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Matthew 28:5-8

5...The angel said to the women, "Do not be afraid, for I know that you seek Jesus who was crucified. 6 He is not here, for he has risen, as he said. Come, see the place where he lay. 7 Then go quickly and tell his disciples that he has risen from the dead, and behold, he is going before you to Galilee; there you will see him. See, I have told you." 8 So they departed quickly from the tomb with fear and great joy, and ran to tell his disciples.



Easter Blessings



Our Lord and Savior Jesus Christ is risen.

Our Lord and Savior Jesus Christ is risen. He has defeated death and offers those who believe in Him everlasting life! As Christians around the globe prepare to honor the sacrifice of our Lord during this holy week that includes, Holy Thursday, Good Friday and Easter Sunday, we pause to reflect on the teachings of Jesus and His calling to "Come follow Me!"

We are called by our Catholic Faith to not only follow Him in words but also in deeds as well. We are taught to live a Christian life of love and understanding that values human life and dignity. Let us all pray during this time of world strife for peace and understanding to prevail with an end to all wars. Let us pray that Jesus fills our hearts with love and laughter and continues to show us the path toward eternal salvation.

May each of you receive the Blessings of Jesus Christ our risen Lord now and forever, Amen.

Edward W. Pazo

Edward W. Pazo/National President

Illustrations by Mladen Veža.



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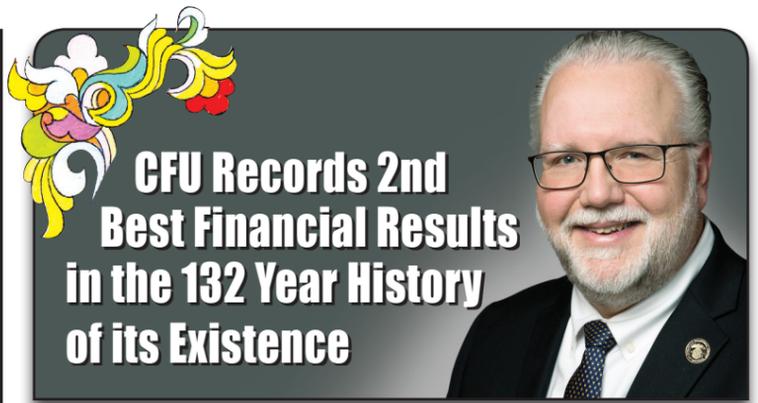
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CFU Records 2nd Best Financial Results in the 132 Year History of its Existence

By Edward W. Pazo/National President

A continuation of nearly unprecedented operational results achieved

By reading the subtitle to this President's Column it may seem like its Groundhog Day here in Pittsburgh as we report favorable financial results once again. Those of you who are familiar with the movie starring actor Bill Murray, a time loop was the central plot of the movie in which the Murray character becomes a better person as he realizes and takes advantage of the repeated opportunities presented to him due to this quirk in the time continuum.

In the matter of our society, we are very pleased to report that the annual process of preparing Financial Reporting Statements for the year ending December 31, 2025 has concluded. As per past practice, our CFU management and Actuary have worked diligently to prepare an Annual Statement since the close of business on December 31, 2025 through the end of February. The annual statement is known at the "BLUE BOOK" due to its color; however, in very real terms it is the single most important and generally accepted financial reporting document by all State Insurance regulators. Therefore, great care is exercised in completing the financial statement in terms of accuracy and timeliness. It is required and relied upon by all State Insurance Departments where our society is licensed as well as by the National Association of Insurance Commissioners (NAIC) as a key element used in their collective oversight of our society.

SOCIETY RECORDS INCREASES IN WEALTH, SURPLUS and ASSETS

Croatian Fraternal Union has, over the past sixteen (16) years (2010 through 2025), recorded a collection of spectacular results in terms of: measured and stable growth in Assets, steady increases to Surplus and, unparalleled growth in the society's Net Worth. We take this opportunity to expand upon the growth in what is arguably the most important statistic that we follow: **Net Worth**.

While we have referenced our statistical review of the financial metrics of our society's balance sheet and statement of financial operations for the past sixteen years, we point out that the historic gains to net wealth are actually over the lifetime of the society's existence dating back to September 2, 1894, a 132- year time period. For year end 2025 the society experienced a gain of \$5,592,259 to surplus. This gain, coupled with additions to the AVR account and the IMR account, resulted in a total net worth of the society of \$87,311,736. The overall growth in net worth has been determined as \$7,226,349 which is the 2nd largest gain to Net Worth in the society's entire lifetime! This spectacular achievement is second only to the year-end results recorded in 2021 which resulted in a \$9,534,868 gain to Net Worth.

We take this opportunity to commend our CFU Portfolio Manager Brother John Zupancic for his expertise and diligence in regards to the society's Investment Portfolio which has been largely responsible for this gain in value. We also extend our sincere gratitude to all CFU members who have chosen to lead by example and take advantage of the tremendous value offered by Croatian Fraternal Union either through our very favorable 4.5% return on Annuity Deposits through the Choice Two plan or through the purchase of a life insurance contract for themselves and for family members. Your faith in the society provides the "bricks and mortar" to our strong and resilient financial services company.

There are quite a number of additional financial metrics which are relevant to a review of our society. Through the society's Management Discussion and Analysis document prepared for inclusion with the Annual Statement filing our members will be further apprised of the financial standing of the Croatian Fraternal Union of America. Due to the volume of information presented, this President's column and our next one in the April 8th issue of **Zajedničar** will be dedicated to providing these important financial metrics as of December 31, 2025.

(Continued on page 11)

FROM THE EDITOR'S DESK...LORRAINE TURKALL

Easter's Promise



Holiday Traditions define a segment of our lives.

Perhaps the customs we cherish vividly remind us of times spent with our families during a particular holiday and make these days especially meaningful for a variety of reasons. Whether it is remembering loved ones who are no longer with us, enjoying valuable time spent with aging parents and grandparents, or sharing conversations and memories with siblings who live far away, holiday traditions bring us together, whether physically or simply in thought. It's these important moments that make holidays special and indelible in our hearts.

The celebration of Easter represents a promise of life and the quintessential hope of eternal glory. Christ's miraculous resurrection from the dead resoundingly

answers the prayers of the faithful and gives credence to life everlasting. Culminating the end of the Lenten fasting and sacrifice, Easter truly is an uplifting promise of what the future might hold.

Reflecting on years past, for many of us, growing up in a Croatian household provided a bounty of Easter holiday memories which brought joy into our lives and a sense of meaningful continuity into our homes. The traditional culinary preparations included heavenly aromas of paskas, nut rolls and kolači baking in the oven, freshly baked hams and lamb on the spit and festively dyed and decorated Easter eggs. Adding to the holiday atmosphere were beautifully laid tables with hand-embroidered tablecloths, aromatic scents of lilies, hyacinths and other spring

blossoms, and carefully-prepared baskets brimming with Easter foods to carry to church on Holy Saturday for the special customary blessing. All of these traditions became part of the holiday ritual and were well worth the extra effort. After attending Sunday morning Holy Mass, everyone enjoyed a bountiful day of feasting and celebrating with family and friends.

Filled with great memories, generations of families have kept Croatian holiday traditions alive and continue to bring happiness to their children and grandchildren during Easter week and especially on Easter Sunday. From baskets filled with sweets and treats for children to holiday tables laden with homemade time-honored favorites, Easter Sunday brings families together to celebrate the glory of this Holy Day.

Inspired by the hope and promise of this Easter season, we are strengthened by our faith and are appreciative of life's many blessings. Thankful for every day we are on this earth, we offer our prayers for all who are enduring the perils and tragedies of war and those who are bravely risking their lives to protect our freedoms. We humbly realize we are blessed to enjoy the many opportunities we have living in our communities and in this great nation and pray all will continue to work together for the promise of tomorrow. We humbly pray for peace for all mankind.

As we offer devout prayers in the glory of Christ's resurrection, we rejoice in the blessings of Easter. Honored to preserve the customs of our ancestral heritage, we celebrate the springtime beauty and traditions of this holy season with family and friends as we pray for good health and Easter Joy for all CFU members and families.

Sretan Uskrs!

CFU Members: Earn 4.5% Now on Retirement Savings

Members and non-members alike are urged to consider the **Choice Two Savings Annuity program** presently offered by Croatian Fraternal Union of America. Annuity or IRA accounts issued through the Choice Two plan now through April 30, 2026 will earn a guaranteed rate of 4.5% for two years.

In testament to the stability of our society, we are pleased to state that this favorable rate of return has been offered for the past three years to the great advantage and benefit of our membership. In reviewing the options available in the general financial marketplace which includes banks, life insurance companies and fraternal benefit societies, CFU's present Annuity crediting rate of 4.5% is believed to be very favorable.

We urge individuals with idle cash in checking accounts or those who have experienced gains in their equity portfolio to consider a CFU Annuity or IRA account which will provide a fixed rate of return equal to 4.5% on their savings dollars. Also, for those members who have not already taken advantage of the Traditional or Roth IRA savings option for 2025 or 2026, we ask that consideration be given to fully funding your IRA now in order to lock-in this great rate of return. Additional information may be obtained by calling CFU Sales Coordinator, Sister Cathy Brnich, today, at 412-843-0380.

We urge our National Officers, Lodge Officers and interested members to review our CFU Annuity program and actively spread the word among relatives and friends that the CFU is the "Society that Cares" and continues to offer outstanding rates of return on its members' savings dollars.

Lodge 993 Sets April Meeting

MUKWONAGO, WI - John Movrich CFU Lodge 993 will hold its next meeting on Saturday, April 18th, at 5:30 p.m., at the Wendlandt home. For a meal, we are asking everyone to bring a Croatian dish or dessert from our cookbook, **From Our House to Yours**. I will be bringing palačinka and we will also have some Croatian sausage.

We had a fun time at our March meeting, standing around the grill and making our reuben sandwiches. Larry also brought

a huge pot of corned beef and cabbage and an Irish Shepherd's Pie. We also had seven kinds of dessert pies, as it was Pi Day. We Croatians sure know how to eat...just don't know when to stop eating!

We voted to be a sponsor for the Mukwonago Lions Club Father's Day Parade again this year. They do so much for our community!

Our raffle ticket sales are well underway thanks to our top saleswoman Laura Ellis.

I will be bringing raffle tickets for members who attend the kids' concert on April 25th. Come prepared with name and address labels and cash or a check for \$20 made payable to CFU Lodge 993.

We have set the bowling outing and pizza meal for May 16th at 3 p.m. We always manage to have a lot of fun despite some rather poorly thrown balls, or should I say gutter balls. Let me know if you are interested in joining us (croatian993@gmail.com). While you are marking your calendars, please write in the Milwaukee Croatian Tamburitans' Concert on April 25th, at 3 p.m., at the Saber Center for the Performing Arts, Franklin High School. Also pen in, in bold letters, July 11th for our 66th Annual Mukwonago Croatian Day Fest.

Carol Movrich Gedde
Secretary

SPOTLIGHT ON CFU PROGRAMS

A Message from the Executive Vice President
FRANJO BERTOVIĆ

10 YEAR LEVEL TERM

Whether you are single or married, you need life insurance protection. One of the most affordable programs offered by the CFU is the 10 Year Level Term plan. Premiums are level and payable for ten year or until the death of the insured, if earlier.

Benefits may be converted to any permanent plan of life insurance for equal or lesser face value, without evidence of insurability before the end of ten years. At the end of ten years, if no other coverage option is selected, benefits expire without value.

An annual flat policy fee of \$50 must be added to the rates listed below to the calculated premium for annual yearly rate. Issue ages are 24 through 50. The minimum issue amount is \$25,000 and maximum is \$125,000.

The future is unpredictable. Protect those you care about. Purchasing life insurance at a younger age is beneficial with cost and affordability. Coverage can also become prohibitively expensive, or even impossible to obtain, if a major health problem arrives later.

Gross Annual Premiums Per \$1,000 Female

Issue Age	FEMALE NON-TOBACCO			FEMALE TOBACCO		
	\$25,000- \$49,999	\$50,000- \$99,999	\$100,000- \$125,000	\$25,000- \$49,999	\$50,000- \$99,999	\$100,000- \$125,000
24	1.56	0.93	0.63	2.52	1.55	1.29
25	1.59	0.94	0.63	2.53	1.57	1.29
26	1.60	0.96	0.64	2.57	1.63	1.32
27	1.61	0.98	0.65	2.61	1.69	1.35
28	1.63	1.00	0.65	2.65	1.75	1.38
29	1.64	1.02	0.66	2.69	1.82	1.41
30	1.65	1.03	0.67	2.73	1.89	1.43
31	1.69	1.04	0.70	2.83	1.95	1.48
32	1.72	1.05	0.74	2.93	2.02	1.53
33	1.76	1.06	0.77	3.04	2.09	1.58
34	1.80	1.07	0.81	3.16	2.17	1.63
35	1.84	1.08	0.86	3.27	2.24	1.68
36	1.96	1.12	0.90	3.48	2.36	1.80
37	2.09	1.16	0.95	3.70	2.48	1.91
38	2.23	1.21	1.00	3.93	2.60	2.04
39	2.37	1.26	1.06	4.17	2.73	2.17
40	2.52	1.31	1.12	4.43	2.87	2.31
41	2.66	1.39	1.18	4.66	3.11	2.52
42	2.81	1.49	1.25	4.89	3.37	2.75
43	2.96	1.59	1.32	5.14	3.65	3.00
44	3.12	1.70	1.40	5.39	3.95	3.27
45	3.29	1.81	1.49	5.66	4.28	3.56
46	3.37	1.90	1.59	6.10	4.57	3.90
47	3.45	1.99	1.69	6.57	4.88	4.26
48	3.52	2.09	1.81	7.07	5.20	4.66
49	3.60	2.19	1.93	7.62	5.55	5.09
50	3.69	2.30	2.06	8.20	5.92	5.56

If you have any further question(s) on the 10 Year Level Term plan or any other products CFU offers, call us at 412.843.0380 or visit our website at www.cfu.org

Official Notice

In accord with the Society's By-Laws and in agreement with the President and Secretary of the CFU National Board of Trustees, all Members of the Board are hereby notified that the Annual Board of Trustees Meeting will commence at 9 a.m. on Monday, May 4, 2026 in the CFU Home Office Facility in Pittsburgh, Pennsylvania.

All Members of the CFU National Board of Directors are hereby, officially, notified that the Annual Spring Meeting of the National Board will commence upon the conclusion of the Board of Trustees' Meeting on Tuesday, May 5, 2026 in the Home Office Facility in Pittsburgh, Pennsylvania.

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

CFU Lodge 170 Meeting Schedule

MERRILLVILLE, IN - Attention Lodge 170 Members. Please join us for our next meeting on Sunday, April 19, at 11:30 a.m.

Meetings take place at 8550 Taft St., Merrillville, IN. Use north doors.

Future meeting dates are: May 17; July 19; Aug. 16; Sept. 20; Oct. 18; Nov. 15; and Dec. 20.

Please note: No meeting in June due to Father's Day.

Cindy Mayer
Recording Secretary

CFU Lodge 978 Hosts Party

PHOENIX, AZ - CFU Lodge 978 will be hosting a "Cinco de Mayo" Party on Saturday, May 9. Bring your swimsuit and favorite Mexican appetizer. The event starts at 1 p.m.

For more information, contact Sonja Schroder at 602-405-2059.
Sonja Schroder/Lodge 978



Ilovik Karneval Maskara (Mardi Gras) on Long Island

SEA CLIFF, NY - Ilovik is a small island in the north Adriatic Kvarner region of Croatia. Today less than one hundred people remain and live on the island. However, there are sizeable ex-pat Ilovik communities on Long Island, New York, Seattle, Washington and in the South American country of Chile.

St. Peter is the patron saint of the island, and hence the Ilovicani, are often known as the *San Pierini*. The St. Peter's of Society of Ilovik and the Nasa Buducnost organizations on Long Island sponsor a number of events and *tombolas* each year for this very tightknit community. Teresa Scanlan, Miss America 2011, is a descendant of Ilovik.

Every year the Ilovik community on Long Island has a big celebration for Karneval Maskara (Mardi Gras). This is a very unique slice of Croatian American culture. This is a costumed masquerade party of fun and frolic. There are always a large children's masquerade parade and a contest as well, keeping and fostering the traditions alive to the next generations.

The highlight of the event is always the appearance of *Sjor Karneval*, a devil-like effigy mounted high on a chair that is paraded around the hall in circles to the accompaniment of the singing of very old traditional songs. The participants in the parade continue dancing around in a circle until they finally close in tightly on the doomed *Sjor Karneval*.



In years past, this tradition would be found on various other Kvarner Islands, and at midnight people could confess various misdeeds, and the effigy would be burned, and the year would start anew.

Anton Angelich/Lodge 1981

The Zajedničar Goes Digital

Find every issue online at cfu.org and stay up to date with CFU news and events.

Sloga Lodge Extends Thanks

MILWAUKEE, WI - On January 17, 2026, the Tony Verbick Memorial Fraternal Bowling Tournament was held at Lucky Lanes in Milwaukee, WI. The fraternal organizations of CFU, CFU Sloga, SNPJ and KSKJ all had teams participate. Our Sloga lodge had three teams bowling. All of the proceeds are divided between these four fraternal's scholarship funds.

Thank you to Mary Donovan from SNPJ for the great job in running this tournament each year and for donating to our scholarship fund.

Thank you to Sloga members Colleen Simonis and Chris Carroll for helping out with the raffle during the bowling and to our Sloga Lodge and Sloga lodge members who donated to the raffle.

