.

After the performances, audience members were invited to share personal stories and memories of Christmases past. The packed hall then filled with voices singing Christmas Carols along with the guest Tambura Players. A beautiful rendition of Silent Night was sung by candlelight.

The mood quickly changed when there was a loud banging at the side door. The door swung open to welcome Sveti Nikola and his sidekick, Krampus (also a new addition to the program). All in attendance received a gift from Sveti Nikola, but Krampus quickly snatched some of the gifts and replaced them with coal.

All who attended enjoyed the afternoon and left with a feeling of peace and anticipation for the upcoming Christmas season. The hard-working Nova Nada members delivered yet another successful event to the Detroit's Croatian Community and thank all who attended.

Steve Talan/Lodge 351

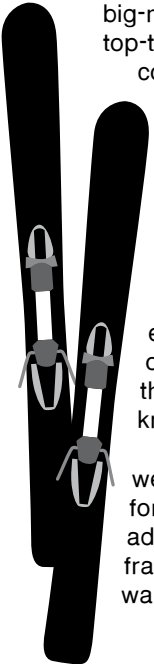


SKIFEST 2026: Your New Favorite Winter Weekend Is Back in Ellicottville

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
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



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

Croatian American Sports Hall of Fame (CAS-HOF) Nominations Open for 2026

PHILADELPHIA, PA - The Croatian American Sports Hall of Fame was founded in 2019 by the National Federation of Croatian Americans Cultural Foundation (NFCACF) to recognize the outstanding contributions in sports by individuals who are citizens of the United States or Canada and of Croatian descent.
The Hall of Fame Committee is inviting nominations for the third class to be inducted in the Fall of 2026. The deadline for accepting nominations is December 31, 2025. The inductees will be announced in May 2026. Nominations and questions for the Selection Committee can be emailed to: croatianamericansportshof@gmail.com.
When nominating someone, please include in the body of the above email: Your name, phone number, email address and if you have relationship with nominee or their family. Please provide the name of the individual you are nominating, a biography of no more than 100 words which includes their DOB, their parents name and Croatian heritage, their significant sports related accomplishments and the year of their retirement.
There are many Croatian American sports legends who have reached their pinnacle as players, coaches, referees, executives, media, and contributors with other sport related professional involvement or lifetime achievement. The Hall of Fame seeks to recognize these individuals for their exemplary achievements and contributions while maintaining their national heritage.
Class of 2022:
Fred Couples (Golf); Helen Crlenkovich (Diving); John Havlicek (Basketball); Mickey Lolich (Baseball); Roger Maris (Baseball); Kevin McHale (Basketball); George Mikan Jr. (Basketball); Mark Pavelich (Ice Hockey); Joe Sakic (Ice Hockey); Joe Stydahar (Football); Fritzie Zivic (Boxing).
Class of 2024:
Ralph Cindrich (Football & Sports Agent); Bill Fralic (Football); Tim Grgurich (Basketball); Jim Laslavic (Football); Johnny Mayasich (Ice Hockey); Frank Sinkwich (Football); Frank Solich (Football); Paul Tomasovich (Softball); Rudy Tomjanovich (Basketball); Kelly Grgas-Wheeler (Distance Runner).
The current members of the Croatian American Sports Hall of Fame Committee are Derek Hohn, Jerome Jurenovich, Jim Kresnik, Dino Mattessich, Vedran Joseph Nazor, Steve Rukavina and Tom Steich.
Steve Rukavina /Chair, CAS-HOF Committee
President-NFCACF; Lodge 760



MEMBERS OF DANICA LODGE 760 FROM PHILADELPHIA gather for a holiday brunch at the Red Owl Tavern in Historic Old City with 5th generation CFU Member, Lyle Rukavina, holding a small sign.



NOT!



MEMBERS OF CFU LODGE 530 in St. Thomas, Ontario, Canada celebrated and kicked off the holidays at their annual Christmas Party on November 30th. From Left: Lynne and Dan Sullivan, Ankica and Franjo Rupcic, Barb and Kerry Illes, Jim and Monica Reids, Andy and Birdie Reynenburg, Henrietta (Hank) and John Karn.

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Zajedničar

FRATERNALIST



GLASILO

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

GODINA 120.

PITTSBURGH, PENNSYLVANIA / SRIJEDA 17. PROSINCA 2025.

SEDMA STRANA

„Anđeo joj reče:
'Ne boj se, Marijo, našla
si milost u Boga. Začćeš
i rodićeš sina, i dat ćeš
mu ime Isus.'”

Luka 1,30-31.

Sestre i braćo, članovi i prijatelji Hrvatske bratske zajednice,

kako nam se bliži božićno vrijeme, zaustavljamo se kako bismo obilježili rođenje Isusa Krista u štalici u Betlehemu prije više od dva tisućljeća. I s tim rođenjem... novo svjetlo obasjalo je svijet... obećavajući spasenje u obliku malog Isusa. Puko dijete rođeno u svijetu punom sukoba, za narod koji je tražio „Izabranoga“. Sin Božji poslan da spasi svijet!

Kada razmišljamo o tome što Božićno vrijeme zapravo predstavlja, često mislimo na Djeda Božićnjaka ili svetog Nikolu i poklone ispod okićenog drvca. Iako ove misli predstavljaju dio naših svečanih tradicija, uključujući blagdanske obroke i posjete rodbini, duhovni aspekt Kristova rođenja i danas ostaje izuzetno relevantan, baš kao što je bio na prvi Božićni dan.

Iskreno se nadamo da je među našim aktivnostima uključena molitva i zahvalnost našem svemogućem Bogu i Ocu za to što nam je dao Svog

jedinorođenog Sina Isusa, Spasitelja svijeta. Doista, „RADOST svijetu, novi Kralj se rodi”!

Naša ugledna Zajednica, osnovana prije više od 131. godinu u Pittsburghu, Pennsylvania, od svog je osnutka radila na služenju potrebama drugih u istinskom duhu naše kršćanske vjere. Ovo je dokaz za naše članove i njihove duhovne vrijednosti vjere, nade i ljubavi bližnjega.

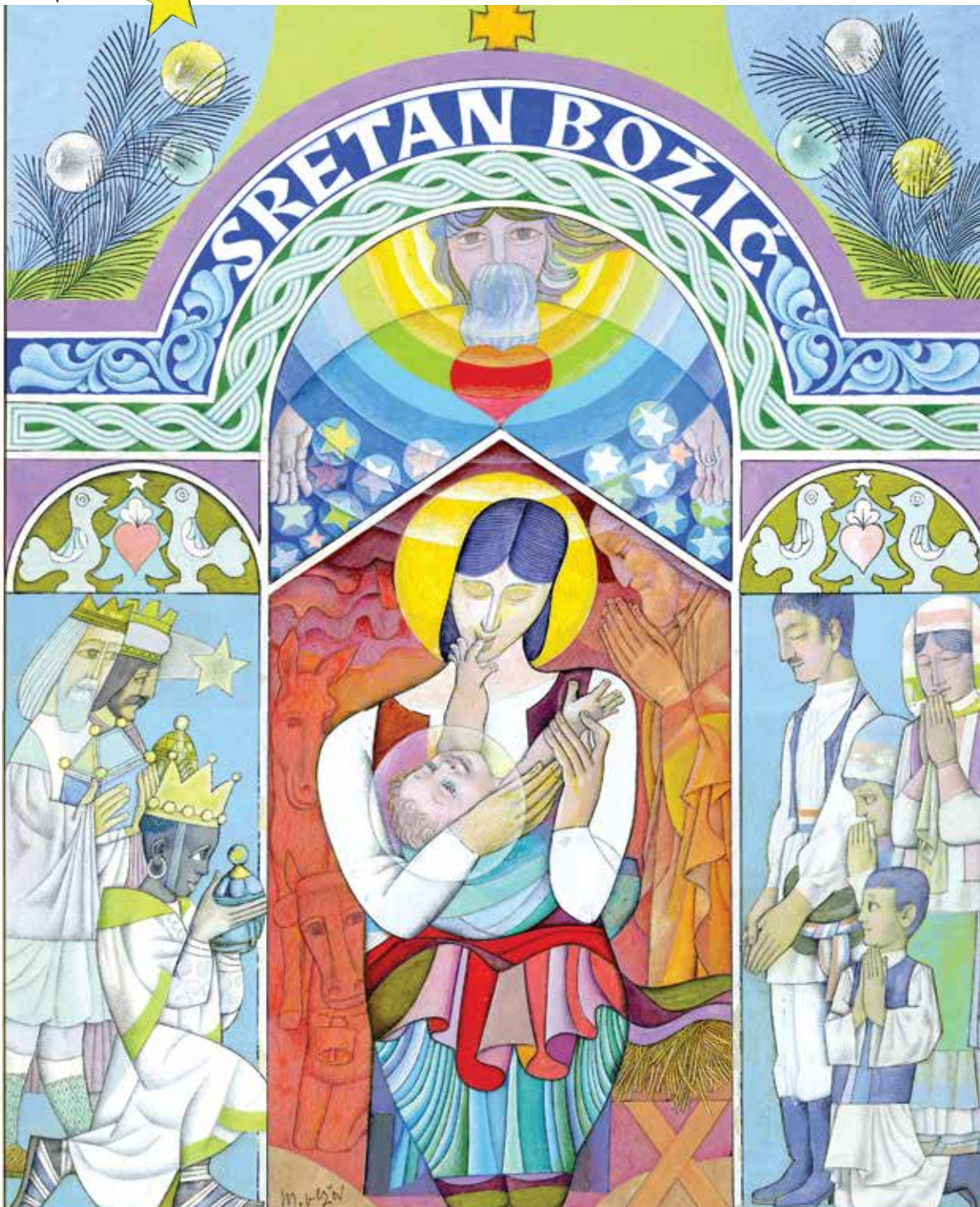
U ime Nacionalne uprave Hrvatske bratske zajednice upućujemo iskrene želje za radostan Božić svim našim članovima diljem svijeta. Molimo za mir i razumijevanje među muškarcima i ženama svih naroda. Neka na Zemlji zavlada mir, i neka počne s nama svima. Neka svaki od vas doživi radost božićnog vremena i spozna pravo blagoslovljenje rođenja Isusa Krista.

Edward W. Pazo

Edward W. Pazo
Nacionalni predsjednik



Ilustracija Mladen Veža.



Zajedničar

FRATERNALIST
(ISSN 1087-7460)

ALL FOR ONE – ONE FOR ALL SVI ZA JEDNOG – JEDAN ZA SVE

Official Organ Of The Croatian Fraternal Union of America

Službeno Glasilo Hrvatske Bratske Zajednice u Americi

Izlazi svaki drugi tjedan u mjesecu
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e-mail: editor@cfu.org
Website: www.cfu.org



GLAVNI URED
Hrvatske Bratske Zajednice u Americi
Organizirane 1894. godine

RIJEČ UREDNIŠTVA...LORRAINE TURKALL

Mir i dobrota

U iščekivanju božićne sezone, uvijek postoji određena briga među obiteljima da sve mora biti gotovo savršeno kako bi uživali u blagdanima. Dom i božićno drveće moraju biti pravilno ukrašeni, omiljena jela i kolači moraju biti pripremljeni i pečeni do savršenstva, darovi moraju biti pažljivo odabrani i umotani, a raspored božićnih posjeta i zabava treba biti dobro isplaniran... i popis se nastavlja. Ljudi se često predaju stresu sezone i ne uspijevaju cijeniti pravo značenje i radost Božića.

