

Zajedničar

FRATERNALIST

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

VOL. 121 / NO.7

PITTSBURGH, PENNSYLVANIA / WEDNESDAY, APRIL 8, 2026

SIXTEEN PAGES

ALL PUBLICATIONS RIGHTS RESERVED UPS 698 • 800/PERIODICALS POSTAGE PAID AT PITTSBURGH

CFU Scholarship Foundation Announces Award Recipients

Grand Total of \$180,500 Disbursed to 168 Applicants

By Edward W. Pazo / National President

PITTSBURGH, PA – When the CFU Scholarship Foundation, Inc. was first established in 1958, one could hardly have imagined how spectacular this singular fraternal benefit could reach such proportions to touch the lives of thousands of CFU students seeking higher educational goals. Yet, year after year, this membership benefit has been responsible for providing financial assistance to hundreds of young CFU members committed to furthering their studies at the college and university level to achieve their career aspirations.

As a separately incorporated charitable organization, the CFU Scholarship Foundation, Inc., maintains under management a total of \$9.9 Million Dollars as of September 30, 2025. This total represents an increase of \$304,000 from the previous year's total. Such substantial growth since the Foundation's inception is largely attributable to the generosity and compassion of our CFU membership. To assist member applicants for the 2025-2026 academic year, the CFU Scholarship Foundation Board of Directors, at the recent annual meeting held on October 29, 2025, awarded a total of \$180,500 among 168 applicants.

In addition to donations initially made to the fund throughout the year, the Spirit of Christmas campaign was later launched to help boost the scholarship program. This holiday solicitation serves as a valuable source of revenue to annually benefit the fund.

The CFU Spirit of Christmas Campaign for the 2025 Christmas Season concluded as of February 28, 2026 and resulted in a grand total of \$45,965.00 in contributions received from our generous membership.

In addition to the annual Spirit of Christmas drive and the ongoing contributions received throughout the year, the CFU Scholarship Foundation continues to flourish through the addition of new individualized scholarship endowment funds established through philanthropic donations made by CFU members, lodges and other interested individuals and organizations.

Throughout the year our Foundation receives frequent inquiries concerning the procedure to establish an Award Fund with the CFU Scholarship Foundation which our office answers promptly. At the present time, there are one hundred and eighteen (118) individual funds

within the CFU Scholarship Foundation, each with its own fund balance. The total amount of assets under management held by the CFU Scholarship Foundation as of September 30, 2025 equaled \$9,899,890. This impressive total is due solely to the largesse of benefactors who regularly contribute to this total.

Interest earned on the individual fund balances is available to distribute to CFU members via non-repayable grants determined by the Foundation's Board of Directors annually.

Scholarship Board of Directors Meeting Recap

At the Scholarship Foundation Board Meeting held on October 29, 2025, a motion was made to retain the same officers and the motion passed unanimously. The current Scholarship Foundation Board of Directors include: Edward W. Pazo, president; Dr. Marion Vujevich, MD, vice president; and Bernadette M. Luke-tich-Sikaras, executive secretary/treasurer. Additional members of the Board of Directors re-elected include: Franjo Bertovic, Robert Luketic, Derek Hohn, Michael Ricci and Paul Lucas.

The directors conducted the

(Continued on page 12)

CROATIAN HERITAGE NIGHT
— AT PNC PARK —
P vs MINNESOTA TWINS
SATURDAY, MAY 30
VIST CFU.ORG FOR TICKETS

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 Pittsburgh Pirates at PNC Park on Saturday, May 30, as the Pirates take on the Minnesota Twins.

Fans who purchase tickets through the official Croatian Heritage Night link will receive an exclusive Croatian-themed Pirates jersey—making this a must-attend event for both baseball fans and those looking to celebrate Croatian culture in a unique way. Tickets can

be secured through the CFU website at www.cfu.org

This year's celebration is shaping up to be bigger and better than ever. Highlighting the evening, the Junior Tamburitzans of Duquesne—under the direction of 2026 CFU Junior Festival Guest Conductor, Nikola Vranesevic, will perform the National Anthem, setting the stage for a memorable and meaningful start to the game.

In addition, we are proud to recognize CFU Four Counties 2026 Man of the Year, Daniel Turkall, who will have the honor

of throwing out the honorary first pitch.

And we're not done yet, there may even be a surprise or two in store to make this night truly one of a kind.

Groups of 10 or more are encouraged to contact Derek Hohn at the CFU Home Office for assistance with coordinated seating. Derek can be reached at dhohn@cfu.org or by calling 412-843-0380.

Make plans now to join us for an unforgettable evening of baseball, culture, and Croatian pride at one of Pittsburgh's premier venues.

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

Derek Hohn

Fraternal Programs Director

There's Much To Do With 32

CHICAGO, IL - 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. The meeting will begin 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, IN, 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!

Sunday, April 26: Sloboda's SAC will have their General Meeting at the Rubinic Clubhouse at 1:30 p.m. No lunch will be served, but perhaps a few sweets might show up via our "Super Baker" members!

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!

Saturday, May 16: Our Sloboda Jr. Tamburitzans in

Concert. Additional details available in the coming weeks. Keep your eye on the "Z"!

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.