It is always fun to catch up on what's going on with these other fraternal's and all of the friends we have made over the years.

Mary Alyce Francis/Lodge 1994

Sloga Lodge 1994 Offers Scholarships

MILWAUKEE, WI - Sloga Lodge 1994 in Milwaukee, WI, is again offering scholarships to our qualified lodge members. Information has been sent out to eligible members. If you need more information, or have any questions, of if you need an application form, contact President Christina Carroll at 414-708-6366 or email her at chrisarr0676@gmail.com.

The deadline for completed applications is June 1, 2026.

You can honor a member or a loved one, present or past, by making a donation in their name to the Sloga Lodge 1994 scholarship fund. You will also be helping our young members, our future leaders. Thank you!

Mary Alyce Francis/Lodge 1994

Zajedničar Publication Dates

■ - Publication dates are highlighted in black

○ - All Material Deadline dates are circles

■ - Office Closure

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

Submissions may be mailed to "Zajedničar", 100 Delaney Dr., Pittsburgh, PA 15235; faxed to 412-823-1594. If you are e-mailing material for publication, please direct them to editor@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

Junior Tamburitians of Duquesne Annual Concert

PITTSBURGH, PA – The Junior Tamburitians of Duquesne (JTD) will present their annual concert at 3 PM on Saturday, April 18, at Steel Valley High School. A dinner and reception will follow the concert at the Duquesne Annex Banquet Hall with entertainment by the Duquesne Dads and catering by Crusher's BBQ.

Under the instruction of Daniella and Nikola Vranešević, JTD will perform songs and dances from Croatia, Slovakia, Bulgaria and more. We are pleased to welcome the Jadran

Junior Tamburitians as our guest group.

The members, instructors and parents of JTD also send a special congratulations to our graduating senior Lydia Csokai on her final concert.

Concert ticket pricing details can be found on our website www.juniortammies.org/shop. Tickets may be purchased online at our website ahead of time and are also available for sale at the door.



The members of the Junior Tamburitians are eager to share their love of music and dance with their friends and family. All are welcome!
Steel Valley High School

is located at 3113 Main St., Munhall, PA 15120. The Duquesne Annex Banquet Hall is located at 1620 Pennsylvania Ave., West Mifflin, PA 15122.
Mary Sestric/Lodge 7

Lodge 533 Plans Spring Meeting

BATTLE CREEK, MI - Come join us for the CFU Lodge 533 April meeting. The meeting will be held on Sunday, April 12. Meeting start time is 10:30 a.m. at the PNA Club, 15 Claire St., Battle Creek, MI.

The men of the PNA will prepare a delicious buffet. Come and enjoy breakfast with your fellow members.

Our special incentive award is still active and waiting for another winner. You could be next if you are present at the April meeting. We hope to see you Sunday, April 12th.

Sharon Muselin/Secretary

Lodge 354 Save the Dates

COKEBURG, PA - At the Annual Meeting held by St. George Lodge 354 of Cokeburg, PA, the officers and members determined the dates of their most popular annual events for 2026.

Please mark your calendars and plan on joining them this year:

- **March 28** – Annual Fešta Tamburaša
- **April 4** – Easter Egg Hunt
- **April 12** – Jr. Tamburitians' Cash Bash
- **April 25 & 26** – Annual St. George Celebration
- **August 2** – Jr. Tamburitians' Annual Golf Outing
- **September 12** – Annual Picnic
- **December 13** – Christmas Party

Watch the **Zajedničar** and listen to the Croatian Hour every Sunday afternoon between 11 am - 12:30 pm on WEDO 810 am for details as these dates near. We hope to welcome you at one or many of these events during the year.

The officers and members of Lodge 354 extend their wishes to all CFU members for a happy and healthy New Year!

Bernadette M. Luketich-Sikaras/President

Croatian Festival Set for June 6 in Youngstown

YOUNGSTOWN, OH - Fellow Croatians and friends of Croatia, Join us for an unforgettable day at the Strossmayer Croatian Festival on June 6th, at Strossmayer's Croatian Picnic Grounds, 4202 Smith Stewart Rd., Vienna, OH 44438. Come celebrate our rich Croatian heritage while helping us continue revitalizing this historic gathering place for future generations.

Doors open at 12 PM. Cash-only event: \$8 admission, children 12 and under, free.

Enjoy authentic Croatian favorites like čevapi, sarma, and štrudel, Croatian beer and refreshments, traditional folkdance performances, and live music by Noćne Sove of Youngstown, OH. Come kolo and dance the day away!

Roasted lamb and pork will be available by pre-order only beginning May 1st, 2026.

Our Mission

Strossmayer's is a 100% volunteer-run 501(c)(3) nonprofit. All festival proceeds support ongoing renovations of the grounds. Thanks to your generosity, we've completed much-needed roof repairs and kitchen updates in the past two years--and we have more improvements planned!

Become a Donor or Sponsor

We warmly invite individuals, families and businesses to support this event as donors or sponsors. Your contribution directly supports the restoration of the grounds and helps preserve our Croatian traditions. Sponsorship recognition opportunities are available.

Volunteers Welcome

Volunteers receive free admission and play an important role in making the day a success. To volunteer, donate, sponsor or learn more, please contact us on Facebook or call/text 330-507-6660.

Mark your calendars and celebrate Croatian culture with us on June 6th!

Marina Juratovic Saunders
Lodge 66

CFU 2026 Calendar of Coming Events

MARCH

28 St. George Velika Fešta Tamburaša - Croatian Home - Cokeburg, PA

APRIL

18 Detroit Tamburitza Orchestra Annual Spring Concert - American Croatian Club - 32851 Ryan Rd. - Warren, MI
25-26 76th Annual St. George's Day Celebration - Croatian Home - Cokeburg, PA

MAY

16-17 CFU National Bowling Tournament - Hosted by Lodge 136, Lorain, OH
30 Croatian Heritage Night at PNC Park - Pittsburgh Pirates Baseball Game - Pittsburgh, PA

JUNE

5-6 CFU National Golf Tournament - Hosted by Zora CFU Lodge 351 - Rockham Golf Course - Detroit, MI
7 Spring Picnic of Ogulin Lodge 530 - Tower Rd. - St. Thomas, ON

JULY

3-5 58th Annual CFU Junior Tamburitza Festival - Hilton Cleveland Downtown - Cleveland, OH
11 66th Annual Mukwonago Croatian Day Festival - Field Park - Mukwonago, WI
12 Midwest Croatian Fraternal Union Day Picnic & Raffle - Hosted by Hrvatska Sloboda Lodge 32 - Croatian Cultural Club, 1503 Clement St., Joliet
18 Joe Rady Golf Tournament - Hosted by CFU Lodge 367 - Kellogg Golf Course - Peoria, IL
19 St. George CFU Lodge 66 Annual Picnic - Croatian Home - Youngstown, OH

AUGUST

1 Detroit Tamburitza Orchestra's Bob Novosel Memorial Jamboree - American Croatian Club - 32851 Ryan Rd. - Warren, MI
2 St. George Junior Tamburitians' Annual Golf Outing - Nemacolin Country Club - Beallsville, PA
16 Annual Fraternal Day Picnic - United CFU Four County Lodges - Clairton Community Park - Clairton, PA
30 Summer Picnic and Bocce Tournament of Ogulin CFU Lodge 530 - Croatian R.C. Church - London, ON
30 CFU Lodge 170 Annual Picnic - Merrillville, IN

SEPTEMBER

6 Annual Croatian Day Celebration - Rankin Croatian Home - Rankin, PA
12 St. George Tamburitians' Annual Picnic - Cokeburg Community Park - Cokeburg, PA

OCTOBER

10 Lodge 126 Indoor Picnic - Farrell Croatian Home - Farrell, PA
12 100th Anniversary Banquet of the Rankin Croatian Home - Rankin, PA

NOVEMBER

6-8 39th Annual CFU Adult TamFEST - Renaissance Columbus Downtown - Columbus, OH
29 Christmas Dinner and St. Nicholas Day of Ogulin CFU Lodge 530/Nest 530 - Croatian R.C. Church, London - ON

DECEMBER

13 St. George CFU Lodge 354/Nest 122 Annual Christmas Party - Croatian Home - Cokeburg, PA
13 Hrvatska Sloboda Lodge 32's Christmas Luncheon - Place to be determined.
19 Detroit Tamburitza Orchestra's Christmas in Croatia - American Croatian Club - 32851 Ryan Rd. - Warren, MI

CFU Lodge 644 Elects Officers for 2026

HAMILTON, ON - CFU Lodge 644 "Matija Gubec" held its Annual Meeting on January 29, 2026. Elected officers for the year 2026 are: Ljenko Benkovich, President; Rudi Ribarić, Vice President; Ankica Perićak, Secretary/Treasurer; Anne Henderson, Nest 397 Manager; Rudi Ribarić, Recording Secretary; Nikola Vrbanc, President of Board of Trustees; along with members Stjepan Biličić, Stjepan Kuzmanović.

Our next monthly meeting will be held on March 25, at 7 p.m., at Croatian Sports and Community Centre Hamilton, 166 Green Mountain Road E., Stoney Creek.

Ljenko Benkovich/President



Detroit Tamburitza Orchestra Spring Concert

DETROIT, MI - The Detroit Tamburitza Orchestra (DTO) will host their annual spring concert under the direction of Mr. Frank Corak on Saturday, April 18th, at the American Croatian Club in Warren, MI. Tickets are \$20 for concert and reception. All children 17 and under will be free. Doors will open at 6 p.m., and the concert will begin promptly at 7 p.m.

Food will be available for purchase both before and after the performance. There is no reserved seating for this event.

Following the concert, some of Detroit's finest tamburaši will play all of your dancing and vocal favorites. We are extremely fortunate to have so many talented musicians in our community to entertain us, so please join us to enjoy and support our culture.

Tickets may be purchased from any DTO member or at the door, or by contacting Vicky Fulks at 586-202-2206.

Vicky Fulks/DTO Secretary

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Croatian Fraternal Union

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32nd Velika Fešta Tamburaša Set for March 28 in Cokeburg

COKEBURG, PA - St. George Adult Tamburitza Ensemble of CFU Lodge 354 will hold its 32nd Annual Velika Fešta Tamburaša on Saturday, March 28, at the Cokeburg Croatian Home.

This event is one of the major celebrations held in our spacious and beautiful Croatian Home which has the capacity to accommodate large crowds. It is a very large and modern facility where we hold all of our lodge and tammie affairs.

The 32nd annual Fešta Tamburaša will feature an interesting line-up of 11 talented Adult Tamburitza Ensembles. The ensembles will present their programs in the upper and lower halls of the Croatian Home. You will not want to miss the performances of the outstanding tamburitza ensembles. The schedule of performances may be found below.

Each ensemble will present a one-half hour program in the upper hall then will move to the club social room to present another one-half hour program.

The musical sensation will kick off at 1 p.m. with the host St. George Adult Tamburitza starting the entertainment in the upper hall, followed by the guest ensembles playing throughout the afternoon and evening.

When the last ensemble completes its portion of the



program, the festivities move to the lower floor where we dance and sing the rest of the night away. Musical entertainment will be provided by "Zlatni List" of Hamilton, Ontario, Canada. This is the first time these young, talented musicians will be appearing in the Pittsburgh area and we are looking forward to welcoming them to our St. George Croatian Home. We invite all to join in singing along and enjoy the music, making for a wonderful conclusion to the day's festivities.

Throughout the day there will be an ample supply of delicious food available in our kitchen and the bar will be well-stocked with everyone's favorite refreshments.

We will also feature our popular bake sale with rolls, strudels and other home-baked goodies for your enjoyment. Since this year's Fešta is one week before Easter, we will be accepting pre-orders for the traditional rolls (nut, apricot & poppyseed). If you are interested in placing an order, please call 724-344-5188 or

ZLATNI LIST: Erik Horvat, Matteo Vlašić, Karlo Zdelar and Davor Vlašić

724-344-7518 no later than March 18.

On behalf of the St. George Adult Tamburitza Ensemble, I invite all of our CFU members and friends to join us in Cokeburg on Saturday, March 28 for the 32nd annual Velika Fešta Tamburaša at the Cokeburg Croatian Home.

For out-of-town guests attending this year's Festa, hotel accommodations are available in Bentleyville at Holiday Inn Express located at the Bentleyville Exit of Interstate Route 70. Reservations can be made by calling 724-239-7700. Mention you are part of the St. George Lodge 354, Cokeburg, PA group to receive our special rate.

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

Bernadette M. Luketich-Sikaras
President

32nd Annual Velika Fešta

March 28, 2026 The following ensembles will appear in the upstairs hall and the club social room. All times are in P.M.

UPSTAIRS:

- 1:00 - 1:30 – St. George Adult Tamburitza
Cokeburg, PA
- 1:30 - 2:00 – Veseljaci Adult Tamburitza
Farrell, PA
- 2:00 - 2:30 – Sevdah
Conway, PA
- 2:30 - 3:00 – Penn-Sembles Tamburitza
Versailles, PA
- 3:00 - 3:30 – St. Lawrence Adult Tamburitza
Steelton, PA
- 3:30 - 4:00 – Sacred Heart Tamburitza Ensemble
McKeesport, PA
- 4:00 - 4:30 – Žumberčani
Cleveland, OH
- 4:30 - 5:00 – Veseli Hrvati
Welland, Ontario, Canada
- 5:00 - 5:30 – Javor Pittsburgh
Pittsburgh, PA
- 5:30 - 6:00 – Živa Grana Hrvatske
Hamilton, Ontario, Canada
- 6:00 - 6:30 – Folklore Ensemble Ljeljo
Pittsburgh, PA
- 6:30 - 7:00 – T.S. Zlatni List
Hamilton, Ontario, Canada

DOWNSTAIRS:

- 2:00 - 2:30 – Veseljaci Adult Tamburitza
Farrell, PA
- 2:30 - 3:00 – Sevdah
Conway, PA
- 3:00 - 3:30 – Penn-Sembles Tamburitza
Versailles, PA
- 3:30 - 4:00 – St. Lawrence Adult Tamburitza
Steelton, PA
- 4:00 - 4:30 – Sacred Heart Tamburitza Ensemble
McKeesport, PA
- 4:30 - 5:00 – Žumberčani
Cleveland, OH
- 5:00 - 5:30 – Veseli Hrvati
Welland, Ontario, Canada
- 5:30 - 6:00 – Javor Pittsburgh
Pittsburgh, PA
- 6:00 - 6:30 – Živa Grana Hrvatske
Hamilton, Ontario, Canada
- 6:30 - 7:00 – Folklore Ensemble Ljeljo
Pittsburgh, PA
- 7:30 - ??? – FINALE/DANCE –
Club Social Room "T.S. Zlatni List" of
Hamilton, Ontario, Canada will entertain for
your dancing and listening pleasure.

Lorain Lodge 136 Meeting Calendar and Events

LORAIN, OH - Lorain Lodge 136 is pleased to announce its 2026 quarterly meeting schedule and encourages all members to mark their calendars and plan to attend.

The upcoming meeting dates are as follows: Saturday, June 20th at 2 p.m.; Sunday, September 20th at 2 p.m.; and Sunday, December 23rd at 2 p.m.

All meetings will be held at the American Croatian Club Hall, located at 4846 Oberlin Avenue in Lorain, Ohio.

In addition to the quarterly meetings, members and friends are invited to save the date for these special upcoming events:

Saturday/Sunday, May 16/17: 90th Annual CFU Bowling Tournament

Saturday, June 27: Celebration of America's 250th Birthday

Saturday, July 18: Croatian Festival

Lorain Lodge 136 looks forward to another year of fellowship, tradition and community involvement. Be sure to stay connected and participate in these important meetings and exciting events.

Donna Perichak Katrincsak d/Secretary

Radost Returns To Twin Oaks

WHITE OAK, PA - The Radost Orchestra returns to Twin Oaks Lounge on Saturday, March 28 starting at 3 p.m.

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

At Twin Oaks there is always free parking and free admission.

Twin Oaks has a great menu that includes delicious dinners, sandwiches, and your favorite refreshments.

Stop by and treat yourself to a relaxing afternoon; you will be glad you did! Dobro došli!

Dave Vranesevic/Lodge 146

Gypsy Fantasy 3 in Cleveland

PITTSBURGH, PA - The Gypsy Stringz of Pittsburgh, in conjunction with the Harmonia ensemble of Cleveland and popular cymbalom player Alex Udvary of Chicago, are excited to announce their upcoming concert and dance, "Gypsy Fantasy 3", to be held on Saturday May 2nd, starting at 7:30 p.m., at the Slovenian National Home, located at 6417 St. Clair Ave., Cleveland OH 44103.

Tickets are \$35 for the concert and dance (\$30 advance purchase) and can be purchased by calling 216-288-8727 or online at harmoniaensemble.com/events.

The first two "Gypsy Fantasy" concerts were very successful events held in Pittsburgh, so this first-time event in Cleveland should be an epic experience to be cherished and remembered by all in attendance.

Food and drinks will be available for purchase.

Duwayne Dorich/Lodge 146

Hoosier Hrvati To Host Spring Concert in April

MERRILLVILLE, IN – We are pleased to announce that the Hoosier Hrvati Tamburitza Orchestra will present their Spring Concert on Saturday, April 25, at the CFU Lodge 170 Croatian Home, 8550 Taft St., Merrillville, IN 46410.

Doors open at 3 p.m. and the concert begins at 4 p.m. A dinner and dance will follow the concert.