Usred ovog Svetog doba, umjesto da naše misli i budne sate ispunjavamo brigom i stresom, zašto ne bismo naše srce ispunili dobrotom i radošću? Svima bi dobro došlo da se povuku korak unatrag i uživaju u trenucima ove prekrasne božićne sezone s molitvama zahvale i mislima ljubaznosti jedni prema drugima. Iako je teško ne uhvatiti se u metež božićne kupovine, prodajnih akcija, ideja za darove u posljednjem trenutku i drugih komercijalnih stvari primamljivosti, alternativni pristup dočeku Božića zvuči vrlo privlačno.

Razmislite o tome kako je moralo biti našim bakama, djedovima i precima pripremati se za Božić. Za mnoge od nas, poznavajući koliko je svakodnevni život bio težak za naše pretke, teško je zamisliti da su uspjeli postići ono što su postizali kako bi praznici bili posebni za njihovu djecu i obitelji. Za razliku od danas, nisu imali luksuz naručivanja poklona putem interneta, kupovine poklon kartica ili žurbe do lokalnog centra da kupe poklone u posljednji tren. Nisu naručivali unaprijed pripremljene božićne gozbe niti su imali sredstva kupovati raskošne poklone kako bi impresionirali druge.

Umjesto toga, radili su duge, teške sate, izrađivali

poklone vlastitim rukama i dijelili ono što su imali s obitelji i prijateljima. Možemo se samo čuditi kad učimo o njihovim životima, shvaćajući kako su maksimalno iskoristili ono što su imali. Ipak, čudesno, Božić se slavio s toplinom jer su njihovi naponi stvarali dom pun ljubavi za njihove obitelji i svojim vjerovanjem. Pružali su djeci male, ali značajne darove, pripremali domaće tradicionalne hrane i pekli delicije za svoje obitelji koje bi profesionalni kuhari s oduševljenjem pozdravili! Zaista je razveseljujuće razmišljati o takvim nadahnjujućim životnim pričama i o ljudima koji su unutar svojih mogućnosti donosili božićnu radost u svoje domove. Mnogi od nas sigurno imaju pretke koji su dijelili svoje priče o prošlim Božićima i o tome kako su pronašli sreću jednostavno tako što su bili zajedno i slavili blagdane s obitelji i prijateljima... pohađajući božićnu misu, uživajući u obilnom blagdanskom obroku, pjevajući božićne pjesme, svirajući tambure i dijeleći značajne tradicije, zajedno s zagrljajima i smijehom, s onima koje su voljeli.

Neka svi zauvijek u srcima i umovima nosimo to da je Božić sveti dan kojim slavimo Rođenje Krista, prekrasno vrijeme koje treba dijeliti s onima koje volimo. Neka vaše srce bude ispunjeno toplinom, mirom i radošću božićnog razdoblja dok svima želimo siguran, sretan i blagoslovljen Božić!



*Božićne blagoslove
upućujemo našim
članovima HBZ-a i
njihovim obiteljima
te našim prijateljima
široj svijeta!*

Odsjek 530 održava godišnju sjednicu

ST. THOMAS, ON – Društvo „Ogulin“ 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

Kyrie Eleison

Kyrie eleison, eleison,
Isus se rodi u štalici.
Pojte pastiri, tamo se njemu poklonite.
Kriste eleison, eleison!
On za nas trpi čim se rodi.
Pojte pastiri, tamo se njemu poklonite.
Kyrie eleison, eleison!
U jaslje mora da se skriva!
Pođite kralji, tamo se njemu poklonite.

Godišnja i redovita sjednica odsj. 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



Najljepše vrijeme u godini!

Piše: Edward W. Pazo/Nacionalni predsjednik

Pjesma Andyja Williamsa, „To je najljepše vrijeme u godini!“ opisuje naše idilične misli o Božićnom razdoblju. Uz veselu glazbenu podlogu i upečatljive fraze poput „s djecom koja zvone zvončićima; i svi ti govore da budi dobre volje“ te „bit će mnogo poljubaca i srca će svijetliti“, radujemo se provoditi vrijeme s našom obitelji i prijateljima.

Božić u ljudima naše kršćanske vjere budi duh dobrote dok prepoznavamo rođenje našeg spasitelja u Betlehemu prije toliko godina. Tko bi mogao vjerovati da će s dolaskom Kristove dječice koljena kleknuti, glasovi se podići u molitvi, i milijuni ljudi doći slijediti njegova učenja? Naša odanost je izdržala i ojačala kroz stoljeća, do te mjere da se mora smatrati Božjim darom.

Dok se okupljamo oko stola za večeru ili oko vatre za „pečenje marshmallowsa“ ovog božićnog vremena, svi se obvezujemo na više ljubaznosti i razumijevanja, prisjećajući se pritom „Razloga za blagdane“! Sretan Božić našim dragim članovima i ne zaboravite zagrliti svoje najmilije malo jače tijekom nadolazećih blagdana.

Rizikujući da pokvarimo naše završne misli, bilo bi propust podsjetiti bake i djedove da životno osiguranje HBZ čini izvrsnim darom za punjenje čarapa i osigurava da ćete svojim najbližima pružiti „Dar koji nastavlja darivati“.



DOSTUPNOST ZAJEDNIČARA NA CFU WEB STRANICI

Tijekom posljednja dva izdanja našeg Zajedničara upozoravali smo naše članove na nadolazeću dostupnost našeg službenog glasila, Zajedničara, na našoj „CFU web stranici www.cfu.org“ počevši od izdanja 14. siječnja 2026. Nakon rasprave naših direktora Nacionalnog odbora i u nastojanju da širimo dobre vijesti koje proizlaze iz naše Zajednice, njezini članovi, odsjeci i povezane organizacije, odlučeno je ponuditi naš elektronički Zajedničar putem naše web stranice. Papirno izdanje bit će identično tvrdoj kopiji Zajedničara koja se dostavlja u kućanstva i institucije širom SAD-a, Kanade i Hrvatske (uključujući dodatne europske zemlje).

Glavna prednost ove šire rasprostranjenosti službenog glasila je dostupnost naših novina na vrijeme. Nema kašnjenja u dostavi za udaljena područja ili čak za ona vrlo blizu Pittsburgha i mjesta odakle se šalje verzija pošte. Molimo naše članove da obavijeste naš ured ako više ne žele tiskanu verziju novina, jer troškovi proizvodnje i slanja Zajedničara i dalje rastu i predstavljaju financijsko opterećenje našoj Zajednici. Osim toga, u našem sve većem nastojanju da „idemo zeleno“ i štedimo drveće i druge prirodne resurse, ima smisla koristiti elektroničku verziju Zajedničara jer većina svijeta sada čita vijesti online ili na svojim mobilnim telefonima. Naša nacionalna administracija pratiti će pristupanje web-verziji Zee i tražiti načine kako potaknuti članove da je ubuduće koriste u većem broju.

Za sada ponovno savjetujemo našim suradnicima u Zajednicaru da osobne podatke koje uključuju u članke za objavu sada mogu biti šire distribuirani širom mreže. Molimo pogledajte posebnu Obavijest koja je u vezi toga objavljena u ovom broju Zajedničara.

PROGRAMI HBZ-A POD POVEĆALOM

ZBIR GODIŠNJIH AKTIVNOSTI NAŠIH ODSJEKA

HBZ vodi svoje poslovanje putem odsječnog sistema. Aktivnosti i zastupništva su na nacionalnoj, područnoj i mjesnoj razini. Ako ste član Zajednice vrlo ste važni i cijenjeni na svim ovim razinama. Odsjeci u svojim mjesnim zajednicama su na „dohvat ruke“ i član može učestvovati redovito u svim odsječnim aktivnostima.

Odsjeci HBZ-a istinski sprovode geslo „Svi za jednoga – Jedan za sve“ i cijene svoje članstvo za učešće.

HBZ je dužna da prikupi brojeve svih tih aktivnosti i djelovanja na mjesnoj razini i dostaviti ih Američkom bratskom kongresu (American Fraternal Alliance), svake godine. Zbir podataka koristi to Udruženje (AFA) da bi skrenulo pozornost i upoznalo javnost o potpornim društvima koja kroz bratski sistem rade i podupiru ovakve vrijedne aktivnosti.

Izvešća mjesnih odsjeka se također koriste da nadležni državni organi, osiguravajuće odjeljenje i drugi javni dužnosnici vide utjecaj svih tih bratskih aktivnosti. Vrlo je važno oslikati istinsku sliku istinskog rada naših odsjeka i članova.

Drago nam je izvijestiti da smo u minuloj godini 2025. imali u svojim redovima 173 aktivnih odsjeka te približno isti broj gnijezda, članova u podmlatku.

Kao bratska ustanova ponosimo se sa svim ostvarenim rezultatima naših odsjeka. Upućujemo iskrenu zahvalnost učesnicima koji su dio tako velikog uspjeha u našim pothvatima i ostvarenim rezultatima.

U dodatku sveg iznesenog što su naši članovi dobrovoljno obavili na mjesnim projektima i aktivnostima, HBZ se želi zahvaliti svima koji su radili na širenju naših redova. HBZ ima impresivan Program preporuke (Referral Program) da bi nagradila svoje preporučitelje.

Dobrovoljan ili dragovoljan rad je od iznimne važnosti za sve nas, naše obitelji, i našu Zajednicu. **Mi se zahvaljujemo svakom pojedincu koji širi lijepe riječi o našoj Zajednici i mnogim beneficijama koje pruža svojim članovima.**



Mi vas također pozivamo da iskoristite velikodušnu ponudu kamatne stope na štedne uloge u anuitetima/IRA i to, 3.25% na ugovor od 5 godina, 4% na ugovor od 9 godina i 4.5% na izbor dva (ugovor na dvije godine). Zajamčena najniža stopa je - 3%. Ponuda vrijedi do 30. travnja 2026.

Zašto otvoriti umirovljenički/IRA račun?

- Omogućuje štednju za budućnost a sredstva mogu bit do-datak mirovinskim primanjima;
- Pruža akumulaciju zarađene kamate s odgođenim oporezivanjem;
- Stvara dodatna sredstva kroz kamatnu stopu i štednju za budućnost.

Za otvaranje umirovljeničkog/IRA račun potreban vam je ulog od \$3,000 ili veći! **Specijalna ponuda stalnog životnog osiguranja produžena je do 30. travnja 2026!**

- Ušteda do \$1,000 u Jedno premijskom životnom osiguranju (do 40 godina starosti 15% popust, 41. g. i više 10%).
- \$250 premija u prvoj godini u planu Osiguranje otplaćeno u 10 godina (starosna dob 0 do 25) za \$25,000 osiguranja, \$100 premija u prvoj godini za \$5,000 do \$10,000 osiguranja životne dobi od 0 do 50, i premija također \$100 u prvoj godini za \$5,000 životnog osiguranja za starost od 51. do 70. Važi standardni postupak za odobravanje zahtjeva za osiguranje. U drugoj godini standardne premije će se primjenjivati.

Ako imate bilo koje daljnje pitanje, ili bi ste htjeli više saznanja o bilo kojem proizvodu ili beneficijama kod HBZ-a, molimo vas da nazovete glavni ured na 412-843-0380 ili pogledajte naše web stranice na www.cfu.org.

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



Hrvatski božićni običaji



Hrvatski božićni običaji dio su hrvatske tradicije. Uz slavlje Božića razvili su se brojni običaji poput kićenja božićnog drvca na Badnjak, odlaska na misu polnoćku, pjevanja božićnih pjesama i darivanja.