Friday, May 29: The Tamburitzans (formerly The Duquesne University Tamburitzans) will be performing at 7:30 p.m. at Moth-

(Continued on page 6)

Zajedničar

FRATERNALIST
(ISSN 1087-7460)

Established November 6, 1929 - Published Bi-Weekly
CROATIAN FRATERNAL UNION OF AMERICA
 LORRAINE TURKALL / IVAN BEGG - ASSOCIATE EDITORS
 100 Delaney Drive, Pittsburgh, PA 15235
 Phone: 412-843-0380 Fax: 412-823-1594
 e-mail: editor@cfu.org
 Website: www.cfu.org



Croatian Fraternal Union of America
 Founded in 1894
 Periodicals Postage Paid at Pittsburgh, PA

Unsolicited articles, manuscripts, letters, photos, etc., submitted to **THE ZAJEDNIČAR** are forwarded at the owner's risk and **THE ZAJEDNIČAR** expressly denies any responsibility for their safe-keeping or return. **THE ZAJEDNIČAR** reserves the right to edit, revise or reject articles submitted for publication.

POSTMASTER: Send address changes to **Zajedničar**, 100 Delaney Dr., Pittsburgh, PA 15235

FROM THE EDITOR'S DESK...LORRAINE TURKALL

Springtime Refresh

Amidst the thousands of members who comprise the Croatian Fraternal Union, we are honored and fortunate beyond words to have many talented members who bring pride and noteworthy attention to our organization. Among these successful individuals are doctors, writers, musicians, athletes, teachers, scientists and many other highly regarded professionals and leaders in their respective fields. In addition to the adults who have risen to prominence in their lives, there are quite a number of children and teens who are recognized for their talents in music, dance, art, sports, robotics, science, math and numerous other fields. Needless to say, we are always extremely proud to take note of CFU Members who excel in what they do, be it in a professional capacity or otherwise.

In this edition of the **Zajedničar**, the names of the young members

who have been awarded CFU scholarships for the current scholastic year are published. We pause to wish each of them success in their scholastic pursuits and further wish them happiness in whatever career path they choose to follow. While the combination of career success and personal fulfillment is not always readily achieved, we are hopeful that each of these hard-working students will find that balance and be blessed with a career that will reward them with both, as well as a secure future.

We congratulate all of our CFU scholarship recipients and urge them to maintain a connection with our fraternal family. As we continually strive to provide options for all CFU members, we encourage our scholarship recipients and all **Zajedničar** readers to take note of the Calendar of Coming Events which is published in each issue. In the coming weeks and months, there

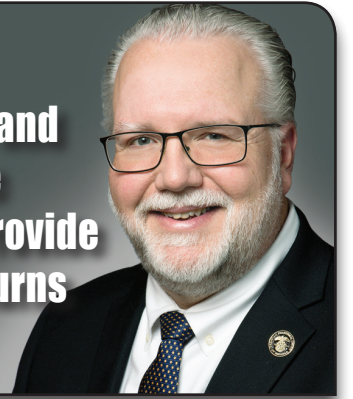
are a number of cultural events, sports tournaments and outings and fraternal gatherings where members can meet, learn and enjoy Croatian dances and music, participate in various sports, gather at picnics to sample wonderful Croatian delicacies and, most importantly, interface with other people who share similar interests and backgrounds.

In April, the Detroit Tamburitza Orchestra will present its spring concert on April 18th, just as the Junior Tamburitians of Duquesne, PA, will also showcase their talents on this same date. On April 25, the Hoosier Hrvati Tamburitza Orchestra of Merrillville, IN, will hold their Spring Concert, as will the Milwaukee Croatian Tamburitians of Milwaukee, WI, on that same date, while the St. George Junior Tamburitians of Cokeburg, PA, also will host their 76th annual St. George's Day concert and celebration on April 25-26.

The month of May features two huge sporting events to attract members and participants, with the CFU National Bowling Tournament being hosted by CFU Lodge 136 in Lorain, Ohio on May 16-17, followed by Croatian Heritage Night at PNC Park in Pittsburgh welcoming members to a Pittsburgh Pirates Baseball Game on May 30. These sports events will be followed by the CFU National Golf Tournament on June 5-6, hosted by Zora CFU Lodge 351 of Detroit.

While we recognize the fact that everyone has a multitude of personal commitments, school studies, work-related responsibilities, home projects and other issues to contend with, we encourage all to become involved in our Society in some way. If you are able, why not attend one of these activities and mingle with fellow CFU members as we welcome spring and the opportunities to be together? It's music, culture, sports and entertainment and so much more! Get involved and find out just how much fun it can be. Let your CFU membership bring a little sunshine into your life!

CFU Operational Gains and Unrealized Gains of the Investment Portfolio Provide 2nd Best Financial Returns in Society's History



By Edward W. Pazo/National President

Our members may find interesting and of note the fact that a large number of Fraternal Benefit Societies and Insurance companies have struggled to retain their Assets Under Management (AUM) due to the rapid rise in interest rates prevalent during the Federal Reserves "Rate Tightening" phase from March 2022 through July 2023. The five percentage point increase in the Federal Funds rate from essentially zero to 5.25% initiated a frenzied competition for individuals retirement savings deposits between Life Insurers, Banks and other savings institutions.

CFU has been able to maintain and organically grow our assets, albeit at a very small positive rate, without offering "out of market" rates of return on deposits or unreasonable commissions to agents. We surmise that these practices have been the Achilles heel of many companies who have struggled to sustain AUM and maintain profitability.

We continue our review of the financial performance of the Croatian Fraternal Union of America through the publication of the remaining portion of our annual Management Discussion and Analysis for period ending December 31, 2025.

2025 Financial Results Reported

A continuation of nearly unprecedented operational results achieved

Management Discussion and Analysis Continued from March 25, 2026 issue of **Zajedničar**.

Part II Results of Operations

The Society's assets increased by the sum of \$4,439,768 which corresponds to an increase of 0.87% from the previous year's recorded total. The increase is nominal, however noteworthy given the continued competition in the financial markets from alternate retirement savings options. The society managed outflows of expiring annuity contracts from cash flow and without any sales of invested assets. Net gain from operations totaled \$1,851,019 after refunds to members in the amount of \$188,320.