In addition to our Hoosier Hrvati ensemble, the event will feature three outstanding special guests: Detroit Tamburitza Orchestra (DTO), Hrvatski Običaj Tamburaši of Kansas City and Prijatelji Orchestra of Chicago.

Tickets are available at \$50 plus applicable fees. For tickets, go to Tix.com (click on "Buy Tickets" and enter Hoosier Hrvati).

For more information, please call 219-649-1722 or email Hoosierhrvati@gmail.com.

Sally Kegley/Lodge 170

Ansambli Sveti Nikola Seeks New Members

ALIQUIPPA, PA - Ansambli Sveti Nikola of Aliquippa, PA, is recruiting members for our orchestra and chorus, in order to sustain our group. We are in particular need of a bass and bugarija player. We have our own bass to use. We are also in need of brač players, but we will accept ALL tambura players and/or singers. We would like these members, as soon as possible but no later than April 1, 2026.

We practice at 7 p.m. on Thursdays at the Croatian Center in Aliquippa, PA, but we are willing to reduce to biweekly practices if it will afford new membership. If you are interested in joining our group please contact Jean Gillespie-Bedekovich at 412-908-1428. Talk, Text or Message. Thank you!

Jean Gillespie-Bedekovich/Treasurer



Milwaukee Croatian Tamburitza Spring Concert

MILWAUKEE, WI – Join us for our annual Milwaukee Croatian Tamburitza Concert, proudly celebrating more than four decades of music, dance, and cultural pride!

Our 2026 Concert will be held on Saturday, April 25th, at 3 PM, at the Saber Performing Arts Center, located inside Franklin High School, 8222 S. 51st St., Franklin, WI. This year, we are pleased to welcome the talented American Zagreb Jr. Tamburitza from Cleveland, Ohio, for a special guest performance.

The concert will be led by Musical Director Kristin Aasen, along with Assistant Directors Molly Krejcarek, Heidi Spellman, Angie Dougherty, and Mara Braovac. John Tate will serve as this year's emcee. We will proudly honor our graduating senior, Adrijana Stelzer.

The post-concert celebration is at St. Augustine Hall, 2025 S. 67th Place, West Allis, WI. There, you will find a combination of great food, a fully stocked bar, and tambura music/dancing provided by the incredibly talented T.S. Hrvatski Sokoli!

The menu will feature a buffet with chicken, sausage, and all your favorite sides. The bar will be stocked with your favorite Miller products, Croatian pivo, vino, and all of your favorite Croatian cordials. Živili! And of course, indulge in our wide variety of homemade desserts for purchase, including some of the Croatian favorites like strudel, which sells out fast!

In addition, we will be featuring a variety of themed raffle baskets. There is something for everyone, so be sure to get your tickets and take a chance at winning some fantastic prizes.

Concert tickets can be purchased in advance by visiting our website at www.milwaukeecroatiantamburitza.org. General admission is \$15 for adults, and children 10 and under are free.

We look forward to welcoming you for an afternoon of wonderful music and celebration!

Tracy Farrell/Lodge 993

Save the Date: Croatian Heritage Night at PNC Park - May 30

PITTSBURGH, PA - Mark your calendars for one of the most anticipated community events of the year—Croatian Heritage Night at PNC Park on Saturday, May 30, when the Pittsburgh Pirates take on the Minnesota Twins.

This year's celebration promises to be bigger and better than ever. We are excited to once again have the opportunity to **sing the National Anthem**, making this a truly special night of pride and tradition for our Croatian community.

Fans who purchase tickets through our **official Croatian Heritage Night booking link** will receive an **incredible exclusive giveaway**—and this year, it's not a hat.

In addition, several new **in-game features and special activities** are planned, including first-time experiences that will make this year's event truly unique.

While the official booking link has not yet been released by the Pirates, it will be shared as soon as it becomes available. The link will be published in the **Zajedničar**, as well as on our **social media platforms and website**.

For now, we encourage everyone to save the date and plan to join us for a night of baseball, culture and Croatian pride at one of Pittsburgh's premier venues.

We look forward to seeing everyone at PNC Park on May 30!

Derek Hohn/Fraternal Programs Director

Lorain Lodge 136 Welcomes 90th CFU Bowling Tournament

PITTSBURGH, PA - The Croatian Fraternal Union proudly invites members and friends from across the country to gather for a truly special milestone—the 90th Annual CFU National Bowling Tournament. This year's event will be hosted by Lodge 136 in the welcoming lakeside community of Lorain, Ohio on May 16th and 17th, promising a weekend that blends competition, camaraderie and rich Croatian tradition.

With its scenic waterfront, historic neighborhoods and strong Croatian-American roots, the city provides the perfect setting for bowlers and families alike to reconnect, celebrate and create lasting memories. Lodge 136 has long been recognized for its hospitality. Lodge members there are preparing a weekend that reflects the very best of CFU fellowship.

All tournament bowling will take place at Rebman Recreation, where competition will follow the familiar format. Singles and doubles events will begin on Saturday, May 16, at 12:30 p.m. The team event will commence on Sunday, May 17, at 11 a.m. Whether you are competing for titles or simply enjoying the spirit of the game, the lanes will once again bring together generations of CFU bowlers.

Throughout the weekend, the heart of the celebration will be the American Croatian Club, located at 4846 Oberlin Ave., Lorain, OH 44053, where a full schedule of social events will keep the energy going well beyond the bowling alley.

Festivities begin Friday evening with a relaxed social gathering, featuring freshly prepared čevapi sandwiches-\$8 and paprikash-\$7, offering a taste of tradition that sets the tone for the weekend. Saturday morning continues with a casual breakfast from 9 a.m. to 11:30 a.m., offering sausage and gravy-\$5; donuts-\$2; and free coffee, giving attendees a chance to fuel up and connect before heading to the lanes.

As the day transitions into evening, the Club will host a Tournament Banquet from 7 p.m. to 11 p.m., where guests can enjoy a choice of baked half-chicken or steak, served with salad and a baked potato (\$18/dinner). The evening will be complemented by live music from Mikey Dee and the Tamburica Stars, ensuring the dance floor stays lively and the atmosphere

unmistakably Croatian. Adding to the weekend's ambiance, music at the bowling alley on both Saturday and Sunday will be provided by Šarena, creating an upbeat environment for competitors and spectators alike.

For those traveling in, Lodge 136 has secured a convenient and comfortable host hotel at Ariel on Broadway. Bowlers can take advantage of a discounted weekend rate of \$139.99 plus tax by calling 440-246-6669 and mentioning the tournament, making it easy to stay close to all the action while enjoying the charm of downtown Lorain. All locations for the weekend (Club, Bowling Alley and Hotel) are within 3.6 miles of each other to make transportation easy and convenient.

As we celebrate ninety years of CFU bowling tradition, this tournament represents more than just competition. It is a testament to the enduring bonds of our organization and the communities that continue to support it. Lodge 136 is ready to welcome you with open arms for this sports event this promises to be a weekend filled with laughter, music and the unmistakable spirit of the CFU.

All participants are reminded that the deadline to register is May 8, so be sure to secure your spot and join us in Lorain for this historic occasion.

Derek Hohn
Fraternal Programs Director

SAVE THE DATE: Joe Rady Golf Tournament set for July 18

CANTON, IL- CFU Sacred Heart Lodge 367 is happy to announce they will host the 2026 Joe Rady Midwest golf tournament on Saturday, July 18. The Joe Rady will be held at the beautiful Kellogg Golf Course, 7716 N Radnor Rd., Peoria, IL 61615.

Details will follow as the tourney weekend gets closer. For now, we hope you will mark your calendars and tell your friends to reserve the dates for this fun-filled CFU event. We welcome everyone and look forward to catching up with our CFU friends and guests over a great tournament weekend. Hvala!

Ruth Sepich
Recording Secretary

An Evening with Tajči

PHOENIX, AZ – Join us for an unforgettable evening celebrating Croatian culture, community and world-class music. We are honored to welcome legendary pop icon Tajči whose 1990 Eurovision performance remains a cultural milestone.

Tajči will appear in concert on Saturday, April 18, at the Pulaski Club, 4331 E. McDowell Rd., Phoenix, AZ 85008. Doors open at 6 p.m.

This event is more than a concert—it's a space for networking and social connection. Guests will enjoy a mix of traditional and contemporary sounds, a cash bar and the opportunity to purchase Ticketing: Early bird/advance, \$60; Day of event, \$75. Note: Food tickets must be purchased separately.

For more information, contact ACAP SW Chapter at southwest@croampro.com.

Sonja Schroder/Lodge 978



The Tamburitzans April Road Shows

PITTSBURGH, PA - The Tamburitzans hit the road once again in mid-April, performing three captivating shows across the nation, from Maryland to Omaha. Mark your calendars for two exciting weekends of music and entertainment! On Saturday, April 18th, the Tamburitzans kick off their journey in Rockville, Maryland, performing at the iconic F. Scott Fitzgerald Theatre at 7 p.m.

But wait! That's not all! The Tamburitzans have partnered with the Washington Balalaika Society, a wonderful 38-year-old orchestra from the DC area, to have their Slavic Dreams ensemble entertain in the lobby pre-show beginning at 6 p.m. Tickets are available online at fscottfitzgerald.showare.com or at the Tamburitzans' website.

Later in April they travel to Omaha, Nebraska, performing on Saturday, April 25th, with showtime at 6 p.m., at the Msgr. Gilg Auditorium. This performance is sponsored by The Cathedral Art Project of Omaha.

And finally, on Sunday, April 26th, the Tamburitzans will be in Cleveland, Ohio, performing at Independence High School at 5 p.m. This show is brought to you in conjunction with our wonderful friends at CFU Lodge 337 and the First Slovak Catholic Union.

Tickets are available online or at the door for all shows. Prices range from \$10 to \$49.50. Don't miss out on this amazing opportunity to experience the Tamburitzans live! And guess what? A portion

of every ticket sale goes to scholarship funds for these amazing students. It's like a way to support the next generation of artists and keep this incredible cultural tradition alive.

This amazing group of 24 full-time college students in Pittsburgh, hailing from various parts of the U.S. and abroad, brings together diverse talents and cultures through their mesmerizing performances of song and dance. In their 89th season, they continue to bridge gaps and foster connections by sharing cultural heritage that may feel both familiar and heartwarming. From the beautiful Croatian harmonies and energetic Serbian kolos, Ukrainian hopak, the spirited Slovak and Bulgarian music



and dance, and the lively Irish rhythms, "The Shared Song" celebrates the cultural roots that have shaped neighborhoods, churches, festivals, and family traditions.

It's more than just a family-friendly concert; it's a vibrant celebration of identity, community, and the universal language of music. So, don't miss out! Grab your tickets today at <https://www.thetamburitzans.org/events/tickets>. Just click on your venue to see the available tickets and pricing levels. If you're planning a group of 10 or more, give The Tamburitzans a call at 412-224-2071. They'll be happy to help you out with group rates. We hope to see you there!

Joyce Crumbo/Lodge 2019

Croatian Mass Schedule for March

WASHINGTON, DC - In March our Holy Mass schedule will be as follows:

March 28 (Saturday) Vigil Mass of Palm Sunday at 7 p.m. at Our Lady of Victory, 4835 MacArthur Blvd. NW, Washington, DC 20007. Opportunity for Confession beforehand.

March 29, Palm Sunday at 5 p.m. in the church of the Assumption of B.V.M. in Prince of Peace Parish, 815 South 2nd St., Steelton, PA 17113. Confessions starting at 4 p.m.

Mir i Dobro! Peace and Goodness!

Father Maurus Dolčić

Tamburitzans Return to Ellwood City

ELLWOOD CITY, PA - "The Tamburitzans" (formerly the Duquesne University Tamburitzans) will perform their new production, **THE SHARED SONG**, on Sunday April 19 at the Lincoln Jr./Sr. High School, 501 Crescent Ave., Ellwood City, PA, at 3 p.m.

The concert is sponsored by the Rotary Club of Ellwood City Scholarship Fund. Tickets may be purchased online at ellwoodtams.eventbrite.com for \$30 Adult Advanced Reserved, while tickets at the door on the day of the performance will be \$35. Student tickets are \$20. Additionally, face to face ticket sales will be held at the Ellwood City Library, 415 Lawrence Avenue, on Saturday, March 28, from 10 a.m. to 3 p.m.

In their 89th season, the Tamburitzans will weave a tapestry of music, songs and dances of Bulgaria, Croatia, Hungary, Ireland, Romania, Serbia and Ukraine. Audiences will be transported to folk celebrations in a ninety-minute production through intricate choreography, mesmerizing music and unique voices. Each year, this group of college students, creates a unique, and memorable, concert experience.

Peter Kucan/Lodge 541

Cash and Purse Bingo in Steelton

STEELTON, PA - The Sv. Lovro Junior Tamburitzans of CFU Lodge 13 will hold their CASH and DESIGNER PURSE BINGO on Sunday, April 19th at the Lodge Home located at 13 Highland St., Steelton.

Tickets are \$25 in advance or \$30 at the door for 20 regular games of bingo and 5 specials. You won't want to miss the chance to win cash or purses. Some designers include Coach, Kate Spade, and Michael Kors.

Doors open at 11:30 a.m., and the first game will begin at 1 p.m. Of course, the kitchen will be open so you can purchase your favorite foods and snacks. You can't play bingo on an empty stomach! There will be raffle baskets and a 50/50 drawing.

Tickets can be purchased from any Junior Tammie, from the bar, or at the door. All proceeds will benefit Sv. Lovro Junior Tamburitzans.

Tina Simpson
Recording Secretary



THE TAMBURITZANS are returning to Ellwood City again!



Uskrsni Blagoslovi

Matej 28:5-8

5...Anđeo reče ženama: „Ne bojte se! Znam da tražite Isusa, koji je bio raspet. 6. Nije ovdje, jer uskrsnu, kako je rekao. Dođite, pogledajte mjesto gdje je ležao. 7. Onda idite brzo i javite njegovim učenicima da je uskrsnuo od mrtvih, i gle, ide pred vama u Galileju; ondje ćete ga vidjeti. Eto, rekao sam vam.“ 8. Tako one brzo odeše od groba, pune straha i velike radosti, i potrčaše javiti njegovim učenicima.



Ilustracija Mladen Veža.

Naš Gospodin i Spasitelj Isus Krist je uskrsnuo.

On je pobijedio smrt i nudi onima koji u Njega vjeruju vječni život! Dok se kršćani diljem svijeta pripremaju odati počast žrtvi našeg Gospodina tijekom ovog svetog tjedna koji uključuje Veliki četvrtak, Veliki petak i Uskrsnu nedjelju, mi zastajemo kako bismo razmislili o Isusovim učenjima i Njegovu pozivu: „Dođi, slijedi Me!“

Naša Katolička vjera poziva nas da Ga ne slijedimo samo riječima, nego i djelima. Poučeni smo živjeti kršćanski život ljubavi i razumijevanja koji cijeni ljudski život i dostojanstvo. Molimo se svi u ovom vremenu svjetskih nevolja da mir i razumijevanje prevladaju te da prestanu svi ratovi. Molimo da Isus ispuni naša srca ljubavlju i smijehom te nas nastavi voditi putem prema vječnom spasenju.

Neka svaki od vas primi Blagoslove Isusa Krista, našeg uskrslog Gospodina, sada i zauvijek, Amen.

Edward W. Pazo

Edward W. Pazo
Nacionalni predsjednik



Zajedničar

FRATERNALIST
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GLAVNI URED
Hrvatske Bratske Zajednice
u Americi
Organizirane 1894. godine

RIJEČ UREDNIŠTVA...LORRAINE TURKALL

Uskrsno obećanje

Blagdanske tradicije definiraju segment našeg života. Možda običaji koje cijenimo jasno podsjećaju na vrijeme provedeno s našim obiteljima tijekom određenog blagdana i čine te dane posebno značajnima iz različitih razloga. Bilo da se radi o sjećanju na voljene koji više nisu s nama, uživanju u vrijednom vremenu provedenom s roditeljima i bakama i djedovima u godinama, ili dijeljenju razgovora i uspomena sa braćom i sestrama koji žive daleko, blagdanske tradicije nas povezuju, bilo fizički ili jednostavno u mislima. Upravo ti važni trenuci čine blagdane posebnima i nezaboravnima u našim srcima.

Slavljenje Uskrsa predstavlja obećanje života i suštinsku nadu u vječnu slavu. Čudesno Kristovo uskrsnuće iz mrtvih snažno odgovara na molitve vjernika i daje vjerodostojnost vječnom životu. Završavajući korizmeni post i žrtvu, Uskrs je doista uzdignuto obećanje onoga što budućnost može donijeti.

Prisjećajući se proteklih godina, za mnoge od nas odrastanje u hrvatskom domu pružalo je obilje uspomena na uskrsne

blagdane koje su unosile radost u naše živote i osjećaj značajne kontinuitete u naše domove. Tradicionalna kulinarska priprema uključivala je nebeske mirise paska, orahnjača i kolača koji su se pekli u pećnici, svježe pečene šunke i janjetinu na raznju te svečano obojana i ukrašena uskrsnja jaja.

Ugođaj blagdana upotpunjavale su prekrasno pripremljene stolne dekoracije s ručno vezanim stolnjacima, aromatični mirisi ljiljana, zumbula i ostalog proljetnog cvijeća te pažljivo pripremljene košare pretrpane uskrsnjom hranom koju se nosilo u crkvu na Veliku subotu za posebno uobičajni blagoslov. Sve su te tradicije postale dio blagdanskog rituala i bile su itekako vrijedne dodatnog truda. Nakon sudjelovanja u nedjeljnoj svetoj Misi, svi su uživali u obilnom danu gozbe i slavlja s obitelji i prijateljima.