Prije Božića, vrijeme je priprave, koje traje oko mjesec dana od početka došašća. Predvladavaju osjećaji iščekivanja, nade i čežnje. Posebno se obilježavaju dani sv. Barbare, sv. Nikole, sv. Lucije i sv. Tome. Božićna pšenica sije se na sv. Barbaru ili sv. Luciju. Djeca se posebno raduju sv. Nikoli, kada dobivaju poklone u čizmice, a zločesta djeca šibu od Krampusa.

Božić je dan, kada se s puno radosti, nade i žara u svečanom, veselom raspoloženju slavi Isusovo rođenje. Proslavlja se u krugu obitelji, a slijedeći dan na dan sv. Stjepana posjećuju se rođaci, prijatelji i susjedi i s njima se svečano proslavlja uz bogatu trpezu.

Na svetog Ivana, narednog dana, blagoslivljalo se vino, a slama se iznosila iz doma i postavljala na vočke, da bi bolje rodile naredne godine. Na dan Nevine dječice, koji je slijedeći dan, čest je običaj tzv. šibanja, kada bi se ljudi lagano udarali vrhovima šiba, obilježavajući bol ubijene dječice. Djeca su se blagoslivljala na misama. Na Novu godinu međusobno bi se čestitalo, ali bi ugođaj bio manje intiman za razliku od božićnog.

Svršetak dvanaestodnevnice, dvanaest božićnih dana, blagdan je Sveta tri kralja ili Bogojavljenja. Na taj se dan

spominjemo triju mudraca koji su darivali Isusa, odlazi se na misu, skidaju se ukrasi te završava blagdansko razdoblje. Blagoslivljaju se kuće za narednu godinu, a blagoslovljenom su se vodom blagoslivljali i vrtovi te buduće ljetine.

Sv. misa zornica za vrijeme došašća

Došašće ili advent vrijeme je priprave za Božić. Do 16. stoljeća, trajalo je 6 tjedana, a od tada traje 4 tjedna. Blaženoj Djevici Mariji posvećuje se rane jutarnje sv. mise – zornice, koje su vrlo raširene u hrvatskom vjerničkom puku, pogotovo u sjevernim krajevima. Počinju prije zore, dok se još nije razdaniilo.

U pojedinim krajevima u različito vrijeme počinju prave priprave za Božić. U nekim krajevima BiH, gdje žive Hrvati, priprema počinje već na dan sv. Katarine Aleksandrijske 25. studenog. Od tada do Božića nema više vjenčanja i većih proslava uz što postoji i izreka: "Sveta Kata zatvara vrata".



Adventski vijenac

U novije se vrijeme proširio običaj izrade adventskog vijenca s četiri svijeće, a na svaku bi se adventsku nedjelju palila po jedna svijeća. Plete se od zimzele-nih grančica, ali tako da nema početka ni kraja što označuje vječnost. Čine ga dva temeljna simbola - krug i svijeće odnosno svijetlo. U vijenac se umeću četiri svijeće koje označuju četiri razdjelnice u ljudskoj povijesti: stvaranje, utjelovljenje, otkupljenje i svršetak.

Prve adventske nedjelje pali



Sveta Barbara

Božićna pšenica sije se na dan sv. Barbare ili na dan sv. Lucije, kako u kojem kraju.

Na dan sv. Barbare 4. prosinca, u pojedinim hrvatskim krajevima postoje razni običaji. Najvažniji je običaj sijanja pšenice. U nekim krajevima pšenica se sije kasnije na dan sv. Lucije (13. prosinca). Običaj sijanja pšenice seže porijeklo od starodrevnih kultova prizivanja dobre ljetine.



Sveti Nikola

Sveti Nikola dijeli djeci poklone. U vrijeme došašća, slavi se i dan sv. Nikole 6. studenog, negdje zvan i "Nikolinje". Tada se darivaju djeca po uzoru na sv. Nikolu biskupa, koji je prema legendi noću potajno kroz prozor donosio darove siromašnim ljudima. Sv. Nikolu prate anđeli i Krampus ovisno, da li se radi o dobroj ili zločestoj djeci, koja od Krampusa dobivaju šibu, koja je obično zlatne boje. Djeca čiste svoje čizmice i stavljaju ih u prozore prije nego idu spavati, noć prije dana sv. Nikole. U jutro, kad se probude, dočekaju ih čizmice pune poklona.

Sveta Lucija

Na dan sv. Lucije, 13. prosinca, brojni su običaji širom Hrvatske. Do Božića je ostalo još 12 dana. U Slavoniji postoji običaj promatranja vremena svaki dan do Božića. Svaki od tih 12 dana predstavlja jedan mjesec slijedeće godine. Ako je vrijeme sunčano ili maglovito ili kišovito, vjeruje se da će takvo vrijeme biti taj pojedini mjesec u slijedećoj godini, kojeg predstavlja pojedini dan od sv. Lucije do Božića.

Na sv. Luciju, djevojke upisuju imena 11 momaka na papiriće, a jedan ostave praznim. Svaki dan vade jedan papirić i spale ga. Vjeruju, da je ime koje posljednje ostane - ime momka za kojeg će se udati. A ako je posljednji papirić prazan, slijedeće godine neće se udati.

Budući, da je sv. Lucija zaštitnica očiju postoje i običaji vezani za to. Taj dan štede se oči pa se ne rade ručni radovi u okolici Zagreba, kod Hrvata u Bosni i bačkih Bunjevaca. Postoje i pohodi djevojaka omotanih u bijele

(Nastavak na 10. strani)

SRETAN BOŽIĆ

Otišla je kasna jesen
i došla je bijela zima,
nagovještaj svetom slavlju,
za prepunim stolovima!

Badnji dan je sprema j píce,
post je, pazi što ćeš jesti,
Isus Krist nam sa rođenjem,
ovo slavlje nagovijestil!

Okritimo bor il'jelu,
il' zelenu borovicu,
donesimo slatkog meda,
stavimo pod stol slamicu!

Požurimo na polnoćku,
molitvom si mira dajmo,
Sretan Božić prijatelji,
od srca si čestitajmo!

Sa polnoćke kad smo prešli,
put i prag od svoje iže,
sjest ćemo za punim stolom,
uz oće-naš čaše bliže!

Šunka, luk, pogača, vince,
a libnica tu po strani,
jesti, piti i pjevati,
dok se jutro ne razdani!

Pjesme ore evo zore,
pravog vinca nikad dosta,
kad na vrata dobri Bože,
evo nam i prvog gosta!

"Sretan Božić", on će nama
i mi njemu čestitali,
našem prvom dragom gostu,
za stolom smo mjesto dali!

A gost mora tvrdo sjesti,
da pšenica bolje rodi
i da perad na godinu,
po dvorištu jata vodi!

Da su zdravi svi u iži,
da u štali blaga ima,
na godinu da je opet,
puno grožđa na trsima!

Neka suša, mraz i tuča,
ne unište dar ljetine,
daj nam Bože sunca, kiše,
skladnom mjerom duž'godine!

I tako nam evo teče,
ovaj blagdan od sveg'veći,
požuri se vrijedna žena,
daj puricu na stol meći!

Pečenu i jače slanu,
da možemo više piti,
zapjevatil, zasvirati,
punom čašom nazdravitil!

A već sutra evo nam se,
sveti Stjepan navješćuje!
To je lijepo da kršćanstvo,
svoj običaj slavljem štuje!

Ljubi bližnjeg, vjeruj gladnom,
daj mu kruha ako imaš!
To zahtjeva sveta vjera,
uz blagoslov koji primaš!

Sretan Božić uz molitvu,
sa nadom u bolje sutra,
putem Krista, vjerom Boga,
svanut će nam ljepša jutra!

Stjepan Sabljarić





DEATHS REPORTED

FROM NOVEMBER 19 TO DECEMBER 8, 2025

66	Ronald J. Kushner	Youngstown, OH
84	Grace M. Rhodes	Anaconda, MT
101	James F. Jackovich	S. Omaha, NE
101	Ann T. Skradski	S. Omaha, NE
234	Lois A. Moan	Pittsburgh, PA
243	Phyllis Notarnicola	Cementon, NY
248	Ema Simicevic	Clairton, PA
354	Charles J. Muchnok	Cokeburg, PA
402	John J. Culig	Pueblo, CO
535	Steve Hapach	Midland, PA
540	Donald A. Kolar	Conway, PA
567	John C. Keisling	Canonsburg, PA
567	Carole J. Pugar	Canonsburg, PA
588	Pauline E. Trunnell	San Pedro, CA
602	Helen Myers	Verona, PA
954	Dane Pocrnic	Hamilton, ON, CAN
2001	Nikola Vukovic	Ogulin, HR



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.

Ljenko Benkovich/predsjednik
Ankica Perićak/tajnica, blagajnica

Grah je ljekovita namirnica



Grah nije samo osnovna prehrambena namirnica, nego i vrijedan izvor fitokemikalija s brojnim blagotvornim učincima na ljudsko zdravlje. Njegova primjena u fitoterapiji, osobito kod metaboličkoga sindroma i dijabetesa tipa 2, opravdana je dostupnim znanstvenim dokazima. Osim što je bogat izvor biljnih bjelančevina, vlakana i mikronutrijenata, grah sadrži brojne bioaktivne tvari koje mu osiguravaju različita farmakološka svojstva. Najvažnija ljekovita tvar pronađena u grahu uključuje fazaolamin – inhibitor alfa-amilaze, enzima odgovornoga za razgradnju škroba.

Djeluje kao prirodni »blokator ugljikohidrata« smanjujući apsorpciju glukoze u crijevima i na taj način djeluje na snižavanje glukoze u krvi. U smanjenju glukoze u krvi sudjeluju i topiva i netopiva vlakna kojima je grah vrlo bogat. Osim toga grah sadrži i fenolne spojeve poput flavonoida (kvercetin, kempferol) i tanina, kao i fitinsku kiselinu, koji imaju antioksidativno djelovanje.

Fenolni spojevi i saponini koje sadrži grah smanjuju razinu upalnih medijatora i djeluju protuupalno. Zbog visokoga sadržaja proteina, dijetalnih vlakana, vitamina i minerala te niskoga sadržaja zasićenih masti grah je nutritivno bogata namirnica koja se preporučuje u prehrani kao zamjena za životinjske proizvode.

Dobro je znati

Znanstvena istraživanja potvrdila su da prehrana koja uključuje grah smanjuje lipoproteine niske gustoće (LDL), povećava razinu lipoproteina visoke gustoće (HDL) i pozitivno utječe na činitelje rizika za metabolički sindrom, a time smanjuje rizik od kardiovaskularnih bolesti, pretilosti i dijabetesa.

U osoba s osjetljivim probavnim sustavom grah može izazvati nuspojave poput nadutosti, plinova, grčeva i nelagode. Grah sadrži umjerene količine purina, koji se u tijelu razgrađuju u mokraćnu kiselinu. Iako je purinski sadržaj niži nego u mesu i iznutricama, u osoba s gihtom ili sklonošću gihtu može pogoršati stanje.

Sirovi grah (posebno crveni grah) sadrži toksične lektine koji mogu izazvati ozbiljne gastrointestinalne smetnje ako se termički dobro ne obrade.

Konзумacija graha s lijekovima za snižavanje glukoze u krvi može uzrokovati hipoglikemiju (nagli pad šećera u krvi).