Net Income was recorded as \$1,955,150 which reflected the positive operational gains without the influence of out-sized Realized Capital Gains/Losses. A total of \$104,131 was recorded as Net Realized Capital Gains for the period ending December 31, 2025. The increase in recorded Net Income may be attributed to an increase in Net Investment Income.

Life insurance sales (permanent and term) experienced a decrease from prior year's level and were recorded as \$4,820,686. Life insurance premium for the year amounted to \$1,858,632, which translates to a decrease of 5.8% from the year previous total. The decrease in premium is directly related to decreased renewal premiums and a reduction in first year premiums from the sale of the society's whole life insurance plans.

Management continues to actively market life insurance and annuities to members and prospective members.

Combined Premium income increased by \$9,404,800 or 62.6% in comparison with the previous year's total. The increase may be substantially attributed to an increase in the sale of deferred annuity contracts as CFU's offered rate of 4.5% compared favorably with competition from banks and other insurance companies. Annuity premium Income for year 2025, in comparison with 2024, exhibited an increase of \$9,521,734. This increase was made possible through direct marketing to membership without the aid of professional sales agents. This strategy has served the society well in the conservation of existing Annuity accounts. Consequently, Annuity Asset outflow due to agent transitioning is not a concern. Cash flow demands to meet maturities or other withdrawals was comfortably met without the need to liquidate any Portfolio assets. The society does not utilize professional sales agents at the present time for the sale of deferred annuities.

Net Investment income experienced a nominal increase of \$163,636 as of December 31, 2025 to \$23,372,738 due to a nominal increase in the yield of the society's Investment Portfolio.

Miscellaneous Income decreased to \$59,336 in comparison to the December 31, 2024 total of \$65,905. This value is De Minimis in nature; however, it is listed herein for completeness.

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.

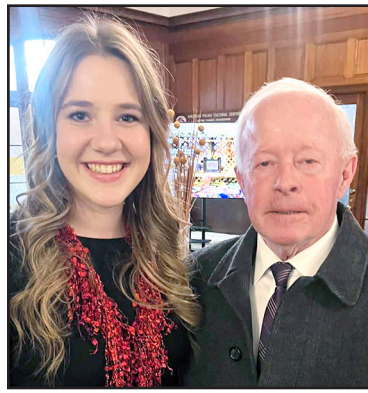
We urge our National Officers, Lodge Officers and interested members to review our CFU Annuity program and actively spread the word among relatives and friends that the CFU is the "Society that Cares" and continues to offer outstanding rates of return on its members' savings dollars.

(Continued
 on page 13)

SPOTLIGHT ON CFU PROGRAMS

A Message from the Executive Vice President
FRANJO BERTOVIĆ

10 YEAR LEVEL TERM



DETROIT "ZORA" CFU LODGE 351 PRESIDENT
Allison Radman with CFU Executive Vice President Franjo Bertović.



KOLO CLUB MARIAN



ŽUMBERČANI



DETROIT TAMBURITZA ORCHESTRA

Impressive 31st Annual CroFest Hosted by Nova Nada

DETROIT, MI – “Nova Nada” Croatian Folklore Ensemble once again hosted their popular annual Croatian festival known CroFest on March 14. Through their dedicated efforts to create a Croatian cultural program comprised of numerous regions in Croatia and beyond, they brought the beautiful traditions of their ancestors closer to the audience. They showed

their love and talent at the opening of CroFest and through the welcome speech by the ensemble’s artistic director, Steve Talan. He introduced and greeted those in attendance, including each of the cultural groups, Allison Radman, the newly-elected President of “Zora” Lodge 351 and this writer, CFU Executive Vice President Franjo Bertović.

The opening of the program began with a performance by the host ensemble, Nova Nada, presenting the “Grape Harvest in Đakovo.” On stage, they demonstrated the traditional grape harvest, the process of making grape juice in the traditional way, and then celebrating with a feast, accompanied by music and dance.

This was followed by performances of the Detroit Tamburitza Orchestra from Detroit, MI, Kardinal A. Stepinac Kolo from Windsor, ON, Kolo Club Marian from Steelton, PA, and Žumberčani Tamburitizans from Cleveland, OH. The finale to CroFest was another lively performance by Nova Nada with their program depicting Washing Clothes Day in Zagorje.

At the end of their program, all participants were invited to join the “kolo” along with young and old from the audience. Afterwards, the festivities continued with a performance by the popular tamburitza band “Zadnja Stanica” from Steelton, PA.

It was truly impressive to listen to and watch all of the performers, knowing that most of them were born here in America or Canada. The music, songs, and dances were performed beautifully. This show highlighted the beauty of our Croatian cultural heritage and language, and exemplified the resilience of Croats living here. Once again, this event celebrated the preservation of our culture and the importance of passing it along to new generations.

“Kolo Club Marian” presented the dances and customs of Croats from Janjevo and Letnica in Kosovo in an educational and beautiful way. Folk costumes, music, and folk customs were presented on stage. It was a testament to the ensemble’s commitment to represent Croats throughout the world and to continue their customs and traditions.

In conclusion, our heartfelt congratulations to Nova Nada, to all of the performers, and to all those who participated in CroFest 2026!

Franjo Bertović
CFU Executive Vice President

Term insurance provide insurance coverage for a short-term or specific period, such as a fixed number of years. Term policies are non-participating or other non-forfeiture values, so premiums are always lower than permanent policies while you are younger. If your needs are extensive, this kind of insurance is the right choice, particularly if it is renewable and convertible into a permanent life insurance policy later when your financial situation changes.