Ispunjene divnim uspomenu, generacije obitelji održavale su živima hrvatske uskrsne tradicije koje i dalje donose sreću svojoj djeci i unucima tijekom Uskrsnog tjedna, posebice na Uskrsnu nedjelju. Od košara punih slatkiša i poslastica za djecu do blagdanskih stolova prepuna

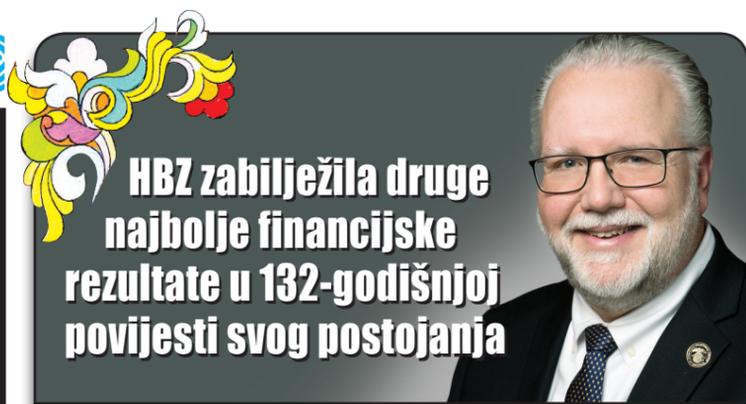


domaćih tradicionalnih favorita, Uskrsna nedjelja okuplja obitelji kako bi proslavile veličanstvo ovog svetog dana.

Inspirirani nadom i obećanjem ovog uskrsnog vremena, jačamo svoju vjeru i cijenimo mnoge životne blagoslove. Zahvalni za svaki dan koji provodimo na ovoj zemlji, molimo za sve koji podnose opasnosti i tragedije rata i za one koji hrabro riskiraju svoje živote da zaštite naše slobode. Ponizno shvaćamo da smo blagoslovljeni što uživamo u mnogim prilikama koje imamo živjeti u našim zajednicama i u ovoj velikoj naciji te molimo da svi i dalje rade zajedno radi obećanja sutrašnjice. Ponizno molimo za mir za cijelo čovječanstvo.

Dok upućujemo pobožne molitve u slavi Kristova uskrsnuća, radujemo se blagoslovima Uskrsa. Počasno je čuvati običaje naše predinske baštine, slavimo ljepotu proljeća i tradicije ovog svetog vremena s obitelji i prijateljima dok molimo za dobro zdravlje i uskrsnu radost za sve članove Hrvatske bratske zajednice i njihove obitelji.

Sretan Uskrs!



HBZ zabilježila druge najbolje financijske rezultate u 132-godišnjoj povijesti svog postojanja

Piše: Edward W. Pazo/Nacionalni predsjednik

Nastavak gotovo bez presedana operativnih rezultata

Čitajući podnaslov ove Predsjedničke kolumne, može se činiti kao da je ovdje u Pittsburghu "Groundhog Day" dok ponovno izvještavamo o povoljnim financijskim rezultatima naše Zajednice. Vi koji ste upoznati s filmom u kojem glumi Bill Murray znate da je vremenska petlja bila središnja radnja filma u kojem Murrayjev lik postaje bolja osoba kada shvati i iskoristi ponovljene prilike koje mu se pružaju zbog ove neobičnosti u vremenskom produženju.

Što se tiče naše Zajednice, s velikim zadovoljstvom izvještavamo da je godišnji proces pripreme Financijskih izvještaja za godinu koja završava 31. prosinca 2025. godine zaključen. Prema uobičajenoj praksi, naša uprava HBZ i Aktuar su marljivo radili na pripremi "Godišnjeg izvještaja" od zatvaranja poslovanja 31. prosinca 2025. godine do kraja veljače. Godišnje izvješće je poznato kao „PLAVA KNJIGA” zbog svoje boje; međutim, u vrlo stvarnom smislu to je najvažniji i općenito prihvaćeni dokument financijskog izvještavanja od strane svih državnih regulatora osiguranja. Stoga se pridaje velika pažnja prilikom sastavljanja financijskog izvješća u smislu točnosti i pravovremenosti. To je obavezno i na njega se oslanjaju svi Državni uredi za osiguranje u kojima je naša Zajednica licencirana, odnosno ima pravo poslovanja, kao i Nacionalno udruženje predstavnika za osiguranje (NAIC) kao ključni element koji koriste u svom zajedničkom nadzoru nad našom bratskom organizacijom.

POVEĆANJE ZAJEDNICE U BOGATSTVU, VIŠKU I IMOVINI

Hrvatska bratska zajednica je tijekom proteklih šesnaest (16) godina (2010. do 2025.) zabilježila niz izvanrednih rezultata u pogledu: izmjerenog i stabilnog rasta imovine, stalnog povećanja viška te neusporedivog rasta neto vrijednosti. Iskorištavamo ovu priliku da detaljnije obrazložimo rast u onome što je vjerojatno najvažnija statistika koju pratimo: **Neto vrijednost.**

Dok smo navodili našu statističku reviziju financijskih pokazatelja bilance i izvještaja o financijskim operacijama našeg društva za proteklih šesnaest godina, ističemo da su povijesni prinosi na neto bogatstvo zapravo ostvareni tijekom cijelog postojanja Zajednice, počevši od 2. rujna 1894., odnosno u razdoblju od 132. godine. Za kraj 2025. godine HBZ je zabilježila dobit od 5.592.259 USD u suficitu. Ova dobit, u kombinaciji s dodacima na AVR račun i IMR račun, rezultirala je ukupnom neto vrijednošću od 87.311.736 USD. Ukupni rast neto vrijednosti utvrđen je na 7.226.349 USD, što je drugi najveći dobitak neto vrijednosti u cjelokupnom postojanju Zajednice! Ovo spektakularno postignuće drugo je samo nakon rezultata na kraju godine zabilježenih 2021., koji su rezultirali dobiti od 9.534.868 USD neto vrijednosti.

Iskorištavamo ovu priliku da pohvalimo našeg menadžera portfelja, brata Johna Župančića, za njegovu stručnost i marljivost u vezi s investicijskim portfeljem Zajednice, koji je u velikoj mjeri zaslužan za ovaj porast vrijednosti. Također izražavamo našu iskrenu zahvalnost svim članovima HBZ-a koji su odlučili pokazati primjerom i iskoristiti nevjerovatnu vrijednost koju nudi Hrvatska bratska zajednica, bilo kroz naš vrlo povoljan 4,5% prinos na depozite doživotnih ulaganja kroz plan Choice Two ili kroz kupnju police životnog osiguranja za sebe i članove obitelji. Vaša vjera u HBZ pruža "cigle i mort" za našu snažnu i otpornu tvrtku financijskih usluga.

Postoji priličan broj dodatnih financijskih pokazatelja koji su relevantni za pregled naše HBZ. Kroz dokument Management Discussion and Analysis pripremljen za uključivanje u podnošenje Godišnjeg izvještaja, naši članovi će biti dodatno obaviješteni o financijskom stanju Hrvatske bratske zajednice Amerike. Zbog opsega prikazanih informacija, ovaj predsjednički stupac i naš sljedeći u broju Zajedničara od 8. travnja bit će posvećeni pružanju ovih važnih financijskih pokazatelja na dan 31. prosinca 2025.

(Nastavak
na 10. strani)

Konzularni dani u Pittsburghu i Clevelandu

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

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

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

Mihovil Pažin/VRH



Od bojanja pisanica do blagoslova hrane i zajedničkog doručka – Uskrs u Hrvatskoj slavi se s dubokim poštovanjem i toplinom obiteljskog doma.



Blagoslov hrane i uskrni doručak

Velika subota donosi radost i mir. U mnogim krajevima održava se blagoslov vatre i uskrne svijeće, a ujutro ili navečer vjernici donose košare s hranom na blagoslov.

U košari se obično nalaze: kuhana jaja, šunka ili kulen, sir ili sirnica, hren, uskrni kruh (pinca ili sirnica), sol i vino.

Nakon svečane mise u nedjelju slijedi uskrni doručak – prvi obrok nakon korizmenog posta. Okupljanje obitelji, molitva i zajedničko blagovanje sjećaju na važnost zajedništva i zahvalnosti.

Uskrne tradicije diljem Hrvatske

Hrvatske regije njeguju posebne uskrne običaje: U Dalmaciji se često priprema *janjetina s mladim lukom*, a domaćice peku *sirnicu* – slatki kruh s aromom limuna i ruma.

U Zagorju, pisanice se ponekad izrađuju tehnikom grebanja, dok se na uskrnom stolu nalazi domaći kukuruzni kruh i mladi sir.

U Slavoniji, uskrni stol je bogat suhomesnatim delicijama, a čuvari groba u narodnim nošnjama i dalje su jedan od najživopisnijih prizora blagdana.

Uskrs danas: Između tradicije i suvremenosti

Iako su se mnoga kućanstva modernizirala, uskrni običaji u Hrvatskoj ostaju živi. Mladi sve češće sudjeluju u bojenju jaja, organiziraju se lovovi na pisanice u vrtovima i parkovima, a crkve i dalje privlače mnoštvo vjernika. U svijetu digitalnih ekrana, Uskrs u Hrvatskoj ostaje tren za spajanje s korijenima, obitelji i vjerom.

Kulturna Baština

PROGRAMI HBZ-A POD POVEĆALOM

Poruka iz ureda izvršnog potpredsjednika
FRANJE BERTOVIĆA

OSIGURANJE NA ROK OD 10 GODINA

Jeste li oženjeni ili vam je nepotrebna zaštita u životnom osiguranju. Jedno od najpovoljnijih osiguranja je Osiguranje na rok od 10 godina. Premije su istog iznosa kroz sve to vremensko razdoblje i plaćaju se 10 godina ili do smrti osiguranika ako nastupi ranije.

Osiguranje se može pretvoriti u bilo koji plan stalnog životnog osiguranja za isti ili niži iznos bez upita o zdravstvenom stanju ali prije isteka vremenskog razdoblja od deset godina. Nakon isteka vremena od 10 godina ne može se produžiti. Na koncu desete godine, ako nije napravljen ponuđeni odabir, osiguranje prestaje i gubi vrijednost.

Kod izračuna godišnje premije kroz niže navedene cijene potrebno je dodati \$50 fiksne naknade da bi dobili iznos premije. Izdaje se osobama od 24 do 50 godina starosti. Najniži iznos osiguranja je \$25,000 a najviši \$125,000 po osobi.

Budućnost je nepredvidiva. Zaštitite svoje do kojih vam je stalo. Kupnja životnog osiguranja u mlađim godinama je povoljnija i više dostupna. Zaštita u osiguranju kasnije može biti skuplja i na koncu nedostupna zbog zdravstvenih teškoća.

Niže objavljena tablica cijena je za žene, nepušače na \$1,000.

God.	ŽENE NEPUŠAČ			ŽENE PUŠAČ			
	\$25,000- izdanja \$49,999	\$50,000- \$99,999	\$100,000- \$125,000	God.	\$25,000- \$49,999	\$50,000- \$99,999	\$100,000- \$125,000
24	1.56	0.93	0.63	24	2.52	1.55	1.29
25	1.59	0.94	0.63	25	2.53	1.57	1.29
26	1.60	0.96	0.64	26	2.57	1.63	1.32
27	1.61	0.98	0.65	27	2.61	1.69	1.35
28	1.63	1.00	0.65	28	2.65	1.75	1.38
29	1.64	1.02	0.66	29	2.69	1.82	1.41
30	1.65	1.03	0.67	30	2.73	1.89	1.43
31	1.69	1.04	0.70	31	2.83	1.95	1.48
32	1.72	1.05	0.74	32	2.93	2.02	1.53
33	1.76	1.06	0.77	33	3.04	2.09	1.58
34	1.80	1.07	0.81	34	3.16	2.17	1.63
35	1.84	1.08	0.86	35	3.27	2.24	1.68
36	1.96	1.12	0.90	36	3.48	2.36	1.80
37	2.09	1.16	0.95	37	3.70	2.48	1.91
38	2.23	1.21	1.00	38	3.93	2.60	2.04
39	2.37	1.26	1.06	39	4.17	2.73	2.17
40	2.52	1.31	1.12	40	4.43	2.87	2.31
41	2.66	1.39	1.18	41	4.66	3.11	2.52
42	2.81	1.49	1.25	42	4.89	3.37	2.75
43	2.96	1.59	1.32	43	5.14	3.65	3.00
44	3.12	1.70	1.40	44	5.39	3.95	3.27
45	3.29	1.81	1.49	45	5.66	4.28	3.56
46	3.37	1.90	1.59	46	6.10	4.57	3.90
47	3.45	1.99	1.69	47	6.57	4.88	4.26
48	3.52	2.09	1.81	48	7.07	5.20	4.66
49	3.60	2.19	1.93	49	7.62	5.55	5.09
50	3.69	2.30	2.06	50	8.20	5.92	5.56

Ako imate bilo koje pitanje(a) o ovoj vrsti životnog osiguranja ili o bilo kojem proizvodu kod HBZ-a nazovite nas na tel. 412-843-0380 ili pogledajte web stranice www.cfu.org

Uskrs u Hrvatskoj: Tradicije koje spajaju generacije

Uskrs je jedan od najvažnijih i najdublje ukorijenjenih blagdana u hrvatskoj kulturi. Iako je vjerskog karaktera, njegovo obilježavanje nadilazi granice crkvenih prostora i duboko se utiskuje u svakodnevni život, obiteljske običaje i narodnu tradiciju. Hrvatska, bogata regionalnim posebnostima, nudi šarolik mozaik uskrnih običaja koji se prenose s koljena na koljeno.

Tjedan prije Uskrsa: Priprema tijela i duha

Uskrne pripreme započinju već na Čistu srijedu, poznatu i kao Pepelnicu, kojom počinje korizma – vrijeme odricanja, posta i duhovne pripreme. Kroz idućih 40 dana vjernici nastoje očistiti tijelo i duh, često se odričući mesa, slatkiša, alkohola ili drugih užitaka. U mnogim hrvatskim domovima tih se dana jede jednostavnija, posna hrana, a naglasak je na molitvi i obitelji.

Cvjetnica, nedjelja prije Uskrsa, posebna je po blagoslovu maslinovih grančica ili drijenka, koji se potom čuva u domovima kao znak zaštite.

Veliki tjedan i običaji Velikog petka

Veliki tjedan obiluje simbolikom. Na Veliki četvrtak, crkvena zvona utihnu i zamjenjuju ih klepetala, dok se na Veliki petak prisjećamo Isusove muke i smrti. Taj

dan mnogi Hrvati poste, a na stolovima prevladava riba i variva, često bakalar ili kiseli kupus.

Poseban običaj u nekim krajevima, osobito u Slavoniji i Baranji, je čuvanje Božjeg groba – mladići u narodnim nošnjama, često pripadnici vatrogasnih ili folklornih društava, bdiju u crkvi uz simbolični grob Isusa Krista, često u smjeni, uz nošenje sablji i starinskih odora.

Pisanice – umjetnost u jajetu

Nijedna uskrna tradicija nije toliko prepoznatljiva kao bojenje jaja, odnosno pisanica. U prošlosti su se jaja bojala prirodnim bojama – u ljusci crvenog luka, cikli, špinatu – a ukrašavala voskom, slamom, graviranjem ili šaranjem.

U nekim dijelovima Hrvatske, pisanice su bile i ljubavne poruke – mladići i djevojke su si ih međusobno darivali s ispisanim stihovima ili crtežima.



Jubileji Hrvata u Chicagu

ZAGREB - Hrvatska crkva sv. Jeronima u Chicagu proglašena je jubilejskom crkvom u tekućoj godini, posvećenoj osmostoljetnoj godišnjici sv. Franje. Tu milost čikaški Hrvati dočekuju s dvije vlastite obljetnice koje svjedoče o njihovoj bogatoj kulturnoj baštini na tlu Amerike.

Metropola Chicago u saveznoj američkoj državi Illinois globalno je gospodarsko i kulturno

središte Sjedinjenih Država koje privlači Hrvate još od prve industrijske revolucije. Potomci naših useljenika, radnika u čeličanicama i rudnicima, u toj prosperitetnoj domicilnoj sredini marljivim su radom i obrazovanjem, danas u četvrtom i petom naraštaju, mahom zaslužni građani koji njeguju obiteljske vrijednosti, svoju vjeru i kulturni identitet te ostvaruju zapažene karijere u

PROF. DR. SC. Vinko Grubišić (Kanada), mr. sc. Vesna Kukavica (HMI) i fra Antonio Musa, župnik župe sv. Jeronima i ravnatelj Hrvatskog etničkog instituta u Chicagu (SAD).

raznim granama ljudske djelatnosti aktualne industrijske revolucije, koju karakterizira neslućen razvoj umjetne inteligencije.

Na području Chicaga živi više od 250 tisuća vjernika hrvatskog podrijetla na vremenskoj okomici od dva stoljeća pa se u čak tri katoličke župe služi misa na hrvatskome jeziku (uz engleski), kako navodi spisateljica Maria Dugandžić-Pašić u kronici „Croations of Chicagoland“.