Vaše zdravlje



plahte s nožem i tanjurom i dva oka neke od domaćih životinja. Sveta Lucija često se prikazuje na slikama na taj način, jer se vjeruje da je ostala bez očiju.

U Velikoj Gorici se na dan sv. Lucije održavao veliki predbožićni sajam, na kojem su Turropoljke kupovale nove cipele.

Dan sv. Tome

Dan sv. Tome Apostola, 21. prosinca, ponegdje se zove i Tucin dan ili Tučin dan. Tada se rade velike pripreme za Božić. Pripremaju se božićne pečenke i peku božićna peciva. U Bosni peciva imaju posebne nazive: kruvokriž, sv. Toma mlivosija i sl. Radi se okrugli kruh na koji se urezuju križevi, razne šare i modelirani likovi. Na Jadranu, osim okruglih kruhova, mijese se i kruhovi različitih oblika.

Badnjak

Svečano uređeni stol za večeru na Badnjak. Ime Badnjaka povezano je s riječju "bdjeti" (stsl. bad) budući da se na taj dan bdjelo čekajući Isusovo rođenje. Zbog samog običaja bdjenja i nekadašnje situacije bez električne struje i modernih sprava, bilo je nužno osvijetliti prostorije svijećama, koje su ujedno postale i simboli novog života i nade. Izrađivale su se posebne svijeće, tzv. voštance, a često su se povezivale tri svijeće hrvatskom trobojnicom. Običaj je i sjećanje na preminule ukućane te molitva za njih.

Na sam su se Badnjak ukućani rano ustajali, a žene su napravile božićni objed, pospremile dom i spravile nemrsku hranu za večeru, budući da se na Badnjak posti. Muškarci su pak hranili stoku, koja je trebala biti spokojna zbog božićnih svetkovina, a također su pripremali drva za ogrjev i nabavljali hranu koju bi domaćice potom pripravljale.

Na Badnjak postoje brojni običaji, kojima je svrha želja za blagostanjem, dobrim urodom, napretkom i dobrim zdravljem. Od Badnjaka do Sveta tri kralja na stolu je stajao božićni kolač – božićnjak, nekada i više njih.



Kroštule i fritule

Budući da se na Božić ništa nije radilo, u dane prije Božića temeljito se čistila kuća i staja, pripremala se hrana za božićne dane, te hrana za domaće životinje. Djeca su se kupala i uređivala, šišalo ih se i radile su im se frizure.

Na Badnjak na stolu su poslani: orasi, lješnjaci, rogači, bademi, smokve, jabuke, kako u kojem kraju što uspijeva. Obično su se blagovala jela od ribe, grah i med npr. med s češnjakom, riba na razne načine, brodet s palentom, a od kolača fritule, fanjci, gibanice i badnjača (vrsta kruha).[8] Prije Badnje večere upalila se svijeća i izmolila molitva. Jela su bila bez mesa, masti te posna.

Hrvatski božićni običaji...



Badnjak i slama

Stari je običaj bio unijeti na dan prije Božića tri velika panja, koja simboliziraju Sveto Trojstvo i postaviti ih pored ognjišta. Iz njihove vatre palile su se svijeće, a često bi se u vatru u kojoj su ti panjevi gorjeli dodao dio gozbe i pića, a njihova bi vatra trebala donijeti mir i dobro ukućanima. Badnjakom se nazivao i samo jedan veliki panj ili pak velika zelena grana, koju se obično prislanjalo uza zid, bilo s vanjske, bilo s unutarnje strane doma. Kad bi otac obitelji unosio badnjak, čestitao bi ukućanima koji bi mu potom uzvraćali.

Loženje badnjaka

U kuću je obično otac obitelji unosio slamu koju bi se rasprostiralo po podu, simbolizirajući Isusovo rođenje u staji na slami. O tome govore i stihovi pjesme Radujte se narodi:

Vidi Božje otajstvo u podrtoj štalici

I tko trpi uboštvo na toj tvrdoj slamici.

Božićno drveće

Premda je kićenje božićnog drvca star običaj, u hrvatskim krajevima on nije bio raširen sve do sredine 19. stoljeća, uglavnom utjecajem njemačke tradicije te prostorno-političkih dodira. Bez obzira na to što kićenje drvca nije bilo rašireno, domovi su se prije svejedno na Badnjak kitili cvijećem i plodovima, a posebno zelenilom, a to su najčešće činila djeca. Jaslice

Jaslice u crkvi svetog Ivana Kapistrana u Iloku. Ispod drvca redovno su se stavljale jaslice, izrađene najčešće od drvca. Ostaju do blagdana Bogojavljanja, a u crkvama do blagdana Krštenja Isusova. One su prikaz Isusova rođenja. Sastoje se od pomičnih ili nepomičnih figurica Djeteta Isusa, Djevice Marije, sv. Josipa te pejsažnih kulisa. Složenije jaslice imaju i mnoge druge likove poput pastira, anđela, svetih triju kraljeva i dr. Vol i magarac su često sastavni dio jaslica. Isprva su bile samo u crkvama i kod imućnijih ljudi, a često je postojalo "nadmetanje" tko će napraviti ljepše jaslice.

Kada su zazvonila zvona na anđeoski pozdrav (u 19h), otac obitelji upalio je svijeće na božićnom drvцу i na jaslicama, kleknuo s djecom, sklopio ruke i zapjevao: "Narodi nam se kralj nebeski". igre

Polnočka

Sveta misa polnočka jedna je od najsvečanijih misa u godini i jedina, koja se slavi u pola noći. Prije polnočke, obično je prigodan uvodni program u kojem se izvode božićni igrokazi i recitacije.

Na polnočki se prvi puta pjevaju božićne pjesme, koje su sastavni dio bogoslužja. Uobičajen je ovaj redosljed božićnih pjesama: "Kyrie Eleison", "Svim na zemlji mir veselje", "Dvorani neba", "U to vrijeme godišta" (u Dalmaciji: "U se vrime godišća"), "Radujte se narodi". Postoje i drugi redosljedi i druge božićne pjesme, nije svugdje isto. Obično se na kraju izvodi "Tiha noć".

Nakon polnočke, okupljeni vjernici jedni drugima čestitaju "Sretan Božić" i vraćaju se svojim kućama. Poslije polnočke često je obilato jelo s mesom, božićnim kolačima i pićima.

Božić - Pokloni ispod božićnog drvca

Ujutro ukućani jedni drugima čestitaju Božić. Za obilan i bogat doručak jede se pečenica



s hrenom, hladetina, domaće kobasice, kulen, slanina, pršut sa sirom i maslinama.

Na Božić se često odlazilo na tri mise, za početak na polnočku na sam Badnjak na kojoj bi se dočekao Božić, zatim na ranojutarnju misu zornicu, tzv. malu misu gdje se obično pričesćivalo, a na poldanicu, danju ili velu misu odlazilo se po danu. Na mise su djevojke često odlazile u različitim svećanim haljinama i svećanim narodnim nošnjama.

Žene su dan prije pripremile bogati božićni jelovnik, a ručak je bio svečan i bogat te je za stolom okupljao cijelu obitelj. Jelo se: juhu, meso - razne pečenke s povrćem, hladetinu, sarmu, pirjani kiseli kupus, kiselu repu, krumpir, razne vrste kruha (božićna pogača, česnica, krsnica, božićnjak, križnica), peciva, voće i brojna druga jela. Od slastica jedu se: torte, orehnjače, makovnjače, kolači od oraha, rogača, sira, suhi sitni kolači, paprenjaci, smokvenjaci, medenjaci, mušakaoni, pralice i sl.

Na prvi dan Božića, obično se ostajalo kod kuće, a drugi dan Božića ide se u posjet rođacima i susjedima. Koledanje ili čestitarenje činilo se pjevajući tradicionalne božićne pjesme, a čestitare bi se često darivalo.

Mladići su djevojkama često kao tradicionalni božićni dar darivali tzv. božićnicu, ukrašenu jabuku. Prvi posjetitelj koji bi posjetio kuću na Božić, tzv. polaznik ili položar, trebao bi biti zdrav, krepak, veseo što bi domu donijelo sreću, a često su se unaprijed domovi dogovarali o "slučajnom" posjetitelju, da se ne bi izazvalo nesreću. Ako bi pak na Božić padala kiša, vjerovalo se, da će uroditi sve što se okopava motikom.

Hrvatske božićne pjesme pripadaju među najbrojnije, najraznovrsnije i najljepše božićne pjesme na svijetu. Neke su vrlo stare, a neke su nastale prije 100 godina ili u novije vrijeme. Hrvatski pavlini objavili su prvu veću zbirku božićnih pjesama pod nazivom "Cythara octochorda" 1731. godine. U toj pjesmarici nalazi se i pjesma: "Narodi nam se kralj nebeski". Još je starija pjesma "U se vrime godišća (U to vrijeme godišta)" koja je nastala na hrvatskom Jadranu.

Ostale poznate božićne pjesme su: "Svim na zemlji", "Radujte se narodi", "Oj, pastiri", "Veselje ti navješćujem" i mnoge druge. Sve su te pjesme nadahnute Evanđeljem pa su prepjevano Evanđelje. Izriču duboke i lijepe osjećaje, koje je narod doživljavao u božićno vrijeme slaveći utjelovljenje Božjeg Sina u osobi Isusa Krista.

(Nastavak u slijedećem broju)

hr.wikipedia





NA SLICI SU: Georgina i Reighan Burns, Mirjana Bertović i Anda Banfić.



S LIJEVA SU: Cecelija, Anthoni, William i Jennifer Meglic, i Dražen Bertović.

Odsjek 530 održao ručak u bratskom i obiteljskom veselju

ST. THOMAS, ON – Tradicionalni Božićni ručak i proslava blagdana sv. Nikole održan je u nešto manjem broju prisutnih ali u bratskom i obiteljskom veselju. Vremenske nepogode utjecale su na odaziv naših članova i prijatelja, i ako su pojedini doputovali iz Toronta i Windsora u Ontariju.

Snijeg koji je padao tijekom noći od subote na nedjelju, te kapi ledene kiše mnoge su zabrinule i zadržale u kući. I to je razumljivo i trebamo to shvatiti kao dio prirode na koju ne možemo utjecati. Ostalo smo odlično pripremili i radna skupina je obavila svoj posao na zavidnom nivou.

Na proslavi smo nagradili 8 članova-studenata koji se nalaze na veleučilištima i koji su na vrijeme dostavili svoje zahtjeve s priloženim dokumentima. Tajnica Darinka Cindrić pročitala je listu nagrađenih a to su bili: Jakov Filipec (Zagreb), Reighan Burns (Windsor), Cecelija Meglic (Woodstock), Nora De Pra (Trieste), Sienna Cindrić-Myers (Kingston), Bianca Cindrić/Myers (Kingston), Sarah Pfeffer (London) i Tomas Bertović (Guelph). Svima još jednom upućujemo iskrene čestitke i želje za uspješnu akademsku godinu 2025/26.

Mi se ponosimo da je ovo bila trideseta (30.) dodjela nagrada iz Školarinske zaklade odsjeka 530 „Ogulin“. Uvijek smo vodili računa o mladima i njihovoj školskoj naobrazbi. Te nagrade su manje nego na nacionalnoj razini HBZ-a ili u nekim drugim odsjecima ali su od srca i spoznaje potrebe i potpore studentima i roditeljima.