One of the most affordable programs offered by the CFU is the **10 YEAR LEVEL TERM PLAN**. Premiums are level and payable for ten years 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. This option allows flexibility to make changes later, should your needs or health change. 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 calculation premium for annual yearly rate. Issue ages are 24 to 50. The minimum issue amount is \$25,000 and maximum is \$125,000.

The benefits can help to support your loved ones, contribute to mortgage payments, and assist with medical and living expenses.

Gross Annual Premiums Per \$1,000 Female

FEMALE NON-TOBACCO				FEMALE TOBACCO			
Issue Age	\$25,000- \$49,999	\$50,000- \$99,999	\$100,000- \$125,000	Issue Age	\$25,000- \$49,999	\$50,000- \$99,999	\$100,000- \$125,000
24	1.95	1.33	0.90	24	3.04	2.52	1.75
25	1.96	1.34	0.90	25	3.07	2.53	1.76
26	1.97	1.35	0.91	26	3.14	2.54	1.78
27	1.99	1.36	0.92	27	3.20	2.55	1.80
28	2.01	1.37	0.92	28	3.27	2.56	1.82
29	2.03	1.38	0.93	29	3.34	2.58	1.84
30	2.04	1.39	0.94	30	3.41	2.59	1.87
31	2.11	1.40	0.94	31	3.51	2.61	1.94
32	2.18	1.41	0.95	32	3.62	2.62	2.01
33	2.25	1.42	0.96	33	3.73	2.64	2.09
34	2.32	1.42	0.97	34	3.85	2.66	2.17
35	2.40	1.43	0.98	35	3.97	2.68	2.25
36	2.45	1.45	1.05	36	4.16	2.84	2.39
37	2.51	1.46	1.13	37	4.37	3.00	2.54
38	2.57	1.48	1.21	38	4.59	3.17	2.69
39	2.63	1.50	1.30	39	4.82	3.36	2.86
40	2.70	1.51	1.40	40	5.06	3.55	3.03
41	2.83	1.63	1.50	41	5.36	3.83	3.29
42	2.96	1.76	1.60	42	5.68	4.12	3.57
43	3.11	1.90	1.70	43	6.02	4.44	3.87
44	3.26	2.05	1.82	44	6.37	4.78	4.19
45	3.42	2.21	1.94	45	6.75	5.15	4.54
46	3.59	2.42	2.08	46	7.22	5.59	4.99
47	3.76	2.65	2.23	47	7.72	6.07	5.48
48	3.95	2.91	2.38	48	8.25	6.59	6.01
49	4.15	3.18	2.55	49	8.83	7.15	6.60
50	4.35	3.49	2.73	50	9.44	7.76	7.24

If you have any further question(s) on the 10 Year Level Term plan or any other products CFU offers, please call us at 412.843.0380 or visit our website at www.cfu.org. We'll help you to choose the right product that meets your needs.

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

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 Croats 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 Tamburitizans’ 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

Consular Days in Pittsburgh and Cleveland

WASHINGTON, DC - Due to official obligations, the Embassy of the Republic of Croatia in Washington, DC will be unable to hold previously scheduled Consular Days on June 11, 2026, in Pittsburgh, PA, and on June 12, 2026, in Eastlake, OH.

Thank you for your understanding.
Mihovil Pažin/Embassy of Croatia
Washington, DC

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			24/31	25	26	27	28	29	30

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

MINUTES EXECUTIVE BOARD MEETING TUESDAY, FEBRUARY 17, 2026

National President Pazo called the Meeting of the Executive Board to order at 10:15 a.m. with customary greetings.

In attendance were National President Edward W. Pazo, Executive Vice President Franjo Bertović and National Secretary/Treasurer Bernadette M. Luketich-Sikaras. Minutes of the Monday, January 19, 2026 meeting of the Executive Board were read and officially approved.

President Pazo opened the meeting with a review of the CFU Annual SkiFEST which was held the weekend of February 6-8 at the Holiday Valley Ski Resort located in Ellicottville, New York. All in attendance continue to be happy with the change to this resort venue. He congratulated all who competed in the race in extremely cold conditions that weekend.

President Pazo noted that the regular quarterly update meeting of the CFU National Board of Directors is due in February. It was then scheduled for Tuesday, February 24 at 5:00 pm and Secretary/Treasurer Luketich-Sikaras will contact all members. If any conflicts on the time or date are raised by any National Board Member, we will adjust the schedule to accommodate 100% participation in the meeting.

President Pazo presented a draft budget to the other Members for review and discussion. This will be presented to the Board of Directors for approval at the quarterly meeting. The 2025 calendar year budget results will also be presented and discussed.

President Pazo discussed our investment portfolio custodian's recent procedure changes that are affecting CFU interest rate on cash. He is working with our representatives to find a solution that provides CFU higher interest rates and an efficient process.

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

President Pazo discussed the itinerary for the visit of Minister Ante Šušnjar, Minister of the Economy for the Republic of Croatia, who will be visiting the CFU Home Office the afternoon of February 26th.

Executive Vice President Franjo Bertović suggested that we review possible insurance specials to offer to new and existing members for the spring. He noted that it is the 250th anniversary of the country and it would be appropriate to offer a special connected with this special occasion. The Members decided to think about possible options and will meet again soon to determine the best possible offers to increase membership and insurance sales.

Brother Bertović then presented the following summary of new business activity for the month of January 2026:

Insurance	
• Year to Date New Members	13
• Year to Date Certificates	17
• New Insurance in Force	\$210,000.00
• Annual Premium	\$12,724.44
Annuities	
• Year to Date New Members	4
• Year to Date Certificates	32
• Face Value	\$1,917,891.07

National Secretary/Treasurer Luketich-Sikaras informed the members that staff is currently completing all annual license renewals and other regulatory filings.