Vrijeme je korizme pa u cijeloj ljudskoj obitelji dolazi do izražaja hrabar dijalog sa suvremenim svijetom u njegovim različitim sastavnicama i stvarnostima, ali

i briga za najmanje među nama te one odbačene. Naši svećenici i vjernici u prekoceanskome iseljeništvu - kao dio toga hrabrog dijaloga - s osobitom su odgovornošću dočekali odluku čikaškoga nadbiskupa i kardinala Blasea Josepha Cupicha kojom je jedna od naših najstarijih crkvi u dijaspori, Hrvatska crkva sv. Jeronima, proglašena jubilejskom crkvom za Nadbiskupiju Chicago u aktualnoj „Franjevačkoj godini 2026.“, posvećenoj 800. godišnjici smrti sv. Franje Asiškoga, utemeljitelja franjevačkoga reda. Dekret o uspostavljanju „Godine svetog Franje“ donio je papa Lav XIV., omogućivši time da franjevačke crkve diljem planeta postanu mjesta posebne milosti gdje se može dobiti potpuni oprost.

Zanimljivo, uz spomenutu osmostoljetnu obljetnicu franjevačke karizme, u čikaškoj Hrvatskoj župi sv. Jeronima koju

vodi tim agilnog župnika fra Antonija Muse, spletom povijesnih okolnosti navršavaju se još dvije važne obljetnice. Pred nama je 120. godišnjica otkako Hrvati Chicaga slave Veliku Gospu, dok se nedavno (točnije 9. veljače) navršilo točno 100 godina od osnutka čikaške Hrvatske franjevačke kustodije Svete Obitelji - koja se pastoralno skrbi o hrvatskim katolicima u dvadesetak župa diljem Sjeverne Amerike, od New Yorka i Chicaga do Montreala i Norvala.

Aktualni kustos je fra Nikola Pašalić, a savjetnici Kustodije, pod predsjedanjem Hercegovачke franjevačke provincije Uznesenja BDM odnosno provincijala fra Jose Grbeša, su franjevci Miro Grubišić (Windsor), Dražan Boras (Milwaukee), Gabrijel Škibola (Chicago) i Dragan Bolčić (Montreal).

Uprava Kustodije organi-
(Nastavak na 10. strani)



DEATHS REPORTED

FROM MARCH 3 TO MARCH 16, 2026

3	Christine M. Baker	McKeesport, PA
3	Elmer V. Ehser	McKeesport, PA
5	Robert E. Evacko	Johnstown, PA
12	Michael C. Marion	Denver, CO
12	Vichelle J. Schroeder	Denver, CO
13	Andrew G. Rafaj	Steeltown, PA
19	Daniel M. Dracar	N.S. Pittsburgh, PA
66	Joan E. Heaton	Youngstown, OH
66	Lenore K. Lubonovich	Youngstown, OH
72	Frank Obrovac	Uniontown, PA
84	Marilyn C. Anderson	Anaconda, MT
84	Gerald F. Eastmark	Anaconda, MT
84	Rose M. Perkin	Anaconda, MT
84	Lenora Yardas	Anaconda, MT
126	Norma C. Husnick	Farrell, PA
130	Melba Dulcich	Portland, OR
136	Barbara Wright	Lorain, OH
141	Timothy Crone	E. Pittsburgh, PA
170	Barbara Knezevich	Merrillville, IN
170	Rose M. Svetcoff	Merrillville, IN
170	James T. Welborne	Merrillville, IN
177	Madeline Barefoot	Los Angeles, CA
194	Michael A. Gnora	Monessen, PA
194	Robert Novakovich, Jr.	Monessen, PA
222	Ellen F. Graville	Madison, IL
248	Victoria Coteff	Clairton, PA
304	Frances A. Stiglich	Ambridge, PA
310	Bianca C. Rumora	Columbus, OH
337	John P. Daughtry	Euclid, OH
354	George W. Burcin	Cokeburg, PA
354	Mary A. Gurdish	Cokeburg, PA
354	Veronica A. Schmid	Cokeburg, PA
354	Harold Sklenar	Cokeburg, PA
354	Barbara M. Skubisz	Cokeburg, PA
540	Joanne Borkovic	Conway, PA
540	Shirley A. Kutevac	Conway, PA
588	Millie M. Jelenick	San Pedro, CA
617	Thomas F. Rome	Welland, ON, CAN
644	John Bratina	Hamilton, ON, CAN
677	Maria Ruvo	Los Angeles, CA
692	Katherine J. Hanson	Kenosha, WI
699	Margaret Aumiller	Akron, OH
720	Frank J. Bedekovich	Aliquippa, PA
720	Lauren Gurosko	Aliquippa, PA
954	John Kranjcec	Hamilton, ON, CAN
975	Joseph Tkalec	Toronto, ON, CAN
995	Iva Delas	Cleveland, OH
2000	Marijan Cingula	Zagreb, HR



Cvjetna livada u proljeće

Proljeće

Proljeće je jedno od četiriju godišnjih doba. Na sjevernoj polutki traje dio ožujka (od 21.), u travnju, svibnju i dio lipnja (do 21.), a na južnoj Zemljinoj polutki dio rujna, cijeli listopad, studeni i dio prosinca.

Na prvi dan proljeća dan i noć jednako traju (proljećna ravnodnevica). Na južnoj Zemljinoj polutki, proljeće počinje 1. rujna, a završava 30. studenoga. Krajem proljeća nastaje ljeto, a krajem zime proljeće.

Jezikoslovlje

Naziv pramaljeće fonološki je arhaizam u suvremenome standardu hrvatskoga jezika. U hrvatskim govorima javljaju se i nazivi pramaliće, mlado leto ili mladleto, protuletje ili protulitje, proliće, pretuljet, protolitje, pa i vuleća (sa značenjem neljeto).

Proljećna razdoblja

Postoje tri razdoblja kroz proljeće: *pretproljeće* počinje u vrijeme pojavljivanja proljetnica, često zvanih "vjesnici proljeća"; rano *proljeće* razdoblje je kad se pojavljuju cvjetovi i listiće na drveću, a *pravo proljeće* razdoblje je u kojem lista mnoštvo listopadnog drveća. Najpoznatiji vjesnici proljeća su: kockavica, šumarica, podlijesak (šafan), visibaba i jaglac.

Zanimljivosti o proljeću

U Staromu Rimu prvi se dan proljeća slavio kao početak jedne nove godine. Prije Rimljana, Kelti su slavili prvi dan proljeća kao uskrsnuće Sunca. Proljeće je za mnoge imalo značenje buđenja, stvaranja i rađanja novoga života. Primjer za to je Stonehenge, koji je izgrađen tako da se u zoru prvoga dana proljeća Sunce izdiže točno iznad menhira. U Staroj Grčkoj početak proljeća označavao je Dionizovo ponovno rođenje.

Wikipedija

Hrvatski franjevački vjesnik – *Croatian Franciscan Herald* i razvijaju odličan web portal Dijaspore, koji obiluje zanimljivim publicističkim i slikovnim priložima o suvremenoj mobilnosti u Hrvata. Sociolozi kulture hrvatskoga čovjeka u pokretu iz Amerike i Europe ističu veliku važnost za očuvanje nacionalnog identiteta u transnacionalnom kulturnom okružju sustava *Hrvatskih izvandomovinskih škola Amerike i Kanade* te njihova *Hrvatskoga etničkog instituta* koji kao baštinska ustanova od nacionalnoga značaja desetljećima prikuplja arhivsko gradivo naše dijas-pore. Lani je hrvatski premijer Andrej Plenković, nakon uvida u tu građu, odlučio da se projekt digitalizacije toga blaga *Hrvatskoga etničkog instituta* proglasi strateškim projektom Vlade za Hrvate izvan RH pa ta franjevačka riznica – u očekivanju Uskrsa – postaje sve dostupnija zainteresiranoj javnosti putem interneta.

Napisala: **Vesna Kukavica**

Izvor: Globalna Hrvatska, kolumna autorice Vesne Kukavica u časopisu Matica (br. 3, 2026, str. 9), nakladnika Hrvatske matice iseljenika.

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

Hrvatska bratska zajednica Amerike - NAIC #56634

Rasprava i analiza uprave o
Financijskom položaju i rezultatima poslovanja
za godinu završenu 31. prosinca 2025.

Hrvatska bratska zajednica (Zajednica) je bratsko-osiguravajuća organizacija ovlaštena u dvadeset sedam (27) saveznih država. Zajednica nudi pojedinačno stalno životno osiguranje, osiguranje na određeno vrijeme i anuitetske proizvode svojim članovima i njihovim obiteljima.

Financijski položaj

Imovina:

Zajednica prvenstveno ulaže u visokokvalitetne vrijednosne papire s fiksnim prihodima s ciljem osiguranja adekvatnih povrata, likvidnosti i ograničenog kreditnog rizika. Obveznice čine 85,7 % imovine organizacije i zadržavaju izvrsnu kvalitetu. Ukupno ulaganje u obveznice koje spadaju u dvije najviše NAIC rejting klase ostaje na 94,2 % našeg portfelja obveznica. Kreditnu kvalitetu portfelja obveznica Zajednice redovito prati Portfolio Manager kao dio osnovnog procesa pregleda investicijskog rizika. Profil rizika Zajednice u odnosu na kapital ostaje povoljno nakon izračuna primjenjivih financijskih pokazatelja.

Imovina Zajednice povećala se za 4,4 milijuna dolara do kraja 2025. godine. To je postignuto bez smanjenja razlike prinosa između povratka ulaganja iz portfelja i prosječne pripisane stope prinosa na upravljano imovinu, čime se održava profitabilnost. Zajednica je bila u mogućnosti zadovoljiti sve potrebe za gotovinom zahvaljujući redovno planiranim isplata kamata i prihodima od premija iz ugovora o doživotnim i životnim osiguranjima. Prema svojoj investicijskoj politici, Zajednica je obvezna tražiti najviši mogući prinos u skladu s vrhunskim zahtjevom sigurnosti glavnih ulaganja. Ta ulaganja uključuju obveznice s rejtingom investicijskog razreda i dugog roka trajanja.

Portfelj HBZ u dionicama pokazao je veliko povećanje neto vrijednosti zbog kvalitete komponenti portfelja i stalnog rasta cjelokupnog tržišta dionica do kraja godine. Velika većina običnih dionica koje Zajednica posjeduje izdan je od strane tvrtki s solidnom poviješću isplate dividendi ili s vrlo jakim bilancama.

Zajednica nastavlja pratiti investicijski portfelj i primjenjuje konzervativan pristup ulaganju imovine organizacije, birajući ulaganje imovine prema sljedećim kriterijima: sigurnost, rok dospijanja i raspodjela rizika po tvrtki i industriji.

Povlaštene dionice čine 3,73 % imovine društva, dok obične dionice čine 6,53 %. Ostala imovina uključuje: nekretnine (0,16 %, sjedište društva); gotovinu (2,18 %); i ugovorne zajmove (0,52 %). Gotovina i kratkoročna ulaganja na dan 31. prosinca 2025. iznosila su 11.196.103 USD.

Zajednica nema hipotekarne niti hibridne vrijednosnice.

Obveze:

Većina obveza Zajednice sastoji se od rezervi za životno osiguranje, anuitete i ugovore depozitnog tipa te osiguranje od nezgoda i zdravlja (415.121.100 USD ili 94,33% ukupnih obveza na dan 31. prosinca 2025.).

Sve su obveze izračunate u skladu s opće prihvaćenim aktuarskim standardima i u skladu s uvjetima odredbi navedenih u odgovarajućim certifikatima.

Dovoljnost rezervi procijenjena je na temelju novčanog toka za životne i anuitetske imovine i obveze koristeći više ekonomskih scenarija. Nije se smatralo da je potrebna dodatna rezerva kao rezultat ovih testova.

Rezerva za povrate koji se trebaju isplatiti u sljedećoj godini evidentirana je na oko 250.000 USD na dan 31. prosinca 2025., što je nastavak prethodne vrijednosti na kraju godine 31. prosinca 2024.

Aktivnost otkupa obveznica bila je zbog planiranih dospijanja, ranih otkupa i upravljanih prodaja. Uzimajući u obzir uobičajenu amortizaciju prethodno evidentiranih dobitaka u IMR-u, neto iskustvo na dan 31. prosinca 2025. iznosilo je smanjenje od 150,431 USD. IMR sada iznosi 808,814 USD na dan 31. prosinca 2025. Zajednica obično drži sve obveznice do dospijanja, no ponekad trguje odabranim vrijednosnim papirima kako bi iskoristila prilike za profit, prinos i poboljšanje kvalitete. Rezerva za procjenu imovine (AVR) povećana je za 1,784,473 USD na 12,501,093 USD na dan 31. prosinca 2025. i izračunata je prema propisanim zahtjevima. Povećanje je prvenstveno posljedica rasta vrijednosti portfelja kapitala organizacije. Nije bilo značajnih promjena između godina u bilo kojoj drugoj kategoriji obveza.

Višak:

Višak Hrvatske bratske zajednice Amerike

(Nastavak
na 11. strani)

Jubileji Hrvata u Chicagu...

(Nastavak sa 9. strane)

zira život i rad svojih članova i ima bogatu tradiciju u obrazovnom i kulturnom djelovanju među hrvatskim useljentištvom u SAD-u i Kanadi. Svećenici koji su dolazili iz domovine okupljali su rasute migrante i u suglasnosti s mjesnim biskupijama s vremenom su osnivali hrvatske župe, škole i kulturna društva. Naši misionari surađivali su sa slovenskim i slovačkim franjevcima, a 1926. osnivaju Komisarijat hrvatskih franjevaca, preimenovavši ga s vremenom u „kustodiju“, što na latinskom znači „čuvarica“ ili „zajednica koja se skrbi o svojim ljudima“. Kustodija ima vlastito sjedište u samostanu sv. Ante u Chicagu.

U SAD-u imamo franjevačke župe sv. Ćirila i Metoda u New Yorku, sv. Josipa u St. Louisu, Srca Isusova u Milwaukeeju, te Srca Isusova, sv. Jeronima i bl. Alojzija Stepinca u Chicagu, pored ostalih misijskih prisutnosti. Treba znati da je Nadbiskupija Chicaga jedno od ključnih

biskupijskih središta Amerike. Otprilike trećina od gotovo 2,8 milijuna stanovnika te multietničke metropole na obali jezera Michigana su katolici.

Za povijest i kulturu hrvatskoga naroda u iseljentištvu na sjevernoameričkome kontinentu možemo s ponosom izdvojiti ulogu franjevaca u tiskanju vrijednih knjiga i časopisa. Naši franjevci imali su od 1947. do 2007. vlastitu tiskaru, a ta je tiskara zapravo povijesno središte hrvatske disidentske elite koja je sudjelovala u međunarodnom rješenju hrvatskog pitanja u drugoj polovici 20. stoljeća i koja se 1990-ih uključila u stvaranje suvremene hrvatske države, te u golemu humanitarnu aktivnost tijekom Domovinskoga rata. Franjevci su, uz mnoštvo periodična razna namjena, tiskali fenomenalan *Hrvatski kalendar* i kultnu *Danicu* te niz kapitalnih djela hrvatske povijesti koja se tijekom komunizma nisu smjela tiskati u matičnoj zemlji.

Danas izdaju dvojezični

Prijedlog odluke o proglašenju „Dana Hrvata izvan RH“

ZAGREB - U svrhu jačanja odnosa Republike Hrvatske s Hrvatima izvan Republike Hrvatske, člankom 10. Zakona o odnosima Republike Hrvatske s Hrvatima izvan Republike Hrvatske (Narodne novine, 124/11 i 16/12) utvrđeno je da Hrvatski sabor na prijedlog Vlade Republike Hrvatske donosi odluku o proglašenju „Dana Hrvata izvan Republike Hrvatske“.

„Dan Hrvata izvan Republike Hrvatske“ dan je koji će povezati Hrvate izvan Republike Hrvatske sa njihovim hrvatskim identitetom, korijenima i bogatom hrvatskom poviješću te dati priznanje postignućima i doprinosu Hrvata izvan Republike Hrvatske u ostvarivanju samostalnosti te pomoći u najpotrebitijim vremenima hrvatskog naroda. „Danom Hrvata izvan

Republike Hrvatske“ naglasit će se zajedništvo jednog i nedjeljivog hrvatskog naroda koji uključuje i Hrvate u Bosni i Hercegovini, hrvatsku nacionalnu manjinu u europskim državama te hrvatsko iseljeničtvo u europskim i prekomorskim državama.

Savjet Vlade Republike Hrvatske za Hrvate izvan Republike Hrvatske, kao savjetodavno tijelo Vlade Republike Hrvatske za odnose Republike Hrvatske s Hrvatima izvan Republike Hrvatske, kojeg čine izabrani

predstavnicima najznačajnijih i najbrojnih udruga, organizacija i institucija Hrvata izvan Republike Hrvatske, predložio je za proglašenje dana 22. kolovoza, spomendana Blažene Djevice Marije Kraljice Hrvata „Danom Hrvata izvan Republike Hrvatske“, uzimajući u obzir stoljetne migracije hrvatskog naroda i njegovu vezanost za Katoličku Crkvu, pod čijim su se okriljem održavala ne samo središnja okupljanja Hrvata izvan Republike Hrvatske, već i očuvanje hrvatskih kulturnih običaja, jezika i identiteta, naročito u razdoblju koje je prethodilo ostvarivanju hrvatske državne samostalnosti.

HMI

Pozor

Molimo cijenjene dopisnike da nam sva štiva i obavijesti za uvrštenje u **Zajedničar** šalju na e-mail adresu editor@cfu.org Unaprijed zahvaljujemo!
Uredništvo!