Naš glavni govornik bio je Anthony Meglic. Anthony je završio fakultet u Windsoru prije godinu dana i jedan je od primatelja školarinske nagrade našeg odsjeka. Njegov djed Jože i mama Katica Meglic bili su jedni od osnivača našeg odsjeka 1990. godine. A, tata William i mama Jeniffer su redoviti učesnici svih naših priredbi. Anthony-a se sjećamo još kao malog djeteta koji je kod dolaska starca bijele brade – sv. Nikole - bježao pod stol. Nakon govora pozdravljen je s burnim aplauzom prisutnih!

Imenovali smo i nagradili obitelj godine: Jadranku i Tomicu Peretića iz Londona (ON). Obitelj godine imenujemo već nekoliko godina, baš u predvečerje Božićnih blagdana kako bi odali priznanje za njen odani i dugogodišnji rad. Jadranka je uvijek od pomoći kod roštilja ili u kuhinji a Tomica prvi na radnom zadatku gdje to god zatreba.

Sv. Nikola došao nam je u posjetu, nije ga omelo loše vrijeme. Obišao je sve stolove, podijelio darove, pozirao za fotografije i plesao uz zvuke harmonice Tomice Peretića. Hvala Mija Lukiček!

Svima se zahvaljujemo na dolasku, na poklonjenim kolačima i predmetima tombole. Posebnu zahvalu upućujemo članovima/odbornicima odsjeka 515 i 975 iz Toronta na dolasku i višegodišnjoj potpori!

Franjo Bertović/odsječni predsjednik



PROGRAMI USLUGA

ZAŠTO ODABRATI HBZ?

Sada u svojih 130 godina Hrvatska bratska zajednica (HBZ) je pronalazila rješenja za financijske potrebe svojih članova. Počevši od skrbi o osnovnim potrebama i društvenim zbrinjavanjima do trenutno modernim programima o životnom osiguranju i štednim ulaganjima. HBZ nastavlja sa pružanjem bezbrižnosti o financijskom stanju svojih članova kao i sa stvaranjem prilika za učešće u raznim fraternalističkim aktivnostima.

Kupnjom životnog osiguranja ili ulogom u mirovinske fondove kod HBZ, osoba postaje članom i otvara si pristup brojnim povlasticama i aktivnostima Zajednice: područnim, regionalnim i nacionalnim. Ovi programi su namijenjeni čuvanju i promicanju hrvatske kulturne baštine i pučkih običaja, humanitarnih potpora, podupiranju više školske naobrazbe, rodoljubnih i građanskih poduhvata, i drugih bratskih djelatnosti radi međusobnih pomaganja i pomoći zajednicama u kojima živimo.

PREDNOSTI HBZ-a

- HBZ nudi kompletan paket kvalitetnih usluga kroz pristupačne programe da biste ostvarili svoje financijske ciljeve.
- HBZ neprekidno pokazuje čvrstu financijsku stabilnost kroz odgovorno i oprezno vodstvo s provjerenim iskustvom u gospodarenju s imovinom.
- Zarade se članovima vraćaju kroz dividende i kroz imovinu niza fraternalističkih programa.
- Pristojbe su pristupačne i daleko niže u usporedbi sa komercijalnim osiguravajućim poduzećima.
- 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 kakovih naplata.
- HBZ je jedina hrvatska fraternalistička ustanova u sjevernoj Americi i najveća je hrvatska organizacija izvan domovine Hrvatske.

Pozivamo vas da iskoristite sve ove prednosti koje vam pruža HBZ! Više informacija može se dobiti na telefon 412-843-0380 ili web stranici mbrsrv@croatianfraternal-union.org

Busy Times at CFU Lodge 320

DUQUESNE, PA - The Duquesne Croatian Club Christmas Party will be Saturday, December 20th. All members are welcome to our Christmas holiday party. Stop by the club and pick up your \$5 strip ticket for a chance at \$500. The winning number will be announced at the Christmas party. Join us for a great holiday meal and fellowship.

Save The Date-January 10th Lamb Sale

Crushers BBQ will be in the house. BBQ lamb will be on sale. Ćevaps 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. Ćevaps are \$12 a dozen. Stuffed cabbage will be 6 for \$18.

Orders for BBQ Lamb, Ćevaps and stuffed cabbage can 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

Croatian Heritage Museum Holiday Open House

CLEVELAND, OH - The Croatian Heritage Museum cordially invites you to “Croations Celebrate Christmas”, to January 18th.

Exhibit hours: Fridays 1 PM-5 PM. Other hours and group tours by appointment, 440-946-2044.

There will be traditional Croatian Christmas items available: Christmas cards, Psenica and a book of Christmas Customs.

Branka Malinar
Lodge 995

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 Lodge 919 Meeting Notice

SAULT STE. MARIE, ON – The regular monthly meetings for CFU Lodge 919 “Sveto Trojstvo” in Sault Ste. Marie, Ontario, will take place at 2 p.m. in the Common Room of the Croatian Village building at 80 Sackville Road on the third Sunday of the month, according to the schedule below.

2025: December 21.

2026: January 18, February 15, March 15, April 19, May 17.

Socializing to follow the meeting. Please try to attend if you can.

We look forward to seeing you.

Angela Majic/Recording Secretary



Protect your family with insurance from the Croatian Fraternal Union - The Society That Cares!
412-843-0380

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.

How Do I Join the CFU?

When someone asks for details about how to become associated with our Fraternal Family, if you are not familiar with the process yourself, please refer them to us here at the Home Office of the Croatian Fraternal Union, at 412-843-0380, where we stand ready and waiting to be of assistance.

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

There are many extracurricular and fraternal benefits which may be derived from CFU membership. Among the most important benefits are lasting friendships, opportunities for mutual-interest companionship, and numerous chances to appreciate the simple joys of 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.





NFCACF PRESIDENT STEVE RUKAVINA (Lodge 760), NFCACF officers Biljana Abel and Mark Plavetić (Lodge 1976) with Ambassador Šimunović, John Kraljić, and Croatian Historians: Tatjana Tomaić (with sash), Dr. Tomislav Galović, Dr. Zeljko Bartulović (with sash); Dr. Dragan Damjanović.

CFU Lodges Join NFCACF in Celebrating the Kingdom of Croatia's 1100th Anniversary

WASHINGTON, DC - On Friday November 21, the National Federation of Croatian Americans Cultural Foundation (NFCACF) hosted a distinguished evening reception at the Croatian Embassy in Washington, DC, commemorating the 1100th Anniversary of the coronation of King Tomislav, Croatia's first king. The event was co-hosted by the Croatian Academy of America (CAA) and the D.C. Chapter of the Association of Croatian American Professionals (ACAP DC).

The program was moderated by President of the CAA John Kraljić, and featured a panel of speakers who are Croatian professors in Croatian Medieval history: Dr. Tomislav Galović, University of Zagreb; Dr. Dragan Damjanović University of Zagreb; Tatjana Tomaić, M.Sc. Institute of Social Sciences Ivo Pilar; and Dr. Zeljko Bartulović, University of Rijeka.

The reception drew guests from the local DC, Maryland, and Virginia areas, and from various states across the United States, including Massachusetts, California, and New York. Local organizations represented include ACAP DC, the Croatian Catholic Mission of St. Blaise, and the Croatian Fraternal Union (CFU) Lodge 1976 (D.C. area) and Lodge 760 (Philadelphia area).

CFU Lodge 1976, with President Tom Steich, was one of several organizations to actively partner with the King Tomislav Reception Committee for the evening program. Kendall Niles, President of local ACAP chapter, was on the host committee, too, and as was Kellie Rados (CFU Lodge 760) who also designed the reception flyer. Mark Plavetić, the Vice President of Lodge 1976, managed the overall coordination and event planning as NFCACF's National Coordinator with the co-hosts and the Croatian Embassy staff.

The panel reflected on King Tomislav's enduring role in establishing the framework of Croatian statehood. According to tradition, Tomislav, son of Duke Muncimir, was crowned in 925 A.D., on the Field of Duvno



PRESIDENT OF CFU LODGE 1976 Tom Steich with President of the Croatian Academy of America John Kraljić.

(Tomislavgrad, Bosnia and Herzegovina). While the coronation remains shrouded in mystery, its authenticity is supported by two letters from Pope John X. King Tomislav unified the Pannonian, Dalmatian, and Bosnian regions into a cohesive kingdom recognized by the Papacy, the Byzantine Empire, and the Frankish Kingdom. His reign is regarded as the cornerstone of Croatian national identity and



CLASSICAL PIANIST MAJA BRLEČIĆ was a crowd favorite at the reception.

sovereignty. "The history of King Tomislav is the cornerstone of the Croatian identity. King Tomislav solidifies our place in European history," said Dr. Bartulović. Professors Tomaić and Bartulović wore ceremonial tri-color sashes of the Brethren of the Croatian Dragon (Braća Hrvatskoga Zmaja), a fraternity dedicated to preserving Croatian heritage and identity.



THE CROATIAN WINE TABLE was aptly managed by local ACAP volunteers and with Lodge 1776 members.

Happy Holidays

Alongside Matica Hrvatica, the Brethren of the Croatian Dragon initiated the resolution for the Croatian Parliament to designate 2025 as the official commemoration year of the Kingdom of Croatia's 1100th anniversary.

The celebration was marked by a special art competition, which allowed students to creatively express the significance of the founder of the Croatian Kingdom. Croatian Schools USA, under the leadership of Andrea Katić Bruno, the Educational Director of the Croatian School of Boston, organized and presented exhibition of twenty art works depicting King Tomislav from students ages four to twelve and from Boston, Chicago, Cleveland, and Los Angeles.

"History is the study of knowing where you come from and where you are going. The children are the future, so we must prepare them," said Katić Bruno.

Distinguished guests at the Embassy were able to learn more about the important work Croatian Schools are doing by nurturing our future generation and making sure that the Croatian language and heritage are a vibrant part of American multicultural landscape. Guests also discussed their favorite pieces, underscoring the importance of engaging younger generations to learn about their cultural roots and history.

To learn and get involved with Croatian Schools USA, contact: hrvatska.nastava.sad@gmail.com .

The evening included a piano performance by Maja Brlečić of "U Boj, U Boj" from the opera Nikola Šubić Zrinski, composed by Ivan Zajc (1832-1914), honoring Nikola IV Zrinski, Ban of Croatia, and captain of the Hungarian and Croatian forces' heroic siege against the Ottoman Empire at the Battle of Szigetvár of 1566.

Croatian wines, including the popular varietals, Plavac Mali, Pošip and Graševina were provided by Croatian Premium Wine Imports, and were served by ACAP DC, and CFU Lodge 1976 volunteers.

Mark Plavetić/Lodge 1976

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 995 Plans January Meeting

CLEVELAND, OH - Kardinal Stepinac CFU Lodge 995 will meet on Saturday, January 10, 2026 at 2 p.m. in the Croatian Library at the Dom.

Please attend to help us plan events for the upcoming year and take part in officer elections.

Mary Laush/Lodge 995

CFU Lodge 540 Plans Meetings

CONWAY, PA - The regular meeting of CFU Lodge 540 will be held on Thursday, December 18, at the Conway Croatian Hall at 7 p.m. The annual meeting will immediately follow the regular meeting.

Merry Christmas Wishes to our members and families and to one and all from Lodge 540!

Andrew Beck/Treasurer

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

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

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

The Perfect Present for Christmas! - 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 19st 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 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 or call 602-405-2059.

We hope to have you join us on this amazing trip!