She then informed the Members of a request from the Society to Preserve the Murals of Maxo Vanka for a sponsorship for their upcoming Annual Block Party on April 19, 2026. It was unanimously decided that CFU will provide a sponsorship, the type of which will be determined later.

National Secretary/Treasurer Luketich-Sikaras reported the following death claims settled during the period January 1-31, 2026:

United States	Amount	Number of Certificates	Number of Members
California.....	\$ 16,848.00	4	3
Illinois	40,231.00	4	3
Indiana.....	6,000.00	2	2
Michigan	3,251.00	2	1
Missouri	2,508.05	3	1
New York	5,000.00	2	1
Ohio	4,718.00	4	4
Pennsylvania	131,714.43	40	28
Wisconsin	18,562.00	8	6
TOTAL	\$202,832.48	69	49
CANADA			
Ontario.....	\$ 55,700.00	6	4
TOTAL	\$ 55,700.00	6	4
FOREIGN/PUAS			
Foreign/PUAS.....	\$ 5,000.00	1	1
TOTAL	\$ 5,000.00	1	1
GRAND TOTAL.....	\$263,532.48	76	54

National Secretary/Treasurer Luketich-Sikaras then submitted the Statistical Report for the period January 1-31, 2026 as follows:

	Number of Certificates	Amount	Number of Members
Certificates:			
Lapses/No Value.....	16	\$ 210,000.00	16
Cash Surrenders.....	23	73,579.12	21
Expired.....	10	250,000.00	10
Matureds (Pending)	12	14,077.73	12
Deaths (Pending).....	4	10,236.00	3
Certificates:			
New Sales.....	13	\$ 170,000.00	13
Increases	3	35,000.00	3
Annuity:			
New Sales.....	4	\$ 28,000.00	4
Increases	28	1,889,595.42	28

With no further business to come before this meeting of the Executive Board, President Pazo adjourned the meeting at 10:45 a.m.

Bernadette M. Luketich-Sikaras, National Secretary/Treasurer

ATTEST:
EDWARD W. PAZO
FRANJO BERTOVIĆ

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) non-profit. 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

BINGO

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

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 Prijateljji 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

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

Jack Tady Polka Time in Yukon

YUKON, PA - Join the fun at the Slovene Club, 137 Yukon Ave., Yukon, PA, on Sunday, April 12, for the celebration of the 42nd Anniversary of Jack Tady on the Polka Radio Show and the 72nd Celebration of Jack Tady's Performing and Promoting Polka Music!

Dancing from 2 p.m.-6 p.m. with music by Jack Tady Bears. Guest Artists: Matt Sepesy, Anthony Culkar, Garrett Tatano, Bill Bevec, Rex Taneri, Steve Novosel, Danny Klanica, Blaise Cackovic and more!

There will be food and refreshments available.

Musicians can call Jack at 724-274-7202 if you are attending. Bring your instrument!

Please plan to join us. Everyone is welcome!

Jack Tady/Lodge 3

CFU Lodge 439 April Meeting

SEATTLE, WA - Seattle Lodge 439's next meeting is scheduled for Sunday, April 12th, at 5 p.m., at Angelos Restaurant, 601 SW 153rd St., Burien, WA 98166.

For members planning to attend, please RSVP to Cathryn Morovich at mrsgoldjangles@hotmail.com.

Cathryn Morovich/Lodge 439

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 Udvar 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

MINUTES

CFU JUNIOR CULTURAL FEDERATION

MARCH 10, 2026

TELECONFERENCE BOARD MEETING
CFU Home Office



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

CFU National President Edward W. Pazo addressed the board. He thanked the officers for the time and effort they put into the Junior Federation and their local tamburitza groups and local lodges. He asked that we encourage children, parents and friends that are not yet members to enroll in one of the many programs the CFU has to offer.

Roll Call of Officers: President, Michael Ricci - present; 1st Vice President, Ted Sebetich - present; 2nd Vice President, Natalie Kosta - present; Secretary/Treasurer, Robert T. Keber - present; Recording Secretary, Michelle Janicki - present; Trust-

ees; Tim Komara - present; Mike Vucinic - absent; Janet Craig - absent; Ariana Kosta - present; Margy Rylatt - present; Angelo Sestili - present; Board of Advisors, Virginia Michtich - present; Ivan Begg - present; Joe Grman - excused; Rudy Pešut - present; Ex Officio Advisor, Edward Pazo - present.

A moment of silence was observed for Emil Riccio. The Junior Cultural Federation sent \$100 toward the Waukegan Junior Tamburitza Scholarship Fund.

The October 2025 meeting minutes were accepted on motions made by Ted Sebetich and Tim Komara.

Secretary/Treasurer Report: Robert Keber said a congratulatory letter was sent to Nikola Vranesevic for being chosen as the 2026 Festival Guest Conductor. A sympathy acknowledgement was received from CFU for the scholarship donation made in memory of Don Weakley. Room request forms were sent to all Board of Directors members. Festival T-shirt logo entries were also received. Ivan Begg motioned to accept the secretary report and Natalie Kosta seconded. He then presented the treasurer report. Ted Sebetich motioned to accept the financial report and Arianna Kosta seconded. All were in favor. Robert Keber suggested we

move some funds to our CFU certificate account to gain more interest. Motion was made by Michelle Janicki and seconded by Tim Komara to move \$10,000 to the CFU Junior Cultural Federation account certificate. All were in favor.