HRVATSKA BRATSKA ZAJEDNICA

Garantira vašu zaštitu.
Pružila svojim članovima konkurentne proizvode životnog osiguranja i anuiteta te bratske pogodnosti.
STALNI PLANOVİ ŽIVOTNOG OSIGURANJA
Plan životnog osiguranja s jednom premijom.
Obični plan životnog osiguranja.
Plan životnog osiguranja na 10 godina uplaćivanja.
Plan životnog osiguranja na 20 godina uplaćivanja.
PLANOVİ PRIVREMENOG ŽIVOTNOG OSIGURANJA
Plan na 10 godina s fiksnom premijom.
Plan na 20 godina.
Plan dječjeg osiguranja do navršene 25. godine.
Proizvode Anuiteta/IRA.
BRATSKE POGODNOSTI KOJE NUDI HBZ
Zaklada za stipendije, Inc.
Kulturne aktivnosti.
Sportski programi.
Besplatne publikacije.

KAD BISMO ZNALI

Mnogo je dobra iz Očeve ruke
Dragoj djeci dano
Radosti mnoge i poneke muke
Bješe nam darovano.
Djeca k'o djeca sve bi rado znala
Često i rado ispituju
I kad odrastu, nisu više mala
Za odgovorom tragaju.
Al ima nešto, što je Božja tajna
I tako neka bude
Dati će Otac djeci do saznanja
Shvatiti će kad vide.
Životom u vremenu prolazimo
Put naše kalvarije
Posrćemo, padamo, ustajemo
Grlimo svoje križeve.
Mi nismo svjesni postaje
Na našem putu križa
Ne zna se kada zadnja je
I je li nam Golgota bliža.
Snage nam dragi Bože daj
Kao kad god smo pali
Ti ćeš učiniti patnji kraj
Uvijek smo vjerovali.
Darinka D.H. Šmintić
Odsjek 515/Toronto

By Edward W. Pazo/National President

(Continued from page 2)

Croatian Fraternal Union of America -- NAIC #56634

Management's Discussion and Analysis of Financial Condition and Results of Operations For Year Ended December 31, 2025

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

Financial Position

Assets:

The Society invests primarily in high quality fixed income securities with the objective of providing adequate returns, liquidity and limited credit risk. Bonds constitute 85.7 % of the organization's assets and retain their excellent quality. The total investment in Bonds falling in the two highest NAIC rating classes remain at 94.2% of our Bond portfolio. The credit quality of the society's Bond Portfolio is regularly monitored by the Portfolio Manager as part of a basic Investment Risk review process. The society's risk profile with respect to Capital remains favorable after calculation of applicable financial metrics.

Assets of the society experienced an increase of \$4.4 Million dollars by year-end 2025. This was accomplished without shrinking the yield spread between portfolio investment return vs. average credited yield rate of assets under management, thereby maintaining profitability. The Society was able to meet all needs for cash due to regularly scheduled interest payments and premium income from Annuity and Life Insurance contracts. The society is required by its investment policy to seek the highest yield possible commensurate with the overriding requirement of safety of principal investments. These investments include bonds carrying an Investment Grade rating and medium-term duration. The society's equity portfolio exhibited a large increase in net worth due to the quality of the portfolio components and the continued rise in the overall Stock Market through year end. The vast majority of common stocks owned by the society have been issued by companies with solid dividend histories or with very strong balance sheets.

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

Preferred Stocks account for 3.73% of the society's assets with common stock accounting for 6.53%. Other assets include: real estate (0.16%, the Society's home office); cash (2.18%); and contract loans (0.52%). Cash and short-term investments as of December 31, 2025 amounted to \$11,196,103.

The Society holds no mortgages or hybrid securities.

Liabilities:

The majority of the Society's liabilities consist of reserves for life insurance, annuities & deposit type contracts and

Piše: Edward W. Pazo/Nacionalni predsjednik

(Nastavak sa 10. strane)

povećan je za 5,592,259 USD ili 8,17% zbog povoljnih nerealiziranih kapitalnih dobitaka u portfelju kapitala HBZ i snažnog neto prihoda od \$1,955,150.

Dobitak u višku evidentiran je istovremeno dok je zabilježeno povećanje Društvenog rezervacijskog fonda za vrijednost imovine (Asset Valuation Reserve) za \$1,784,473.

Omjer solventnosti HBZ na dan 31. prosinca 2025. iznosio je 116,84; što predstavlja povećanje od 1,34 u usporedbi s prethodnom godinom.

Uzimajući u obzir dodatne rezerve AVR i IMR, ukupna sigurnosna rezerva osigurana članstvu HBZ iznosi \$87,311,688, što je povećanje za \$7,226,301 u odnosu na prošlogodišnji iznos od \$80,085,387. Povoljno povećanje može se pripisati prethodno spomenutim nerealiziranim dobitcima u Investicijskom portfelju i pozitivnom neto prihodu. Stvarna sigurnosna rezerva, uzimajući u obzir ove rezerve i višak zajedno, iznosi 120,49. Ova vrijednost odražava dodatnu zaštitu koja postoji za financijsko dobro naših članova i nije lako uočljiva samo pregledom omjera solventnosti. Amortizacija IMR-a pridonijela je \$150,431 u izvještaju o poslovanju.

Društvo smatra da je njegovo stanje viška adekvatno na temelju kvalitete svojih uloženi sredstava u kombinaciji s dodatnim rezervama povezanim s računima IMR i AVR.

(Nastavlja se u sljedećem izdanju)

accident & health insurance (\$415,121,100 or 94.33% of total liabilities at December 31, 2025).

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

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

The provision for refunds payable in the following year were recorded as \$250,000 at Dec. 31, 2025 which is a continuation of the previous value at year end Dec. 31, 2024.

Bond redemption activity was due to scheduled maturities, early calls, and managed sales. When factoring in the normal amortization of previously recorded gains in the IMR, the net experience as of December 31, 2025 was a decrease of \$150,431. The IMR now stands at \$808,814 at Dec. 31, 2025. The Society normally holds all bonds until maturity, however on occasion it will trade select securities to take advantage of profit, yield and quality enhancement opportunities. The Asset Valuation Reserve (AVR) increased by \$1,784,473 to \$12,501,093 at December 31, 2025 and has been calculated according to prescribed requirements. The increase is primarily due to the increase in value of the society's Equity Portfolio.

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

Surplus:

Surplus of the Croatian Fraternal Union of America increased by \$5,592,259 or 8.17% due to favorable unrealized capital gains in the society's equity portfolio and robust Net Income of \$1,955,150.

The gain to surplus was recorded while at the same time recording a \$1,784,473 increase in the society's Asset Valuation Reserve.

The Society's solvency ratio at December 31, 2025 was listed as 116.84; a 1.34 increase in comparison with the previous year's reported value.

When factoring in the additional reserves of AVR and IMR, the total margin of safety afforded the membership of the society amounts to \$87,311,688 which is an increase of \$7,226,301 from the previous year's \$80,085,387. The favorable increase may be attributed to the aforementioned unrealized gains in the Investment Portfolio and positive Net Income. The actual safety margin taking into account these reserves and surplus together is then calculated as 120.49. This value is reflective of additional protection in place for our members' financial welfare and is not readily evident from reviewing the solvency ratio alone. The IMR amortization contributed \$150,431 to the summary of operations.

The Society considers its surplus position to be adequate based on the quality of its invested assets coupled with the additional reserves associated with the IMR and AVR accounts.

Continued Next Week....



DELEGATES AND MEMBERS of the United CFU Lodges of Fayette, Greene, Washington and Westmoreland Counties in attendance at the Annual Meeting held on March 1, hosted by Bratstvo CFU Lodge 194 in Monessen, PA.



2026 ELECTED OFFICERS of the CFU Four County Lodges pledge the oath of office, administered by Magistrate Wayne Vlastic of Monessen Lodge 194.



OFFICERS AND MEMBERS OF BRATSTVO CFU LODGE 194 of Monessen, PA in were well-represented at the annual CFU Four County Lodges' Meeting.



MONESSEN LODGE 194 LODGE OFFICERS in attendance at the meeting, from left, Adam Zupan, Robert Billick, Gil Mihalich, James Billick and Wayne Vlastic.



EXTENDING CONGRATULATIONS TO DANIEL TURKALL upon being selected as the 2026 Four County Lodges' Fraternalist of the Year are CFU National Secretary/Treasurer Bernadette M. Luketich-Sikaras and CFU National President Edward W. Pazo.

United CFU Four County Lodges Annual Conference

FOUR COUNTIES, PA - The annual conference of the United CFU Lodges of Fayette, Greene, Washington and Westmoreland Counties was held on Sunday, March 1, 2026. The host Lodge for this fraternal gathering was "Bratstvo" CFU Lodge 194, in Monessen, PA.

As the delegates and officers gathered, the Board of Trustees met and reviewed the financial documents and records. The meeting was opened at 2 p.m. by President Bernadette M. Luketich-Sikaras with approximately 30 delegates representing seven member lodges of the Four Counties present. After greetings from Lodge 194 President, Brother Wayne Vlastic, introductions were made and a moment of silence in memory of members who passed away since the last annual conference was ob-

served. The meeting proceeded with the reading of the minutes, officers' reports and discussions.

In addition to the general financial report, Secretary/Treasurer, Sister Lorraine Turkall, reported on the annual fraternal day picnic and the Fraternalist of the Year / 50-Year Member event held in November. The delegates agreed that these were both successful events and unanimously agreed to hold a picnic and fall event to honor our collective 50-year members and a Fraternalist(s) of the Year again in 2026.

Brother Ivan Begg, director and announcer of the weekly "Croatian Hour" radio program sponsored by the United Lodges, also presented his report. The program continues to benefit from regular listener donations and sponsorships, which help meet the financial needs required

to keep the broadcast on the air. Brother Begg was commended for his ongoing dedication to the program. In turn, he recognized Brother Derek Hohn for his assistance with recording programs when live broadcasts are not possible, filling in as announcer when needed and posting the program on social media for later listening. The United Lodges are fortunate to have such committed individuals working to keep CFU members and friends informed and entertained weekly.

President Luketich-Sikaras appointed a committee to select the 2026 Man / Woman of the Year. The committee consisted of Marylou Pohlot of Lodge 354, Cathy Brnich of Lodge 72 and Marlene Fordian of Lodge 248, all of whom are past recipients of the honor. After deliberation, the Committee announced their selection of a dedicated member who regularly attends and volunteers at United Lodges functions and demonstrates a deep commitment to the CFU - Brother Daniel Turkall.

Brother Turkall expressed his appreciation and thanked the committee for the recognition. Those in attendance were very pleased with the committee's choice. Brother Turkall will be honored at a gala event which will be held in late October, with the date to be announced soon.

The delegation also unanimously voted to hold the annual Fraternal Day picnic in August at the beautiful Clairton Community Park. The date of this popular summer event will be announced once the date is confirmed with the City of Clairton.

President Luketich-Sikaras then called upon CFU National President Edward Pazo to update the delegation on the status of the CFU and the special programs that are currently in effect. President Pazo reminded all present that the next Quadrennial Convention will be held in September of 2027 and emphasized that membership recruitment is especially important during this pre-convention year.

As a final item of business before adjournment, the President called for nominations of officers for 2026. With no changes proposed, the current officers were unanimously re-elected. The officers for the coming year are: President, Bernadette M. Luketich-Sikaras; Vice President, Ivan Begg; Secretary/Treasurer, Lorraine Turkall; Recording Secretary, Janice Smargie; President of the Board of Trustees, Edward W. Pazo; and Trustees Cathy Brnich, Janet Milas Danko, Wayne Vlastic and Randy Stevenson. Brother Wayne Vlastic, who serves as Magistrate,

administered the oath of office to the officers, followed by National President Pazo administering the oath to Brother Vlastic.

With no further business to come before the meeting, President Luketich-Sikaras thanked all present for their continued interest and support the United Lodges and adjourned the meeting at 3 p.m. Immediately following the meeting and the taking of photos, a delicious dinner was served by the members of Lodge 194 which was enjoyed by all.

On behalf of the United CFU Lodges of the Four Counties, sincere thanks are extended to the officers and members of Lodge 194 of Monessen for their warm hospitality during the conference, as well as to all of the delegates who continue to support the activities and mission of the United Lodges.

We remind all readers of the "Z" to watch for details of the upcoming events of our United Lodges and encourage members of all Lodges to support their sister lodges by attending events throughout the year.

We also remind everyone to tune into our Croatian Radio Hour that airs each Sunday between 11 a.m.-12:30 p.m. over WEDO 810 AM.

Bernadette M. Luketich-Sikaras President, United CFU Lodges of Fayette, Greene, Washington & Westmoreland Counties



MEMBERS OF THE NOMINATING COMMITTEE for the 2026 Four County Lodges' Fraternalist of the Year announce the selection of Daniel Turkall as this year's recipient of the award. From left, Cathy Brnich, Daniel Turkall, Marylou Pohlot and Marlene Fordian.



CFU NATIONAL PRESIDENT Edward W. Pazo administers the oath of office to Wayne Vlastic, installed as a member of the Four County Lodges' Board of Trustees.

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.

★ 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

OBITUARIES

Matthew George Stimac



NEWTON FALLS, OH - Matthew George Stimac, Jr., age 90, affectionately known as Matt and Jr. to his friends and family, passed away peacefully on March 4, 2026 at the Country Club Rehabilitation Campus in Newton Falls, OH. Born on April 9, 1935, in Newton Falls, OH, he was the son of Croatian immigrants Mary Ardelji Stimac and Matthew (Mato) Stimac.

Matt was a member of CFU Lodge 614 in Newton Falls for more than 50 years and also a social member of the CFU Lodge 66 Croatian Home in Youngstown, OH. Throughout his life, he participated in numerous CFU activities, such as picnics and dances, competing on award-winning bowling teams, serving in Lodge officer positions, and even being a volunteer cook at the St. George Croatian Center. His love for his Croatian heritage led him to visit Janja Lipa, Croatia, his father's birthplace, in 2004, and he always enjoyed sharing a toast of Slivovitz.

Matt attended East Palestine High School, where he was the captain of the football team and enjoyed his other passion - dancing. His love for playing football took him to Baldwin Wallace College in Berea, OH before he joined the U. S. Navy in 1956, where he served on the USS Wisconsin.

After being Honorably Discharged from the Navy, Matt worked at the Rockwell International bumper plant in Newton Falls, as a Water Department operator for the city of Newton Falls, as a lab technician for Land O'Lakes, and even as a cook at the Trumbull County Jail. He retired as a craneman from Copperweld Steel in Warren, OH, and he continued various volunteer activities with St. Joseph's Catholic Church, the Knights of Columbus, and the CFU.

Matt met his wife of 65 years, Lillian, at a Croatian bowling tournament, and then he danced his way into her heart. Matt and Lil were avid polka dancers throughout their time together - being active supporters of the Penn-Ohio Polka Pals Booster Club.

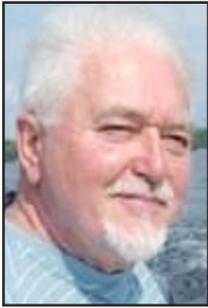
Matt is survived by his wife Lillian; his son Matthew J. Stimac; daughter, Deanna Stimac (Earl Brass); his sister, Mary Ann Boyd; and numerous nieces, nephews and cousins.

Matt was preceded in death by his parents, Matthew and Mary; and his brothers, Joseph P. Stimac and William Stimac.

In his memory, donations may be made to the CFU Scholarship Fund.

The Family of **Matthew G. Stimac, Jr.**

John Kranjčec



HAMILTON, ON - We are saddened to announce the peaceful passing of John Ivan Kranjčec in his 87th year.

John Kranjčec was born on December 21, 1939, in Zorkovac, Croatia, to the late Francika and Vida Kranjčec.

He is survived by his loving wife of 63 years, Blaženka (daughter of the late Ivanka and Karlo Čerić); his daughter Vanessa (Jadranka)

Kelly; his grandchildren Broderick (Alyssa) and Payton Kelly; his son-in-law Sean Kelly; his sister-in-law Daisy (the late Louis) Gollé; and his brother Stipe (Mirjana), along with the Kranjčec family in Croatia.

He is also survived by his cousins Frank (Jo-Anne) Mrežar, John (Patricia) Mrežar, Ljubica (the late Steve) Klepin, and Mirjana Prikiril (Zvonimir Mikulić), his Kumovi Barica Grgurić (late Slavko), Slavko Jr (Lily), Marianne (Marijan) Vrbanić, as well as many extended family members in Croatia and Australia.

After escaping from Croatia to Germany, then arriving in Toronto, Canada, in 1958 he lived with 'adopted parents' Baka and Dida Gollé for many years. He was a member of the Seljačka Stranka Croatian Soccer Club in Toronto and a longtime member of the Croatian National Home and CFU Lodge 954.

As a member of Hrvatsko Srce, he learned to play the Brač instrument and he played with zest. John worked at National Steel Car as a Tool and Die Maker until his retirement. He was a man of extensive talents; he could take a piece of metal and turn it into a trailer or a fire pit, and he helped all who asked. He enjoyed hunting with friends, but his true love was the North, where he and Bea built a cottage in Parry Sound and spent over 50 wonderful years there.

The family would like to thank Steve Balaško, Marianne Vrbanić, Slavko Grgurić, and Željko Nuić, who visited him regularly at Heritage Green Nursing Home for the last three years. Thank you also to Nick Moravac, who cut his hair when needed. The family also extends their gratitude to Heritage Green Nursing Home for their compassionate care.