Sonja Schroder/Lodge 978

OBITUARIES

Charles J. Muchnok



LATROBE, PA - Charles J. Muchnok, 88, of Latrobe, PA, passed away on November 6, 2025, at Loyalhanna Care Center. Charles was born in Little Summit, Fayette County, PA, on May 15, 1937, to Charles and Anna Muchnok. He graduated from Dunbar Township High School in 1955 and continued on to receive a B.A. in Economics in 1959 from Duquesne University in Pittsburgh.

Because his father was born and raised in Kladje, Croatia, the family celebrated many facets of their Croatian heritage. His oldest brother, John Muchnok, had the foresight to encourage Charles to master the Croatian native instrument called the tambura. Through this love of the Croatian culture and music, Charles earned a full scholarship to Duquesne University as a performer with the Duquesne University Tamburitians. During his five years as a Tammie, Charles travelled throughout the United States performing over 100 shows every year in addition to carrying a full academic schedule.

Charles joined the ROTC at Duquesne and graduated as a Second Lieutenant in the U.S. Army. He was assigned to Fort Lee, Virginia, and eventually completed his Army career through the Reserves as Company Commander in Greensburg, PA.

Charles worked for the Commonwealth of Pennsylvania for 22 years, starting as a social worker at Torrance State Hospital and then as a counselor for the Bureau of Vocational Rehabilitation. Charles then became a co-owner of Mineral Resources, Inc.; worked in sales for Pitney Bowes; and finally, was elected in 1999 to a six-year term as supervisor in Derry Township where he was chairman for two years.

Charles organized and taught students to play the tamburitza instrument for over 30 years. He taught Junior Tamburitians in Duquesne, Trafford, Cokeburg, Johnstown, Greensburg and Latrobe. Charles enjoyed teaching young children how to play the various tambura instruments, along with instilling in them a love and appreciation of the Croatian music and culture.

He was a lifelong member of the Croatian Fraternal Union, Lodge 354 in Cokeburg, PA. He taught in Cokeburg starting a year before he graduated from Duquesne University and for several years after that.

Joined by his brother Dan, together they started six or seven junior groups and had weekly practices. All of the groups would perform at a concert organized by Charles and would perform for large crowds at an annual concert performed at the Croatian Hall in Cokeburg, PA.

At a very early age, Charles formed an orchestra called Nova Zora. With his brother Dan and cousins David and John Vidovich, the Nova Zora orchestra played during the summer months three or four times a week. During school months, they played only on Saturdays and Sundays.

Charles was quite active in the Alumni of the Duquesne University Tamburitians as a past president and long-time member. Charles was also a lifetime member of the Kingston Vets and Sportsmen's Club.

Charles was married to Barbara (Kindl) Muchnok in Holy Family Church in Latrobe, PA on June 17, 1961, and they were married 64 years.

In addition to his wife, he is survived by his children, Mark C. Muchnok (Trisha) of Myrtle Beach, SC, Kara Rager (Daniel) of Latrobe, and Brad M. Muchnok (Heather) of Latrobe; grandchildren, Nicole Nasuti of Vero Beach, FL, Joseph C. Caruso (Aura) of Melbourne, FL, Lindsay Heidt (Scott) of Brooklyn Park, MN, Jessica Muchnok of Myrtle Beach, Addison Marie Muchnok of Latrobe, and Heather Brinker of Pittsburgh. Charles was also the loving great-grandfather of Cove Yonkers, Niko Nasuti, Nash Nasuti, Landon Heidt, Bella Caruso and Emma Caruso. He is also survived by a sister, Helen Puzak of Uniontown, PA, and a brother Daniel (Glady) Muchnok of Gibsonia.

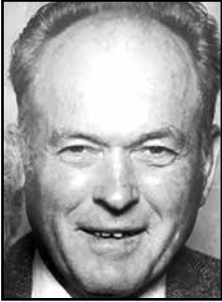
Charles was preceded in death by his mother and father, Anna (Bukovac) and Charles C. Muchnok; daughter, Leann Marie Gisvold; brothers John and Michael Muchnok, and a sister Catherine Adams, and many nieces and nephews. He was also preceded in death by his dear cousin, Joseph Muccheck (Kathleen) of Benwood, WV, who lived with the family for over 10 years and was like another brother to Charles and his siblings.

The family would like to extend their heartfelt thanks to the staff at Forbes Regional Hospital and Loyalhanna Care Center for the excellent care that they provided.

Family and friends were received at the Lopatich-Brinker Funeral Home, LLC, Latrobe. Members of the St. Rose Rosary Altar Christian Mothers recited the Rosary in the funeral home. A Funeral Mass was celebrated on November 12, 2025, at St. Rose Church. Private interment was at St. Mary's Cemetery, Latrobe, PA.

The Family of Charles J. Muchnok

Marko Brigich



CANONSBURG, PA - Marko Brigich, 91, of Chartiers Township, PA, passed away November 21, 2025, in the Canonsburg Hospital. He was born August 19, 1934, in Canonsburg, PA, a son of Marko and Katherine Buyan Brigich.

Mr. Brigich was a 1952 graduate of Chartiers High School.

On October 5, 1957, he married the love of his life, Marilyn Bronco. Together they celebrated 60 years of marriage. Marilyn passed away May 10, 2018.

Proud of his Croatian heritage, he was a lifetime member of CFU Lodge 567 in Canonsburg, where he formerly served as vice president. He was honored as a 50-year member of the CFU and served as a delegate at several National Conventions.

Marko was a member of the Cokeburg Kolo Club in the 1950s and traveled with his wife to perform. He was a Kolo King at Kennywood.

As his children grew, he became actively involved in the parent group of the St. George Jr. Tamburitians of Cokeburg and held the position of vice president for several years. With this group, he was able to travel all over the United States, Canada and in 2013 to Croatia. Marko and Marilyn were honored as Man and Woman of the Year of the Croatian Fraternal Union Four County Lodges in 1999.

Marko could always be found on the dance floor, dancing polkas or kolos and later in life, he became a regular at the SNPJ Monday night polka dances. He also enjoyed watching Polka Party on the TV several times a week.

In 2016, Marko was honored for participating in 57 years of tractor pulls at the Washington County Agricultural Fair. For many years, you could find Marko sitting on a rock in front of the fair office greeting everyone.

In the 1950s, he and his brothers owned Brigich Brothers Dairy and delivered milk to many residents in the Canonsburg area. Later he and his wife delivered eggs to the surrounding community.

Marko was a lifelong dairy farmer and was proud of the farm and business that he made his own in the 1970s. He was very active with the farming community and owned one of the largest dairy farms in Washington County. At one point in time, he was milking over 250 head a day. Even after retiring from active farming, you could still see him monkeying around on the property.

Mr. Brigich was a member of the Farmers' Union, United Dairy Farmers and the Pennsylvania Farm Bureau.

Marko is survived by four children, Stefani Stanish (Michael), Mark Brigich, Matthew Brigich (Janie) and Nancy Robaugh (Eric) all of Canonsburg; 10 grandchildren, Melissa Holden (Chris), Steven Stanish (Samantha), Jeffrey Stanish (Alyssa), Jessica Brigich (Daniel), John Brigich (Vanessa), Matthew Brigich (Caitlyn), Casie Brigich (Zach), Marko Brigich (Maddison) and Isabella and Brady Robaugh; 14 great-grandchildren; sister, Catherine Obenour of Westland; and many nieces and nephews.

Deceased, in addition to his wife and parents, are three brothers, John, Joseph and Carl Brigich.

Friends were received in the McIlvaine-Speakman Funeral Home Ltd., Houston, PA, where services were held on Wednesday, November 26. Interment followed in Oak Spring Cemetery, Canonsburg.

In lieu of flowers, the family suggests memorial contributions to the Croatian Fraternal Union, Brigich Scholarship Fund, 100 Delaney Drive, Pittsburgh, PA 15235. Condolences may be left for the family by viewing the obituary at www.mcilvaine-speakman.com.

The Family of Marko Brigich

Mary Ellen (Bubanovich) Rizzo



COATESVILLE, PA - Mary Ellen (Bubanovich) Rizzo of Coatesville, PA, passed away on October 16, 2025 after a long and courageous battle with pancreatic and lung cancer - both faced with grit, grace and her unmistakable sense of humor. She lived a full life in her short time and will be missed by many.

The daughter of the late Walter and Bernice (Vinski) Bubanovich, Mary Ellen grew up in Shaler Township, PA. She attended Mt. Alvernia High School and later graduated from Robert Morris University, where she met her lifelong love and partner Paul Rizzo.

Mary Ellen and Paul were married in 1989 at St. Nicholas Croatian Catholic Church. Mary Ellen grew up at St. Nick's and was a founding member of the Society to Preserve the Millvale Murals Maxo Vanka, a role she carried with pride.

Together, they raised their family in Mickleton, NJ, and Tampa, FL, recently moving to Coatesville, PA, to be closer to family and friends.

She is survived by beloved husband Paul; cherished children Anthony, Elizabeth, and Nicholas; and her beloved and goofy cats Gus, Sebastian, and Sully. She is also survived by treasured sister Julia Bubanovich and

sister-in-law Alecia McKee. Priceless cousins Suzannah Maduro and Iris Heiser. Loved by MAH Club Ladies Bonnie, Jackie, Karen, Marian, Monica and the late Karen. She will also be fondly remembered by Jackie and the late John Rizzo family of in-laws, nieces and nephews.

A life-long member of the CFU, a member of the Mestrovic Jr. and Mladi Hrvati Tamburitians, Mary Ellen was immensely proud of her Croatian heritage and joyfully passed along our customs and traditions to her children.

While many people have a green thumb, she had a green hand. No matter where she lived - New Jersey, Florida or Pennsylvania - she always had the most beautiful flowers on the block. She also had an extraordinary talent for organization, being able to transform any drawer or closet into a model of order and efficiency.

Mary Ellen was gentle, kind, and soft-spoken, with a heart full of laughter and an unwavering love for her family. The world was truly a better place with her in it, and she will be missed beyond measure.

Počivaj u miru. Neka je čuvaju anđeli nebeski....

A Celebration of Life for Mary Ellen will be held on Saturday, January 17th, at the Croatian National Hall Javor from 12 noon until 5 p.m. Please join us to give a hug, tell a story and celebrate a life so deeply loved. Please let a family member know if you will join us so that we can plan accordingly, or just stop in for a hug.

Julia Bubanovich/Lodge 1

★ 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

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

NEW ADDRESS?

Moving? Relocating for a new job? Forgot to update your records? We urge all CFU members to keep their addresses up to date for the Home Office files.

Having your current address on file is important in order for you to continue receiving the **Zajednicar** and other mailings from the Home Office.

It is also important to update the addresses of your beneficiaries for proper documentation.

If you are moving, or have moved, please be sure to notify the CFU Home Office at 100 Delaney Dr., Pittsburgh, PA 15235, phone 412.843.0380.

We don't want you to miss out on any pertinent information or benefits as a member of our Fraternal Society!

Single Premium Made Easy

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

For more details on the single premium insurance and how you can make it work for your family, call the CFU at **412-843-0380** and ask for CFU Sales Department.