Old Business: Some groups have not yet paid their 2026 dues to the Junior Cultural Federation. A reminder email will be sent out. Festival Information Packets and the festival music selections have been sent to all groups. The CFU encourages all groups to participate in the festival and to have fun. However, because hosting hotels are used as references when looking at other locations, and for liability reasons, groups are encouraged to assign someone to supervise their own group of children to ensure proper behavior during the festival.

New Business: President Pazo said the Hilton Cleveland Hotel Superior Ballroom is where the festival will take place. This is the same hotel that was used in 2017 and it serves our needs. Some groups have reported that when more than 2 people were entered on the reservation site, the CFU Junior Cultural Federation rate of \$169 was surcharged. This has been brought to the attention of the hotel coordinator and they are going back and checking reservations to make sure the \$169/night rate is applied. Total room cost for two nights is \$397.15, including tax.

It should be noted that it is not necessary to list children under the age of 18 on the reservation request. Parking is \$45 per vehicle. No oversized vehicles are permitted. There are two locations close to the hotel that can accommodate bus parking but groups will have to coordinate with their bus companies. A Bus Parking Map will be sent out to the groups. Any group utilizing a bus is asked to let Derek Hohn know approximate time of arrival. He encouraged all board members to advise Robert Keber of their arrival and departure dates so that room reservations can be made. He also encouraged any groups that have not yet made reservations to do so as soon as possible. To date, Kitchener's combo has signed up to play for the Friday night social. The Junior Cultural Federation pays all junior group combos playing for the social \$50. Vendor tables will be available for \$100 per table. Junior groups participating in the festival can have a vendor table at no charge.

An email will be sent to junior groups that a Microsoft Teams meeting for directors and presidents will be at 7 p.m. on Wednesday, May 13th. Included in the email to groups, it should be pointed out that all performers must be members of the Croatian Fraternal Union and be a maximum of 21 years old. Two directors are permitted on stage. Names of all junior groups participating in the Teams meeting will be put in a hat and three groups

will be drawn that will be permitted to practice on the Superior Ballroom stage.

T-Shirt Logo entries were voted on by the officers present in Pittsburgh and the winners were: 1st place, Michael Hilzendegar; 2nd place, Geno Luketic; and 3rd place, Sylvia Hulsey.

The Director of Hrvatska Matica Isejlenika in Zagreb has been invited as a guest to the festival. The 2027 festival locations were discussed. Suggestions would be appreciated.

As of this date, 13 groups will be participating in the 2026 festival. Mass performance practice for juniors is at 9 a.m. Saturday and directors' practice is at 10 a.m. There will be eight (8) groups performing on Saturday and five (5) groups and directors performing on Sunday. Doors will open at 12:30 p.m. on Saturday with a start time of 1 p.m., and on Sunday junior groups are to assemble at 11 a.m. Doors will open at 11:45 a.m., with a 12 p.m. start time.

A random draw for the performing positions for Saturday and Sunday concerts was held. Saturday - 1. Junior Tamburitza of Duquesne; 2. Queen Helena; 3. Rankin Junior Tamburitza; 4. Sloboda Junior Tamburitza; 5. Milwaukee Croatian Tamburitza; 6. Sveti Lovro Junior Tamburitza; 7. American-Croatian Waukegan Tamburitza; 8. Croatian Juniors of St. Louis.

Sunday - 1. Croatian National Home; 2. St. George Junior

Tamburitza; 3. Jadran Junior Tamburitza; 4. Cleveland Junior Tamburitza; 5. American Zagreb Junior Tamburitza. For the Grand Finale, the Music Directors, Choreographers and Assistant Directors of participating ensembles will perform under the direction of Guest Conductor, Nikola Vranesevic.

Motion to adjourn the board meeting was made by Natalie Kosta and seconded by Angelo Sestili. The meeting was adjourned at 7 p.m.

Respectfully submitted,

Michelle Janicki

Recording Secretary

CFU Junior Cultural Federation

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



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

Junior Tamburitza of Duquesne Annual Concert

PITTSBURGH, PA - The Junior Tamburitza 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 Tamburitza 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 Tamburitza 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 71



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

There's Much...

(Continued from page 1)

er McAuley Liberal Arts High School Theater, 3737 W. 99th St., Chicago. The link for tickets plus more information will be coming. This performance is being sponsored by Robert Vucinic and Family whose son Roman is one of the performers as was his father during his college years.

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, IL. Tournament to be played at the Kellogg Golf Course in Peoria, IL.

“Spring is nature's way of saying, Let's party!” - Robin Williams

Introducing baby girl Kinsley Dee, born March 27th to Arianna (Ari) Bulthuis and John Van

Artsen! Congratulations are in order not only to the parents but to the new grandparents, Denise and Jay Bulthuis and to the GREAT-grandparents, Tom and Arlene Boudos! What better time of the year to bring new life into this world then Spring and the Easter season! God bless this happy family!

Also, I am thrilled to announce that we have a chairperson for that very important position of organizing our wonderful kitchen staff for our picnic. I am most grateful to this person for stepping up to the plate. Who is this person? Come to the Sunday, April 12th meeting and you'll find out! You'll also be able to sign up in support and to assist this “special” person.

Please Note: Our Sunday, April 12th Lodge Meeting will be held at the Linda Sokol Brookfield Library, but our June 14th Meeting, which is our Lodge's 130th Birthday Celebration Meeting, will be at the Joliet Croatian Cultural Club, just to give you a heads-up!

Arlene Boudos/Lodge 32

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



CHEERING ON SARA, from left, Nadia Mitrovich, Joe Cajic, Sara Svetac, Sonja and Steven Schroder, and Stephanie Mitrovich.