A Funeral Mass was celebrated on February 20, 2026, at Holy Cross Croatian Catholic Church in Hamilton. Following the mass, an interment took place at Holy Sepulchre Catholic Cemetery in Burlington. Following the interment, a celebration of life was held at the Croatian Sports and Community Center on Green Mountain Rd. East. In lieu of flowers donations can be made to the Croatian National Home Building Fund, or the Holy Cross Croatian Church.

Počivaj u miru Božjem.

The Family **Kranjčec** and Kelly

Frank Boljkovac



SCHUMACHER, ON - It is with heavy hearts that we announce the passing of Frank Boljkovac at St. Michael's Hospital, Toronto, on December 8, 2025 at age 86.

Born to Franjo and Nara Boljkovac of Vukova Gorica (near Karlovac) on July 7, 1939, he emigrated to Canada in 1958 via Salzburg, Austria. Soon after, he became a member of Lodge 608 in Schumacher.

Frank was a tailor by trade and worked for a time in a local men's shop. He then started his mining career at the McIntyre Gold Mine, finishing at Texas Gulf Sulphur's Kidd Creek Mine until his retirement at age 65.

He also built our home—no small task after having worked his shifts as a miner.

One of his favorite pastimes was going for long walks in the bush and picking blueberries and mushrooms. He also enjoyed fishing.

To the many who so generously donated to the Timmins and District Hospital in Frank's memory, our sincere Thank You!

Predeceased by brother-in-law Zlatko Cavrag; sister-in-law Mary Cavrag; and niece Mary Ann Cavrag.

Surviving are his wife, Katie; daughter Katarina Boljkovac; son John (Suzette); daughter Kristina Aitken (Gary); grandson Samuel Cruz; and niece Karen Cavrag (Murray).

"Rest in Peace, Frank!" - Your Loving Family.

The Family of **Frank Boljkovac**

LENTEN FISH FRIES

St. Lawrence Lodge 13 Fish Fries Return

STEELTON, PA - Once again, St. Lawrence Croatian Club in Steelton will host their delicious fish fry dinners every Friday during Lent, with the exception of Good Friday.

Dinners will be served from 4 p.m. to 8 p.m. at the Lodge located at 13 Highland St., Steelton. You will be able to purchase a delicious dinner including baked or hand-breaded fried fish, shrimp fettuccine, homemade macaroni and cheese, hand-cut French fries, salad, coleslaw, stewed tomatoes. Also, beets, applesauce, and fresh baked rolls. Chicken fingers and fries are available for children.

There will be bake sales each week to benefit the St. Lawrence Adult Tamburitzans and the Sv. Lovro Junior Tamburitzans.

Starting at 7 p.m. each Friday, you can enjoy listening to some of your favorite local bands! March 27, Sviraj.

Bring your appetite, dancing shoes, and some friends for an enjoyable evening at St. Lawrence!

Tina Simpson/Lodge 13

There's Much To Do With 32

CHICAGO, IL - Sunday, March 29: It's Palm Sunday! This Sunday before Easter is when the triumphal entry of Jesus into Jerusalem is celebrated by processions in which palm fronds are carried.

Wednesday, April 1st: AKA - April Fool's Day! The story goes back to the 1500s in France when the Julian calendar (established by Julius Caesar) was replaced with the Gregorian calendar (introduced by Pope Gregory XIII). In the old Julian calendar, the new year began on April 1st, but with the new Gregorian calendar, the new year was set to begin on January 1st. Since news did not travel very fast in those days, not everyone got the word that the start of the New Year changed to January 1st. They kept celebrating it on April 1st, and they were widely mocked as April Fools.

Sunday, April 5: It's Easter Sunday - or Resurrection Sunday! It's the most significant Christian holy day, celebrating the resurrection of Jesus Christ from the dead three days after his crucifixion. Happy Easter everyone!

Sunday, April 12: It's Orthodox Easter! "Christos Anesti" ("Christ is risen") is used for 40 days following Easter, it celebrates the Resurrection of Jesus. The customary

response is "Alithos Anesti," meaning "Truly He is risen".

This day is also Sloboda's General Meeting at the Linda Sokol Francis Brookfield Library, 3541 Park Ave., Brookfield, at 11 a.m., when the library doors open. Meeting at approximately 11:30 a.m. The facility is handicapped accessible with an elevator to take you down to the lower level. A continental breakfast of coffee and...will be served. We hope to see y'all there!

Saturday, April 25: Hoosier Hrvati of Merrillville Indiana will host their Spring Concert at the CFU Lodge 170 Croatian Home, 8550 Taft St., Merrillville. Doors open at 3 p.m. Concert at 4 p.m. Dinner and dance will follow. Cost \$50 - includes: concert, dinner and dance. Sounds like a good time to me! More details found elsewhere in this "Z".

Sunday, April 26: Sloboda's SAC will have their General Meeting at the Rubinic Club-house at 1:30 p.m. No lunch will be served, but perhaps a few sweets will be available.

Thursday, May 7: The National Day of Prayer, which is an annual U.S. observance held on the first Thursday of May, invites people of all faiths to pray for the nation. Its purpose: To turn to God in prayer and meditation, offering thanks for freedoms and seeking guidance for the nation's leaders and citizens.

Sunday, May 10: NO LODGE MEETING! This day is set aside for all mothers, grandmothers, Godmothers, aunts

and any other lady who was/is significant in the life of a child. Celebrate it BIG because they/ we deserve it!

Sat./Sun., May 16/17: Plan now! Become part of a fun-filled weekend at the CFU National Bowling Tournament, hosted by Lodge 136 in Lorain, Ohio. Don't bowl? So what! It's not all about bowling—it's about fun and camaraderie! Don't have a full team? So what! They'll team you up with a super bunch of guys and gals who will become your friends for life! It doesn't get any better than that!

Monday, May 25: Memorial Day. This is a whole weekend to celebrate, yet mourn the lives of our brave and selfless fallen military who sacrificed their lives for the freedoms we enjoy today. The first national observance, known as Decoration Day, occurred on May 30, 1868.

PLAN AHEAD...

Fri./Sat., June 5/6: CFU National Golf Tournament, hosted by Zora Lodge 351 in Detroit, MI.

Sunday, July 12: Lodge 32's Midwest CFU Day Picnic at the Croatian Cultural Club in Joliet.

Saturday, July 18: Joe Rady Golf Tournament, hosted by Lodge 367 of Canton, Illinois. Tournament to be played at the Kellogg Golf Course in Peoria, IL.

■■■
"First a howling blizzard woke us. Then the rain came down to soak us. Now, before the eye can focus—Crocus."
- Lilja Rogers, poet

Arlene Boudos/Lodge 32

Youngstown Club Serves Lenten Dinners

YOUNGSTOWN, OH - The St. George Croatian Club of Youngstown, Ohio invites you to come out on any Friday, to enjoy their award-winning fish or seafood dinners for Lent. Our dinners are available to the general public and are available to eat in or to-go basis, cash or check only. We offer Baked Cod or Fried Haddock dinners with a choice of (mac & cheese, fries, haluski, potato pierogi or green beans), along with a choice of cole slaw or applesauce, all for \$15 per dinner. Single pieces of fish are available at \$11 per piece; Shrimp dinners with the above-mentioned sides are \$16 per dinner; and Potato pierogi dinners (8 pieces and a cole slaw) for \$10 per dinner. To place an order, call 330-270-9056 on Fridays any time after 10 a.m., or just walk in at our club located at 3200 Vestal Rd., Youngstown Ohio (westside) and place your orders.

We honor all CFU and Croatian Club membership cards in our bar area as a courtesy to our brother and sister Croatians who would like to purchase an alcoholic beverage to accompany their dinners.

Our menu and pictures of our dinners can be seen on our Facebook page St. George Croatian Center. Please like and share. We hope to see you at "The Club" for some great fish/seafood during Lent 2026 or any Friday of the year.

If you would like to help volunteer for Lent at the club, packing dinners, helping serve, frying fish or washing dishes, please call 330-519-9036. All volunteers receive a complimentary dinner.

Tim Komara/President/Lodge 66

Lenten Fish Fries at Duquesne

DUQUESNE, PA - Duquesne American Croatian Club is open to the public for Fish Fries each Friday during Lent.

We offer a full menu of Lenten specialties for our members and friends, including baked and fried fish and shrimp, as well as pierogies and other delicious sides.

Dine in and take out is available between 11 a.m. and 7 p.m. Call 412-466-9766.

We hope to see you at our Club on 1111 W. Grant Avenue in Duquesne, PA.

Stay tuned to our Facebook page at Duquesne American Croatian Club for updates and information. Everyone is welcome!

Paul Cherkas/Lodge 320

COOKING Corner

Torta from Brač

8 eggs
1 to 1-1/2 c. sugar
4 c. nuts (1/2 walnuts, 1/2 almonds)
1 orange, rind grated and juice
1 lemon, rind grated and juice
3 Tbsp. grated dry bread
2 Tbsp. vanilla
2 Tbsp. maraschino liquor
2 Tbsp. rum
1/8 tsp. allspice

Grind the nuts with a special grinder (or food processor) until they become as flour. Beat 8 yolks and 4 whites of eggs with sugar for about 1/2 hour on speed 8. While the eggs are beating, prepare the following ingredients. Grate the bread. Prepare the grated rind and juice from the orange and the lemon; add flavoring and allspice to the rind and juice, keeping bread separate.

When the egg yolks are ready, beat 4 egg whites which you have reserved stiff. Now fold into the egg yolks all the ingredients, alternating them. Do this very gently so that you do not beat the air out.

Grease a 14x10 inch pan heavily and flour it well. This helps the cake to climb up the sides of the pan.

Bake at 325°F for about 1 hour. Be sure to preheat your oven to the correct temperature before baking the torta. When torta is baked, cool for 10 to 15 minutes and turn out on dish. Either frost the cake or use powdered sugar on top as desired. Serve.



Zlivenka (Croatian Cornbread)

3 eggs
3/4 C. sugar
1 tsp. salt
3 tsp. baking powder
1 pint sour cream
1 C. melted butter
2 C. corn meal
1 quart milk (can use part evaporated)
1 tsp. vanilla

Cream eggs and sugar well. Add sour cream and butter, then alternate with remaining ingredients.

Bake in 9"x13" pan at 350 degrees for 1 hour or until set.

Serve hot or cold, as breakfast, dessert or side dish.

Grandma's Easter Egg Cheese

12 large eggs
1 quart milk
Pour milk into 3-4 qt. sauce pan. Break eggs into milk one at a time. Using a rotary mixer (not electric) beat eggs and milk until eggs are completely broken.

Cook over low heat, stirring constantly, as mixture scorches easily. You will need a flat wooden paddle instead of a regular wooden spoon. Cook until mixture looks like scrambled eggs; then pour mixture into a cheesecloth and form into a round bundle. Tie tightly with twine.

Hang egg cheese bundle over a large pot and drain for several hours. When the egg cheese has cooled and is not dripping any longer, place it in the refrigerator overnight still hanging over the pot so it will keep its round shape.

When ready to serve, carefully unwrap and slice down for serving.

Serve with ham. You need only to lightly salt or spread thin slices with a little horseradish.

Tightly cover any remaining cheese and store in refrigerator. (*This cheese is perishable and should be eaten within a day or two.*)

Walnut Crunch Cake

1 c. butter
1 c. granulated sugar
1 tsp. vanilla
2 eggs
2 c. sifted all-purpose flour
1 tsp. baking powder
1 tsp. baking soda
1/2 tsp. salt
1 c. sour cream
Filling:
1/2 c. firmly packed brown sugar
1/2 c. granulated sugar
1 tsp. cinnamon
1 c. finely chopped walnuts

Beat butter, sugar, and vanilla until light and fluffy. Add eggs, one at a time, beating thoroughly after each addition. Sift dry ingredients and add, in thirds, alternately with sour cream. Beat well after each addition.

For filling, mix sugars, cinnamon, and nuts. Grease and flour a 9-inch tube pan. Sprinkle layer of filling in pan; spread layer of batter on top. Repeat layers, totaling three of each. Bake at 350 degrees for 1 hour.



CFU Lodge 5 and Croatian Hall Host Easter Egg Hunt

JOHNSTOWN, PA – CFU Lodge 5 and the Croatian Hall in Johnstown welcomes children to their Kids' Easter Egg Hunt. The fun event will be held on Saturday, March 28, from 10 a.m. until 12 noon, for members and children up to age 12.

The egg hunt will be divided into age groups.

The event includes an Easter egg hunt, Golden egg prizes and a fun craft. A photo op also will be available.

We will have donuts and juice for the children.

Pre-registration is required to participate.

Carol Booth/Lodge 5

Easter Egg Hunt in Cokeburg

COKEBURG, PA – The Easter Bunny is returning to the Croatian Home in Cokeburg and will be tucking hundreds of colored Easter eggs all over the place for kids to find!

"Guardian Angel" Nest 122 and "St. George" CFU Lodge 354, Cokeburg, PA, will sponsor an Easter Egg Hunt for our Nest members and all children in the Cokeburg-Bentworth area on Saturday, April 4, beginning at 12 noon sharp.

The fun afternoon for all community children will be held on the property immediately behind the Cokeburg Croatian Home which is located at 26 Grant St.

There will be plenty of Easter eggs hidden all over the picnic area. Special prizes will be awarded to those children finding the largest number of Easter eggs. Additional prizes will also be awarded to many lucky youngsters.

Participants will be divided into two age groups for the event. Group one will include children ages three to five years old and group two will include children ages six to eight years old.

Following the egg hunt, all children, parents and guests will proceed to the upper hall of the Croatian Home for refreshments, hot dogs and cookies served by the ladies of Lodge 354.

As in previous years, the Easter Bunny will be on hand at the Easter Egg Hunt party to greet the children and to take photos with interested youngsters.

All parents are encouraged to bring their children, ages three to eight, to participate in this fun activity on Saturday, April 4, at the Cokeburg Croatian Home, compliments of CFU Lodge 354 and Nest 122.

Bernadette M. Luketich-Sikaras
President

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

Ćevap Sale in Milwaukee

MILWAUKEE, WI – The Milwaukee Croatian Tamburitians are holding a Ćevap Sale. Ćevaps are available in 5-lb. boxes at \$12/lb. (fresh).

Deadline for all orders is May 4. Orders may be picked up on Sunday, May 17 at Sacred Heart Croatian Parish, 917 N. 49th St., Milwaukee, WI between 9 a.m. and 1 p.m.

To place an order, please call Rudy at 414-550-4620 or email: info@milwaukeecroatiantamburitians.org.

All proceeds benefit the Milwaukee Croatian Tamburitians. We appreciate your support!

Rudy Pesut/Lodge 32

St. Lucy Church Easter Bake Sale

TROY, MI – It is that time of year! Easter Sunday is around the corner and, once again, the Christian Women Society of St. Lucy Croatian Catholic Church will be sponsoring an Easter Bake Sale that will include Apple and Cheese Strudels, as well as an assortment of pastries and cookies on Sunday, March 29, by popular demand.

We will be offering the apple and cheese strudels by **PREORDERS ONLY**. Orders can be picked up following the 10 AM mass between the hours of 11 AM and 12:30 PM. St. Lucy Croatian Catholic Church is located at 200 East Wattles, Troy, MI 48085.

At time of pick-up, you will be able to buy a box of specially made Croatian Cookies made by our expert bakers while the supply lasts. No Preorders. You cannot miss this great opportunity. Once you taste these cookies, you will want more.

This is the time when the women of our parish get together and make the delicious delicacies that were made the way our grandmothers made them. The strudel dough is homemade and stretched to perfection. In other words, you cannot buy these delicacies in any store or bakery the way our special ladies bake at St. Lucy Church. This has always been a tradition in our homes during Easter to have many delicious pastries especially, apple and cheese strudel, and cookies to be on our tables to share these wonderful delicacies with family and friends.

Just a reminder: we will have an assortment of cookies and treats for you to choose from while the quantities last. So come early; if not, you snooze, you lose.

For the apple and cheese strudels, the cost per strip is \$15. To place your preorders, please call Violet Cunko, 586-412-7016, or Mary Jurich at 586-268-9899. All proceeds will be donated to St. Lucy Croatian Catholic Church. The deadline for preorders is March 24.

Violet Cunko/Zora Lodge 351

Mezick's Lamb Available For Easter Sunday

EXPORT, PA – We are pleased to announce that we will be serving hot barbecued lamb for Easter Sunday, April 5, starting from 11 a.m. to 1 p.m., at 236 Silvis Rd., Export, PA 15632.

Please place your order, no later than March 24, by calling 724-468-6529. Don't wait, place your order as soon as possible.

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

The Mezick's/Lodge 141

St. Lucy's Church Annual Sarma Dinner

TROY, MI – Back by popular demand the Christian Women Society of St. Lucy Croatian Catholic Church is once again sponsoring their very popular Sarma (stuffed cabbage) Dinner, on Sunday, April 12.

The Sarma (stuffed cabbage) is made from sour (pickled) heads of cabbage, rice and seasoned meat that is cooked with sauerkraut and smoked meat, just like our mothers and grandmothers made this dish. Dinners will include two Sarmas (cabbage rolls), mashed potatoes, vegetables, bread and dessert. The price of this delicious dinner is \$20.

Once again, we will be doing carry out and dine in dinners at St. Lucy Croatian Catholic Church located at 200 E. Wattles Rd., Troy, MI 48085. Dinners are preorders only. Orders will be available to be picked up or you may dine in on April 12th between 11 a.m. and 12:30 p.m.