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Bozicna Pletenica (Croatian Christmas Bread)

4 c. bread flour	1 tsp. almond extract
3/4 c. warm milk	1 tsp. lemon rind
3/4 c. granulated sugar	1 egg, beaten
1 c. butter	2 egg yolks
2 Tbsp. active dry yeast	1 c. sliced blanched almonds
1 c. raisins	1 egg white, slightly beaten
1/4 tsp. salt	1/2 c. granulated sugar
1/4 tsp. grated nutmeg	2 Tbsp. water

Melt the butter. Combine the milk, butter, sugar and yeast. Allow to stand for 20 minutes at room temperature. Stir together 3 cups of flour, salt, butter, egg, egg yolks and lemon rind, then add the yeast mixture and mix until smooth. When thoroughly mixed, add the remaining cup of flour and knead the mixture until smooth and glossy, but somewhat gummy. Knead in the raisins and almonds.

Cover and allow the dough to rise in a warm place until doubled in size. Divide the dough into 3 equal pieces and roll into ropes. Braid, then form the braid into a wreath. Place the wreath onto a greased and floured baking sheet. Allow to rise in a warm place for approximately 30 minutes. Brush the wreath with the beaten egg white. Bake in a preheated 350°F oven for 45 minutes or until golden brown. Combine the confectioner's sugar with the water to make a glaze. Pour this glaze over the braid. This bread can be the centerpiece for a Christmas dinner. In the center place a candle and a glass of wheat which signifies prosperity for the coming year.

(The above recipe is courtesy of Croatian Cuisine cookbook, by Ruzica and Alojzije Kapetanovic.)

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Dalmatian Pot Roast

5 lbs. beef - top round roast	8 oz. carrots
10 oz. fresh celery	10 oz. olive oil
10 oz. smoked bacon	4 cloves garlic
8 prunes	bay leaf, rosemary, thyme
20 oz. onion	10 oz. peeled tomato
3 quarts dry red wine	salt and pepper to taste

Pre-preparation:

Wash and drain meat. Cut bacon into match-like sticks. Chop onion and garlic. Cut vegetables into small strips. Pierce beef with sharp knife and place garlic into and around meat. Place beef into large pan, cover with wine. Add chopped onion, thyme, bay leaf, rosemary, pepper, and cubed celery to meat. Cover pan and refrigerate for 12 hours.

Preparation:

Heat oil and place beef (only) into pan with oil. Brown meat briskly and remove from pan. Add contents from marinade into oil and fry briskly. Add browned meat, peeled tomatoes, prunes, and remaining items into pan.

Mix and cook for 2-3 hours from a higher to lower temperature during cooking time. Remove meat and slice. Strain juice from pan and use as sauce.

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Leg of Lamb Banovina Style (Banovački janjci but)

Leg of lamb is prepared in this manner in Banovina as well as in Kordun, an adjacent region. The gravy should be served separately. The lamb should be served with a potato side dish of choice and a green salad. Serves 6 to 8.

1 leg of lamb, whole	2 to 3 carrots, sliced in rounds
2/3 lb. bacon, cut in small pieces	2 to 3 pickled cocktail onions
fresh rosemary sprigs	1 c. white wine
2 cloves garlic, slivered	1 Tbsp. cornstarch
1/3 c. cooking oil	1 Tbsp. butter
1 onion, chopped	1 bay leaf
3 Tbsp. chopped parsley	salt and freshly ground pepper
1 Tbsp. chopped fresh thyme	to taste

Preheat the oven to 325°. Make small incisions in the lamb leg and insert pieces of bacon, rosemary and garlic. Grease a roaster with the oil, place leg of lamb in roaster (using a roasting rack if you wish). Baste with some of the oil and then roast for 2 to 3 hours depending on the weight of the meat (check roasting guide).

Gravy: when the meat is done, remove from roasting pan and set aside. Strain the pan drippings and heat them over medium-heat in a skillet. Add the onion, parsley, thyme, carrots and onions, then sauté till soft. Add the wine and bring to a boil. Then add the cornstarch, mixed to a paste with some water, to the vegetable and wine mixture along with the butter and bay leaf. Lower the heat and stir until thickened. Season with salt and pepper.

*Time-saver: Roast potatoes with the meat to create any easy side dish. Use frozen pre-sliced carrots.

*Heart-Healthy: Reduce the amount of drippings used in the gravy, substitute with fat-free soup stock. Reduce, but do not omit, the bacon.

A graphic for 'Croatian Traditional Holiday Foods'. It features a Santa Claus head in a red hat with white fur trim, looking to the right. Below the head, the text 'Croatian Traditional Holiday Foods' is written in a bold, serif font. The background is dark with some decorative elements.

Croatian Traditional Holiday Foods

Christmas Eve:
Cod Fish
(*Bakalar-bijeli i brudet*)

Smelts and salted Sardines
(*Girice i slane srdele*)

Dried Fruits and Nuts

Christmas Dinner:
Stuffed cabbage
(*Sarma*)

Turkey with Zagorje noodles
(*Purica s mlincima*)

Roast Suckling Pig
(*Odojak*)

Dalmatian Pot Roast
(*Pastičada*)

Walnut Rolls
(*Orahnjača*)

Poppysseed Rolls
(*Makovnjača*)

Fritters
(*Fritule*)

Dried Figs with Walnuts
(*Suhe smokve s orasima*)

Croatian Christmas Bread
(*Božićna Pletenica*)

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Pork Roast in Pomegranate Sauce

Berber women used to foretell how many children they would have with pomegranate: they would draw a circle on the ground and throw inside ripe pomegranate and the number of grains outside the circle would tell the number of offspring. If you have some grain of pomegranate to spare, try this out and peek into your future!

3.3 lb pork loin roast
1-2 tbs Vegeta
2 cloves garlic
½ tsp pepper
3 tbs oil
1/3 cup pomegranate juice
¼ cup butter
2-3 tbs lemon juice
0.7 oz grains of cleaned pomegranate

Preparation

Rub the pork loin roast with Vegeta, crushed garlic and pepper.

Pour over with heated oil, baste with about 100 ml of warm water, cover with aluminum foil and roast in preheated oven at 400°F for about 35 minutes.

Pour over with pomegranate juice and continue roasting until the meat is tender. During roasting baste with water if necessary.

Take out the roasted meat and put in a warm place.

Drain the sauce and put in a smaller bowl. Add butter, lemon juice and boil for about 10 minutes.

Mix in pomegranate grains and pour over the cut, warm chops.

Serve with salad of choice.

Advice, You need fresh pomegranate for this dish. Pomegranate juice is best squeezed in electric lemon squeezer.

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Cabbage and Potato Soup (With Bacon)

2 small heads cabbage
4-5 strips bacon
3 large potatoes

In large soup pot, slightly brown bacon. Slice cabbage in long strips and put into pot, covering completely with water. Salt and pepper to taste. Let cook on medium heat for about 1 to 1 1/2 hours.

Peel potatoes and dice fairly large. Put potatoes into pot and simmer for another 2 hours on very low heat. Serve with piping hot muffins and enjoy.

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

Mezick's Lamb Available For Christmas Day

EXPORT, PA – We are pleased to announce that we will be serving, hot barbecued lamb on Christmas Day, December 25th, from 11 a.m. to 1 p.m., at 236 Silvis Rd., Export, PA 15632.

Please place your order, no later than December 19, by calling 724-468-6529. There will be only a limited amount of lamb for sale. Don't wait, place your order as soon as possible.

God bless all CFU members, our friends and customers. Merry Christmas and Happy New Year everyone. Stay safe and eat more "vruća janjetina"!

The Mezick's/Lodge 141

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Croatian Center in Youngstown Cooking for Christmas

YOUNGSTOWN, OH - The St. George Croatian Center located at 3200 Vestal Rd., Youngstown Ohio (Westside), will be cooking fish and other seafood on Christmas Eve. Our food sale is open to the public, cash or check only.

Available will be Pieces of baked or fried fish, \$11 per piece; 1 dozen Fried Shrimp, \$18; 1 dozen Fried Scallops, \$8; Fried Smelts, \$14 per pound; 1 dozen potato pierogi, \$10; 1 Quart Haluski, \$8; 1 quart Coleslaw, \$6; 1 quart Croatian Style Chicken Noodle Soup (homemade noodles) \$9; 1 dozen Čevapi Sausages (sold frozen) \$10.

For information or to place an order, call 330-519-9036 by Saturday, December 20th. Take the hassle out of Christmas Eve dinner and let us do the cooking for you. Sretan Božić!

Tim Komara/President

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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

Sarma (Stuffed Cabbage)

1 medium head cabbage	1 egg (beaten)
1 lb. ground beef	1 small can tomato soup
1/2 lb. ground pork	1 small can tomato juice
1 1/2 tsp. salt	1 (16 oz.) can sauerkraut
1/2 tsp. pepper	4 c. water
1/2 c. rice	1 lb. kolbasi
1 onion (chopped)	

Core cabbage and boil in water until leaves are pliable and easily removed. Drain leaves and remove part of the heavy vein from the large leaves. Arrange 20 leaves, approximately, for filling.

Rinse and drain rice leaving about 5 Tbsp. water in it. Mix rice and water with meat, egg, salt and onion, which has been sautéed in 1/4 c. butter until clear.

Place a heaping Tbsp. of this mixture on each cabbage leaf and roll up, tucking ends in securely.

In a 6 qt. kettle, alternate layers of cabbage rolls with layers of sauerkraut. The remaining cabbage may be chopped up and added to sauerkraut layer. Add the 4 c. water, tomato juice and tomato soup. Season with salt and pepper. Slice kolbasi in 1-inch, thick slices, place on top.

Cover and simmer over medium heat for two hours.

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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

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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.

Traditional Christmas Customs in Croatia



(Photo credit: Sandra Tralić)

The tradition of Christmas customs in Croatia is long, rich and diverse. Each part of Croatia has specific customs and thus contributes to the richness of our cultural and spiritual heritage and traditions.

That is why Christmas is considered the most beautiful time of the year. We celebrate the birth of Jesus in peace, and Christmas customs are diverse, both in Croatia and around the world.

SVETI NIKOLA – ST. NICHOLAS

In Croatia, there is a tradition of children leaving their cleaned boots out on the evening before St. Nicholas Day (6 December). By the next morning, ‘Sveti Nikola’ leaves candies and gifts. Also, he is often accompanied by ‘Krampus’, the scary helper who is out to take away the bad ones.

CHRISTMAS EVE

Christmas Eve is celebrated with a Yule Log. It would be circled around the house, carried by the oldest member of the family, and placed on the fireplace in the house and blessed with baptized water. The yule log was often perceived as a living being, sprinkled with wheat, watered with wine, and given food.

The burning Christmas log would smolder all the way to the Epiphany, and the ashes would then be sprinkled on fields, vineyards and orchards. It was believed that it would bring a fruitful year. Also, it was believed that the house where the yule log fire goes out would be in trouble.

There is also a custom to bring three logs into the house on Christmas Eve, which symbolize the Holy Trinity. Fruit or food was placed on them, and the fire symbolized peace and prosperity. Along with the logs, straw was often brought in, which was a sign of Jesus’ birth on a bed of straw.

In Hrvatsko Zagorje, the host or owner of the house used to bring straw into the home and bless the family and the whole household.



Christmas in Hrvatsko Zagorje

(Photo credit: Krapina-Zagorje Tourist Board)

Christmas Eve was always observed and awaited the birth of Jesus. Without electricity, it was necessary to light the rooms with candles. Special candles were made, with so-called candlesticks, and three candles

were often connected with the Croatian tricolor. As such, they have become symbols of new life and hope.

There are many customs for the purpose of well-being, good yield, health and progress. From Christmas Eve to the Epiphany, there was a Christmas cake on the table – a Christmas cake, round, with a hole in the middle and with various decorations.