Junior Sara Svetac's Prowess Energizes Women's Tennis Team

PHOENIX, AZ - Fellow CFU members and Arizona State University Croatian Alumni gathered in strong support of Sara Sveta, proudly cheering on the



SARA SVETAC congratulated by CFU Lodge 978 Secretary Sonja Schroder.

standout from Split, Croatia, as she continues to make her mark at Arizona State. In the rivalry matchup against the University of Arizona, Sveta delivered a composed straight-set victory, 6-4, 6-4, securing a pivotal point in ASU's 3-2 team win.

Known for her disciplined, baseline-driven style and ability to perform in clutch moments, Sveta has become a reliable presence in high-stakes matches. Her performance against Arizona reflected her strengths—efficient serving, controlled rally play, and timely break-point conversion—reinforcing her reputation for consistency and competitive poise.

As her impact on the court continues to grow, so does the support behind her, with the Croatian community rallying around her success and strengthening the connection between ASU athletics and its international alumni network.

We will continue to support her and wish her the best of luck in this season!

Sonja Schroder/Lodge 978

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

DOUBLES AND SINGLES
12:30 PM
SATURDAY, MAY 16

TEAM EVENT
11:00 AM
SUNDAY, MAY 17

TEAM EVENT

TEAM NAME:	TEAM CAPTAIN:
EMAIL:	PHONE:

Name (Last, First) <small>Please Type or Print in the order they will bowl</small>	CFU Lodge # Or "Guest"	AVERAGE 2023-2024	Name of League
1.			
2.			
3.			
4.			
5.			

90th ANNUAL TENPIN TOURNAMENT
Hosted by Lodge CFU Lodge 136 "Jesus of the Last Supper"
May 16 - 17, 2026
Rebman Recreation
5300 Oberlin Ave.
Lorain, OH 44053

Visit www.CFU.org/events for updated hotel information.

PAYMENT/ENTRY FEE

Fees \$20 Per Person Per Event	Event Total
TEAM \$100 (\$20 Each Bowler)	\$
DOUBLES \$40 (\$20 Each Bowler)	\$
SINGLES \$20 (\$20 Each Bowler)	\$
DINNERS \$18 Each	\$
Total	\$

SINGLES & DOUBLES

Two Person and Individual Contest Registry (In the order they will bowl)	AVERAGE
1a.	
1b.	
2a.	
2b.	
3a.	
3b.	

ALL MEMBERS MUST BE CFU MEMBERS IN GOOD STANDING ATTESTED BY LODGE SECRETARY'S SIGNATURE.

Lodge Number

Financial Secretary

ALL ENTRIES DUE MAY 8th
Mail all entries to:
CROATIAN FRATERNAL UNION
Director of Fraternal Programs
100 Delaney Drive
Pittsburgh, PA 15235
Phone: (412) 843-0380
dhohn@cfu.org

Saturday Night Banquet
Lodge 136 would like to invite all bowlers and their guests to a wonderful bowling banquet on Saturday, May 16th from 7pm-11pm. Please indicate number of dinners below for bowlers and guests.
Dinner is \$18 each, with your choice of Baked ½ Chicken or Steak (includes salad and baked potato).

Baked ½ Chicken _____ Steak _____

**Your
Zajedničar,
Now
Just a Click
Away**

Visit cfu.org
to read the
full newspaper
online—simple,
convenient, and
always available.



Zaklada HBZ za stipendije objavljuje dobitnike nagrada

Ukupno isplaćeno 180.500 USD na 168 prijavitelja

Piše: Edward W. Pazo/Nacionalni predsjednik

PITTSBURGH, PA – Kada je Školarinska zaklada za stipendije, Inc. osnovana 1958. godine, teško je bilo zamisliti koliko bi ovakav jedinstveni bratski program mogao doseći značaj i dotaknuti živote tisuća naših studenata koji teže višem obrazovanju. Ipak, iz godine u godinu, ova pogodnost za članove bila je odgovorna za pružanje financijske pomoći stotinama mladih članova HBZ-a koji su se posvetili nastavku studija na fakultetima i sveučilištima kako bi ostvarili svoje karijerne ciljeve.

Kao zasebno inkorporirana humanitarna organizacija, Zaklada HBZ za stipendije, Inc., imala je pod upravljanjem ukupno 9,9 milijuna dolara do 30. rujna 2025. Ovaj ukupni iznos predstavlja povećanje od 304.000 dolara u odnosu na ukupni iznos iz prethodne godine. Takav značajan rast od osnivanja Zaklade uglavnom se pripisuje velikodušnosti i suosjećanju naših članova HBZ-a. Kako bi pomogla članovima koji se prijavljuju za akademsku godinu 2025.-2026., Upravni odbor Zaklade za stipendije, na nedavnom godišnjem sastanku održanom 29. listopada 2025., dodijelio je ukupno 180.500 dolara među 168 prijavitelja.

Osim donacija koje su prvotno uplaćene u fond tijekom godine, kasnije je pokrenuta i kampanja "Duh Božića" kako bi se dodatno podržao program stipendiranja. Ova blagdanska kampanja službeno je vrijedan izvor prihoda koji svake godine koristi fondu.

Kampanja "Spirit of Christmas" za božićnu sezonu 2025. zaključena je 28. veljače 2026. i rezultirala je ukupnim iznosom od 45.965,00 USD prikupljenim od naših velikodušnih članova.

Uz godišnju akciju Spirit of Christmas i kontinuirane doprinose primljene tijekom godine, Školarinska zaklada i dalje napreduje kroz dodavanje novih individualiziranih fondova za stipendije osnovanih putem filantropskih donacija koje su dali članovi HBZ-a, odsjeci te druge zainteresirane osobe i organizacije.