To place your preorder, please contact Violet Cunko at 586-412-7016 or Mary Jurich at 586-268-9899. Deadline for all preorders is Wednesday, April 8.

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

At this time, we would like to thank everyone for supporting St. Lucy Croatian Catholic Church. It is greatly appreciated. Thank you for making our dinners a success.

Violet Cunko/Zora Lodge 351

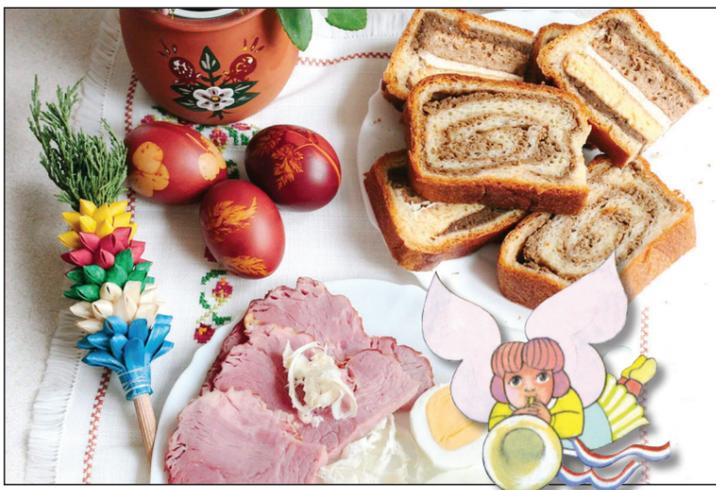
All Recipes from the Cooking Corner Archives

Attention All Cooking Corner Contributors:

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

—Editors

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



Easter in Croatia...Traditions That Connect Generations

Easter is one of the most important and deeply rooted holidays in Croatian culture. Although it is religious in nature, its celebration goes beyond the boundaries of church spaces and is deeply embedded in everyday life, family customs and folk traditions. Croatia, rich in regional specialties, offers a colorful mosaic of Easter customs that are passed down from generation to generation.

The Week Before Easter:

Preparing the body and spirit Easter preparations begin on Ash Wednesday, which begins Lent - a time of renunciation, fasting and spiritual preparation. Over the next 40 days, believers strive to cleanse their bodies and spirits, often giving up meat, sweets, alcohol or other pleasures. In many Croatian homes, simpler, lean food is eaten during these days, and the emphasis is on prayer and family. Palm Sunday, the Sunday before Easter, is special for the blessing of olive branches or dogwood, which are then kept in homes as a sign of protection.

Holy Week and Good Friday Customs:

Holy Week is full of symbolism. On Holy Thursday, church bells fall silent and are replaced by chimes, while on Good Friday we remember Jesus' passion and death. On that day, many Croats fast; and fish and stews, often cod or sauerkraut, predominate on

the tables. A special custom in some regions, especially in Slavonia and Baranja, is the guarding of the tomb of God - young men in folk costumes, often members of firefighting or folklore societies, keep vigil in the church by the symbolic tomb of Jesus Christ, often in shifts, carrying sabers and wearing ancient uniforms.

Easter Eggs:

Art in an egg. No Easter tradition is as recognizable as dyeing Easter eggs. In the past, eggs were dyed with natural dyes - in red onion skins, beets, spinach - and decorated with wax, straw, engraving or painting. In some parts of Croatia, Easter eggs were also love messages - young men and women gave them to each other with written verses or drawings.

Blessing of Food and Easter Breakfast:

Holy Saturday brings joy and peace. In many regions, the blessing of fire and Easter candles is held, and in the

morning or evening, believers bring baskets of food for blessing. The basket usually contains: boiled eggs, ham or kulen, cheese or sirnica, horseradish, Easter bread (pinca or sirnica), salt and wine. After the solemn mass on Sunday, Easter breakfast follows - the first meal after the Lenten fast. Family gatherings, prayers and a shared meal remind us of the importance of togetherness and gratitude.

Easter Traditions across Croatia:

Croatian regions cherish special Easter customs: In Dalmatia, lamb is often prepared with spring onions, and housewives bake sirnica - a sweet bread with the aroma of lemon and rum. In Zagorje, Easter eggs are sometimes made using the scratch technique, while the Easter table features homemade cornbread and young cheese. In Slavonia, the Easter table is rich in cured meat delicacies. Also, grave guards in folk costumes are still one of the most colorful scenes of the holiday.

Easter Today - Between Tradition and Modernity:

Although many households have modernized, Easter customs in Croatia remain alive. Young people are increasingly participating in egg painting, Easter egg hunts are organized in gardens and parks, and churches continue to attract crowds of believers. In a world of digital screens, Easter in Croatia remains a time for connecting with roots, family, and faith.

*Courtesy of Cultural Heritage
Kulturna Baština
(Photo credit: Klemen Brumec/
Public domain license)*

Easter Bread (Paska)

1 cake yeast or 1 pkg. dry yeast
2 c. lukewarm milk
9 c. flour
1 c. soft butter
1 c. sugar
4 eggs
1 tsp. salt
Crumble yeast into bowl; add 1 c. milk and 1 c. flour. Mix and set aside to rise in warm place. Cream butter; add sugar and eggs and mix well. Add remaining flour and salt alternately with yeast mixture and remaining milk. Knead until dough is smooth and elastic. Set aside in warm place until double in bulk.

Form into desired shapes. Allow dough to rise to double bulk in pans.

Bake at 350°F for 30 to 35 minutes. Halfway through baking, brush top with beaten egg yolk to which a little milk has been added.

Tip: If you melt 1 stick of butter and knead into the dough, it will keep the paska soft.

Rizi Bizi Rice and Peas

4 Tbsp. butter
1 medium onion, chopped
1 ½ c. rice
3 c. chicken stock
Salt & pepper to taste
1 can peas (or cooked fresh peas)

Melt butter and saute onion until translucent.

Add the rice and chicken stock. Cover and simmer over low heat until liquid is evaporated and rice is done.

Add peas and simmer a few minutes longer. An excellent side dish for any meal!

Recipes from the Cooking
Corner Archives

Easter Ham Baked in Bread Dough

Ham baked in bread dough is a traditional Croatian delicacy and, among many families, is considered the centerpiece of the Easter breakfast.

To prepare this holiday favorite, the ham needs to be cooked and cooled before it is wrapped with the bread dough and then baked in the oven. It is best to cook the ham the night before and then proceed with the rest of the recipe the next morning.

Ingredients

3 lb. boneless smoked ham
0.7 oz. fresh yeast
1 teaspoon sugar
3 cups all-purpose flour
1 cup whole wheat flour
1 teaspoon salt
Approx. 1 1/2 cups warm water

Directions

Place the ham into a pot and cover with water. Bring to the boil and simmer for approximately 40 minutes. Remove from heat and let it cool in the water overnight. The next morning, drain the ham and discard the skin and fat.

For the bread, proof the yeast by mixing it with a small amount of warm water and a teaspoon of sugar. Let the yeast mixture stand for a few minutes in a warm place until it becomes foamy.

In the meantime, mix both flours and the salt in a bowl with a wooden spoon. Incorporate the yeast mixture into the flour. Mix with an electric mixer (paddle attachment) and gradually add warm water until the dough pulls away from the sides of the bowl. The dough will be firm

but sticky.

Cover the bowl with plastic wrap and a clean kitchen cloth and let it rise in a warm place, for a half-hour or more, until it doubles in volume. Transfer the dough onto a floured surface and knead lightly for a minute or two, and then return it to the bowl. Cover with plastic and a cloth and let it rise again until it doubles in volume. Repeat this process 2 times.

After the dough has risen three times, on a floured surface, roll the dough into a rectangle about 1 inch thick. Put the ham in the middle, wrap the dough around it and seal it. If necessary, brush some water on the dough to help it stick together and pinch with your fingers to help it seal. Transfer to a parchment covered baking sheet seam side down, cover with a cloth and let rise for 30-40 minutes.

Preheat the oven to 350 degrees. Just before you put the bread in the oven, sprinkle some water in the oven to create steam. Immediately put the bread in and close the oven door. Every 15 minutes during the baking time, sprinkle a little more water into the oven to create additional steam. (Steam helps the crust stay thin and crispy.) Bake for approximately 1 hour or, until the crust is golden.

Wrap the hot bread in a damp cloth and let it cool completely. Wrapped in a cloth and a plastic bag, the bread will stay fresh for a few days.

Pinca (Dalmatian Easter Bread)

Pinca is a traditional Dalmatian Easter bread which is given to guests as a symbol of good wishes. Pinca is a sweet bread that is shaped into a round loaf that is marked with a cross to symbolize the Crucifixion of Christ.

0.6 oz. cake yeast
1 Tbsp. sugar
3/4 c. plus 1 Tbsp. tepid milk
4 c. all-purpose flour
1 tsp. salt
1/3 c. butter, melted
3 egg yolks, plus 1 whole egg for egg wash
1/3 c. sugar
2 Tbsp. vanilla sugar, or 1/2 tsp. vanilla extract
Zest of 1 lemon
Zest of 1/2 orange
4 Tbsp. raisins
1 Tbsp. dark rum

In a small bowl combine half of the milk with 1 teaspoon of sugar and the yeast. Stir and leave to proof in a warm place until it doubles in volume and becomes frothy. In the meantime, pour rum over raisins and set aside to soak.

Using a stand mixer, combine the flour and salt. Add the yeast mixture, melted butter,

egg yolks, sugar, vanilla sugar (or vanilla extract), lemon and orange zest.

Mix on medium speed using a hook attachment until the dough comes together into a ball. Add the raisins and rum and continue mixing on slow speed for 4-5 minutes or until you get a firm dough.

Shape dough into a ball and transfer to a large, lightly greased bowl, cover with plastic wrap and a kitchen towel and let it rise in a warm and draft free place for at least one hour, until doubled in size.

Transfer the risen dough to a lightly floured working surface and punch out the air. Cut the dough in half and form each half into a ball. Transfer the dough balls onto a baking sheet covered with parchment paper. Let them rise in a warm place for one hour.

Brush the loaves with egg wash. Using a sharp knife or kitchen scissors and make three deep cuts in the surface of each loaf (similar to a cross).

Bake at 350 degrees for 25-30 minutes or until golden brown. Cool on wire rack.

Croatian Spring Salad

3 medium potatoes, boiled
4 or 5 medium-size carrots, boiled
1/2 lb. ham, diced
6 large eggs, hard-boiled
5 dill pickles, diced
1 bunch of green onions, finely chopped
1 handful parsley or dill, finely chopped (optional)
1 15-oz. can sweet peas, drained
2 heaping Tbsp. mayonnaise
2 heaping Tbsp. sour cream
salt and pepper, to taste

Boil potatoes and carrots, until a fork pierces through without resistance. Hard-boil the eggs. When cool, peel and dice the potatoes, carrots, and eggs and place in a bowl.

Add all of the remaining ingredients, except the peas, and mix well. Then add the peas and mix gently. Taste mixture and adjust the seasonings, if needed. Serve chilled.

*Variation: May add diced fresh cucumbers or pickled peppers.

Roast Leg of Lamb for Easter (Pečeno Janje za Uskrs)

4 to 6 lb. leg of lamb
6 to 8 cloves garlic, slivered
1/2 c. olive oil
salt
pepper
crushed rosemary leaves
1 lg. onion, coarsely chopped
4 carrots, peeled and chopped coarsely
1 lb. whole fresh mushrooms, halved if extra large
1 c. chicken or meat broth, homemade or canned
1 c. white wine

Secure a domestic leg of lamb and store in refrigerator, loosely covered, until ready to use. Preheat oven to 450° and bring lamb to room temperature; cut off excessive layers of fat - leaving the thin filament which covers the meat intact.

Make several cuts in the meat and insert garlic slivers, as desired. Rub liberally with olive oil, salt and pepper, rosemary and additional garlic if desired. Strew bottom of roasting pan with chopped onions, carrots and remaining garlic slivers to make a bed for the lamb leg. Place the leg of lamb on the vegetables and place in preheated 450° oven, and roast for 20 minutes.

Begin basting meat with broth. Lower oven temperature to 350° and continue basting for 1 to 2 hours, until meat reaches 160° to 165° temperature on a meat thermometer. (Meat can be loosely tented with aluminum

foil during roasting.) Uncover meat before scattering whole mushrooms into pan one-half hour before roast is finished and also add wine to liquids in bottom of pan.

When roasted to desired temperature, remove lamb, cover loosely with foil, and let rest for 20 to 30 minutes before being carved, so the juices set.

Remove the mushrooms to use for garnishing the meat platter before placing the roasting pan with the accumulated juices and carrots and onions to top of the stove, pressing down on the vegetables and scraping up the roasted bits from bottom of pan. Bring juices to a boil on top of burners, add any remaining broth, and reduce until somewhat thickened. Taste and season as desired.

Just before serving, strain the reduced pan juices into a serving dish. Slice the meat and place on a heated platter, garnishing with the mushrooms and some of the meat juices.

NOTE: Serve with rizot, spring vegetables, salad, good wine, Easter bread and enjoy with family and friends.

(The recipes for Roast Leg of Lamb and Easter Cake (found on page 16) are included in a wonderful cookbook called "Slavic Home Cooking: A Heritage Collection of Traditional Recipes".)

Make Your IRA Contribution Today

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

IRA CONTRIBUTION LIMITS

Tax Year	Under Age 50	Age 50 or Older
2025	\$7,000	\$8,000
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Note: You may not contribute more than your taxable compensation for the year.

Bernadette M. Luketich-Sikaras
National Secretary/Treasurer

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Pennsylvania Fraternal Alliance Scholarship Program

WILKES-BARRE, PA - The Scholarship Committee of the Pennsylvania Fraternal Alliance is announcing that applications are now available for the annual Scholarship Program. Applications can be obtained through eligible members of a Fraternal Benefit Society belonging to the Pennsylvania

Fraternal Alliance, by contacting the Pennsylvania Fraternal Alliance Secretary-Treasurer at Theresa@lpsc.org or 888-834-6614, or by accessing the PFA Website at www.pafraternals.org.

Applicants must:

- Be a resident of Pennsylvania and a member of a Fraternal Benefit Society that is a member of the Pennsylvania Fraternal Alliance.
- Be a current year high school graduate attending an accredited college, university, trade school, etc. in the summer/fall as a full-time student (twelve semester credits).
- Obtain a recommendation

letter from their Fraternal Benefit Society.
 • Submit a 500-word essay on: "What has membership in a Fraternal insurance company meant to you".
 The deadline for submitting applications is June 30, 2026, postmark. All completed applications and supporting information (essay and letter of recommendation) must be mailed to: Rebecca Kasper, PFA Scholarship Chair, LCBA, P. O. Box 13005, Erie, PA 16514-1305.

The Scholarship Committee of the PFA will make the selection of the scholarship recipients and all decisions are final. The scholarship recipients will be announced by August 1, 2026.

At least six \$500 scholarships will be awarded. Additional scholarships may be awarded depending upon available funds.

PA Fraternal Alliance

Consular Days in Pittsburgh and Cleveland

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

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

IMPORTANT NOTICE:

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

Mihovil Pazin
Embassy of Croatia
Washington, DC

St. Lawrence Lodge Ready For 2026

STEELTON, PA - CFU Lodge 13 has an exciting 2026 in store! Mark your calendars for the following events and keep watching our Facebook page "St. Lawrence Club, CFU Lodge 13" for updates.

April 19: Sv. Lovro Junior Tamburitzans Purse and Cash Bingo.

June-July: Stop by the club to watch Croatia play in the FIFA World Cup!

August 8: St. Lawrence Day Celebration at the Lodge Home.

September 20: St. Lawrence Adult Tamburitzans ALL CASH bingo.

October 17: "The Tamburitzans" performance at Bishop McDevitt and reception to follow at Lodge Home. Come support "The Tamburitzans" and applaud our hometown Tamburitzan Natasha Milanovich. Hosted by St. Lawrence Adult Tamburitzans. Details to follow in future editions of the **Zajedničar**.

December 5: Breakfast with Santa and Lodge Christmas Party. Lodge Meetings will be held on the 3rd Thursday of every month beginning at 7 p.m. All active members are encouraged to attend the meetings.

Tina Simpson/Lodge 13

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CFU SCHOLARSHIP FUND

CANFIELD, OH – Ron Ples, in memory of Ruth Vukovich, a proud Irish lady who actively supported her adopted Croatian culture	40.00
Towards the Renee L. Ples Scholarship Fund	
PITTSBURGH, PA – "Guardian Angel" Lodge 4 and Nest 21, in memory of all deceased members of the lodge.....	50.00
PITTSBURGH, PA – "Guardian Angel" Lodge 4 and Nest 21, in memory of our member John Ladesic.....	40.00
INDUSTRY, PA – Judy and Mike Lutz, in memory of Matthew Stimac	50.00
MUKWONAGO, WI – Proceeds from the Tony Verbick Annual Fraternal Bowling Tournament	288.12
MUNSTER, IN – Robert and Mary Ann Collins, in memory of Emil Riccio.....	50.00
LEESBURG, FL – Lisa, Kelsey and Tyler Brass and Rhonda Funkhouser, in memory of Matthew Stimac	100.00
PERRYSBURG, OH – Michael and Trina McGivern, in memory of Michael Stimac	100.00
APPLING, GA – Randal and Karen Yourchak, in memory of Matthew George Stimac	100.00
TOTAL THIS REPORT	\$818.12
TOTAL COLLECTED	\$1,693.12

DONATION

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

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