In Dalmatia, if there were more Christmas logs, they would be placed on top of each other, and an olive branch, ivy or candle would be placed through a hole in the middle.

In Slavonia, it was customary for women to get up early on Christmas Eve and clean the house on time and prepare non-greasy food while male children visited houses in the neighborhood to wish a fruitful new year. The fastest ones would get sausages and sweets as gifts.

Also, it was customary to give a male child a gift on Christmas Eve, and before dinner began, the host brought in a krizban (pine), straw and horse harness, which would be placed under the table.

Osijek

In Podravina, but also in other parts of Croatia, on the feast of St. Lucy, wheat was planted, which was placed under a pine tree on Christmas Eve. On Christmas Eve, a fasting breakfast was eaten, and the pine tree was decorated with apples and decorations made at home. The house was decorated with festive evergreen twigs. The houses in Podravina were not cleaned until the New Year, and great care was taken not to put out the fire in the fireplace on Christmas Eve.

At the end of Christmas Day and midnight, young girls wished the hardest, because boys would give “Christmas apples” to the girl they liked the best.

The word “Christmas Eve” itself is associated with the words “wake up” (old church Slavonic word “bad”) and “razbadriti se” which means to wake up and be



awake. Croatian linguist Dr. Radoslav Katičić believes that with Christmas Day, the renewal of life begins by the beginning of spring.

According to him, the word Christmas Eve comes from the Sanskrit name for a snake that lies under the root at the bottom of the tree of life. The tree of life

is a common and important symbol that appears in many European pre-Christian myths. It is possible that the custom of decorating the Christmas tree is also connected with the Tree of Life. The sacred trees of the ancient Croats were oak and linden.

CHRISTMAS TRADITION

On Christmas morning, the first visitor comes to the house, a “congratulator” – the so-called “polaznik” or “položar”. It was believed that it must be a young, cheerful and strong person because he was thought to bring happiness. Whoever came to your house first – that greeter’s good wishes set the tone for your year. Often families arranged a “random” visitor in advance to ensure an appropriate greeting.

One of the few, and perhaps the only old Croatian Christmas custom that is cherished today is the sowing of wheat. Wheat is sown on the feast of St. Lucia and grows until Christmas. According to tradition, wheat is decorated with the colors of the Croatian tricolor on Christmas, so that a red-white-blue ribbon is tied around it and a candle is placed in the middle. Care was taken for the wheat to sprout, since its growth symbolized the crop in the field for the coming year. Wheat is considered a symbol of fertility, renewal and new life. After Christmas, it is given to the birds because nothing sacred should be thrown away.



Christmas Wheat

It was customary for the host to bring straw into the house on which the children played. The table was decorated with the most beautiful fruits, money and wheat to make everything abundant in the new year. Also, on Christmas Day, we stayed with the family at home and did not go to visit others.

As a sign of Christmas, straw lasted much longer than logs. The moment the straw was brought into the house, which was done by the head of the house, marked the official beginning of the Christmas celebration.

Already at the end of November, Dalmatians were choosing a lamb to be honored during the holidays. They decorated their trees with walnuts, apples, gingerbread and candles. The host would light a Christmas candle, and after the family lunch, he would extinguish it with a crust of bread soaked in wine.

Also, they would put a coin in the Christmas bread and the bread would be broken into pieces and distributed to the household. To the one who would get the piece with a coin, they predicted happiness, health and wealth in the next year.

There is another interesting Christmas custom in Dalmatia. On the feast of St. Lucy, girls would write the names of the guys they wanted on 11 pieces of paper and leave one blank. Every day until Christmas, they would burn one piece of paper, and the last one that remained would bear the name of the girl’s future husband. If a girl was left with a blank piece of paper, it would mean that she would not marry.

The birth of Jesus Christ has been celebrated by the Christian world since ancient times, and the day of Jesus’ birth was considered the beginning of the new year. At the time of the restored Western Roman Empire, almost all of Europe recognized the beginning of the new year as starting on Christmas. It was not until 1691 that the church accepted January 1 as the start of the New Year.

On the feast of Christmas from the 5th century, three Masses are celebrated: Midnight Mass, Dawn or Pastoral Mass and Poldanica (Noon Mass). Christmas is followed by the feasts of St. Stephen, St. John, the Innocent Children or the Newlyweds and the Old Year. Christmas, as a Christian holiday, is celebrated in each nation in its own, special way as part of the ethnographic heritage.

In the southern parts of Croatia at Christmas time, it was customary to choose a king, between Christmas and the Epiphany. The king or prince had a staff and a crown. The election of the village king was similar, but this part of the traditional culture began to be lost in the first half of the 20th century. The election of the village king is a remnant of the ancient Croatian tradition associated with the memory of the election of national rulers.

In Crni Dabar on Velebit, on Christmas Eve, residents of that and neighboring villages gathered, who were cut off from the rest of the world for six months due to deep snow. Together they told stories about their ancestors, ate cod and bean salad, drank wine from the island of Pag and shot from rifles and holsters. Since 1976, no one lives in that village anymore. They moved permanently to other parts of Croatia.

Christmas cakes are usually of different shapes, decorations and names. In the vicinity of Sinj, in southwestern Bosnia and eastern Herzegovina, bread was made, which was given to sheep and donkeys with a little wine from Bukara. In Slavonia and Srijem, buns for domestic animals were baked. Buns were made to be eaten, and later honey brandy was enjoyed.



On Christmas Eve, walnuts, hazelnuts, carob, almonds, figs and apples are traditionally on the table, depending on in which area they thrive. Fish, beans and honey dishes were usually eaten. Favorites were honey with garlic, fish in various ways, broth with polenta, and from cakes fritule, fanjci, gibanice and badnjača (a type of bread).

The dishes were lean, without meat and fat. Before Christmas Eve, a candle was lit and a prayer was said. Somewhere on the table was a bowl of various cereals, into which a Christmas candle, Christmas apples and blessed water were inserted. Also, on the table were placed tools and implements: ploughshare, ruler, yoke, horse ham, whip, bag, chains and villas.

In recent times, the Advent wreath is becoming more and more present, woven from evergreen twigs. There is no beginning or end, that symbolizes eternity. Four candles are inserted into the wreath to mark the four divisions in human history: creation, incarnation, redemp-

tion, and end. On the first Sunday of Advent, the first candle is lit and so on until Christmas, when all four are glowing.

The Christmas tree was not decorated in Croatia until 1850, although it has been a custom in Germany since the 16th century. There were also decorations made of paper. In some parts of Croatia, the whole house was decorated, and in some only the main beam in the house or the fireplace.

Also, cribs were made of wood. Gilded walnuts and hazelnuts were jewelry used to decorate the tree and candles, symbols of hope and deity, were often placed. Then pieces of cotton, wool, wax or paper were placed to symbolize the snow on the tree.

After dinner on Christmas Eve, those gathered would still sit and talk, sing or pray, and then gather in the streets to go to Midnight Mass, one of the most solemn Masses of the year. At midnight, Christmas songs are sung for the first time, which are an integral part of worship. After midnight, the gathered faithful congratulate each other on ‘Merry Christmas’ and return to their homes. Then they often eat a lot of meat dishes, Christmas cakes and drinks.



Kitlice (Photo: CroChef/Zagreb Tourist Board)

After Christmas, many Croatian homes eat *pečenica* with horseradish, cold cuts, home-made sausages, *kulen*, bacon, prosciutto with cheese and olives for breakfast.

The women had prepared the Christmas menu the day before, and lunch was festive and rich, and the whole family gathered at the table. If it rained on Christmas, it was believed that everything that was dug with a hoe would bear fruit.

Christmas lunch included soup, meat – various roasts with vegetables, cold cuts, *sarma*, stewed sauerkraut, sauerkraut, potatoes, various types of bread (*božićna pogača*, *česnica*, *krsnica*, *božićnjak*, *križnica*), pastries, fruit and many other dishes. Sweets were used to eat cakes, walnuts, poppy seeds, walnut cakes, carob, cheese, dry small cakes, peppercorns, fry cakes, gingerbread, *mušakoni* and *prace*.

At Christmas, people often went to three Masses: at midnight, at the early morning dawn mass and at noon (day or big mass). The girls came to Mass in various ceremonial dresses and folk costumes.

On the first day of Christmas the family usually stays at home, and on the second day of Christmas, on St. Stjepan, we are visiting relatives and neighbors. Caroling or congratulations were spiced up by singing traditional Christmas songs, and congratulators would often be given gifts.

The boys gave the girls a decorated Christmas present as a traditional Christmas gift. It was customary to throw an apple into a well before Christmas and then take it out for the New Year. In case the apple remained red and healthy, it meant that the family would be in good health. The second day after Christmas begins the blessing of homes and families.

(The following article was previously published in **croatiaweek** and was written by Josip Vujinović.)

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 2025 IRA contribution as early as possible.

IRA CONTRIBUTION LIMITS

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

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 2025 _____

☐ Roth IRA for Year 2025 _____

How to Email Your Materials to the “Z”

PITTSBURGH, PA – If you are e-mailing material for publication in the **Zajedničar**, please direct them to: **editor@cfu.org**.

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

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

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

Editors

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Croatian Fraternal Union's Spirit of Christmas

MCKEESPORT, PA – Robert Luketic, in loving memory of John, Ann and Judith Luketic and wishing all CFU members a Merry Christmas and a Happy New Year	100.00
SEATTLE, WA – Gretchen Newman.....	1,600.00
BRIGHTON, MI – Jan (Zarza) Brady, in special memory of Roza Zorza (Zarza), my paternal grandmother, who became a CFU member in the early 1900's.....	50.00
IRWIN, PA – Mike, Jess and Luke Pollock, in memory of the deceased members of the Magdic family of Lodge 320	50.00
BROOKFIELD, OH – “Abraham Lincoln” Lodge 85 would like to wish all members and friends a Merry Christmas and a Happy New Year	100.00
Towards the Lodge 85 Scholarship Fund	
TUCSON, AZ – Anthony Floridan, in loving memory of my parents Anthony and Adeline Floridan.....	100.00
HAMILTON, ON – “Hrvatska Sloga” Lodge 954	100.00
KENOSHA, WI – Ryan Leousis, in memory of Don Weakley, co-founder of the American Croatian Waukegan Tamburitzans.....	50.00
Towards the Waukegan Tamburitzans Scholarship Fund	
GRAYSLAKE, IL – John Kovacevic, in memory of Donald Weakley	100.00
Towards the Waukegan Tamburitzans Scholarship Fund	
TWINSBURG, OH – Anita Magovac, in honor of my late parents Ann and Nicholas Magovac	150.00
BUTTE, MT – Jim and Faye Ronco, in loving memory of our uncle John Elich	150.00
PITTSBURGH, PA – The CFU Junior Cultural Federation, in memory of our past president Donald Weakley	100.00
Towards the Waukegan Junior Tamburitzans Scholarship Fund	
WESTMONT, IL – Jamie Malone, in loving memory of my parents Goldie and Jim Malone. Wishing them a heavenly Christmas	100.00
Towards the “Zumberak” Lodge 859 Malone Scholarship Fund	
EAST PITTSBURGH, PA – “Hrvatska Vila” Lodge 141 wishes all our families and friends a very Merry Christmas and a Happy New Year from our officers	200.00
Towards the “Hrvatska Vila” Lodge 141 Scholarship Fund	
TOTAL THIS REPORT	\$2,950.00
TOTAL SPIRIT OF CHRISTMAS	\$7,375.00
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