Tijekom godine naša Zaklada često prima upite u vezi s postupkom osnivanja Fondacije nagrada pri Školarinskoj zakladi, na koje naš ured odgovara brzo. Trenutno postoji sto osamnaest (118) pojedinačnih fondova unutar Školarinske zaklade, od kojih svaki ima svoj vlastiti fond. Ukupna vrijednost imovine pod upravljanjem koju drži naša Zaklada na dan 30. rujna 2025. iznosila je 9.899.890 USD. Ovaj impresivan ukupni iznos rezultat je isključivo velikodušnosti dobroćinitelja koji redovito doprinose ovom iznosu.

Kamata zarađena na pojedinačnim fondovima dostupna je

za raspodjelu članovima HBZ-a putem nepovratnih potpora koje godišnje određuje Upravni odbor Zaklade.

Sažetak sastanka Upravnog odbora Stipendijske zaklade

Na sastanku Upravnog odbora Stipendijske zaklade održanom 29. listopada 2025. godine predloženo je zadržavanje istih odbornika, a prijedlog je jednoglasno prihvaćen. Trenutni Upravni odbor Stipendijske zaklade uključuje: Edwarda W. Paza, predsjednika; dr. Marion Vujevich, MD, potpredsjednik; i Bernadette M. Luketich-Sikaras, izvršna tajnica/blagajnica. Dodatni članovi Upravnog odbora koji su ponovno izabrani uključuju: Franju Bertovića, Roberta Luketića, Dereka Hohna, Michaela Riccija i Paula Lucasa.

Direktori su proveli sljedeće važne poslove Zaklade: odobrili su financijsko izvješće koje je predstavljeno; pregledali su izvješće neovisnog revizora koje je ukazivalo da nisu prisutne nepravilnosti; i sklopili ugovor s neovisnom javnom računovodstvenom tvrtkom Myers, Patsy and Associates, LLC. Sljedeći opći poslovni dnevni red, direktori su pregledali podnesene prijave i odredili odgovarajuće nagrade za svakog prijavitelja.

Potpuni popis svakog studenta koji ispunjava uvjete i dodijeljene nagrade objavljen je u ovom broju Zajedničara. Sa zadovoljstvom pozdravljamo i čestitamo svima koji su osvojili stipendije za tekuću akademsku godinu i

(Nastavak na 10. strani)



AMERICAN ZAGREB JUNIOR TAMBURICA iz Clevelanda gostuje na ovogodišnjem koncertu Milwaukee Croatian Tamburice koji se održava 25. travnja u 3 sata poslije podne. Koncert je u Saber Performing Arts Centru a zabava se održava u dvorani hrvatske crkve sv. Augustina u West Alisu. Dobro došli!

Uspješno završena 8. škola hrvatskog jezika

PITTSBURGH, PA - Još jedna škola hrvatskog jezika uspješno je završila s radom 18. ožujka ove godine.

Četernaest polaznika primilo je prigodne diplome od učiteljice Darje Maroš. Puni su bili pohvala o održavanju nastave u uredu Hrvatske bratske zajednice i učiteljice koja je učinila lekcije zabavnim, zanimljivim i uspješnim. Nastava se je održavala svake srijede navečer, od 18 do 20 sati u prostorijama Glavnog ureda.

Nadamo se ponovnom nastavku škole u listopadu, ove godine. Naravno uz veći broj polaznika i to, kao i prije: razred za početnike i naprednije. Sve je besplatno a uvjet je da polaznici trebaju biti članovi HBZ-a.

DIO POLAZNIKA škole hrvatskog jezika u glavnom uredu Zajednice. ↓



Nastojati ćemo započeti i s predavanjima putem interneta kako bi omogućili lekcije onima koji su dalje od Pittsburgha. Svi oni koji su bili dosadašnji polaznici dobro su došli natrag u školu, da bi obnovili i unaprijedili izgovor, kao i nadopunjavali riječnik.

Polaznici su za domaću zadaću trebali napisati kratku priču na hrvatskom jeziku. Evo priče napisane od dr. Steve Kruljca poznatog glazbenika Pitsburških Trubadura: *Ja sam treća generacija Hrvata u Americi. Obitelj moga oca je iz Delnica, Gorski Kotar. Obitelj moje majke je iz Karlovca, sela Prilišće.*

Kad sam bio jako mlad, govorio sam hrvatski jer su svi govorili – moj otac i majka i baka i djed. Onda sam išao u školu i govorio engleski jezik, a ne hrvatski.

Sada opet učim! Darja je najbolja učiteljica. Ona učenje Hrvatskog jezika čini zabavnim. Sad samo moram više učiti.

Hvala Franji Bertović i Hrvatskoj bratskoj zajednici što su nam pružili ovu divnu priliku. Mnogo vam hvala! Vidimo se druge godine! Steve Kruljac.

Franjo Bertović
izvršni potpredsjednik HBZ

Likovni natječaj „Moja Hrvatska – u ruhu tradicije“

ZAGREB - Hrvatska matica iseljenika raspisuje likovni natječaj „Moja Hrvatska – u ruhu tradicije“ namijenjen učenicima Hrvatske nastave u inozemstvu i članovima folklornih skupina.

Tko može sudjelovati: učenici Hrvatske nastave i članovi hrvatskih folklornih skupina u inozemstvu.

Tema: hrvatsko tradicijsko ruho (odjeća i obuća). **Rok za prijavu:** 19. lipnja 2026. **Adresa za slanje radova:** Hrvatska matica iseljenika, Trg Stjepana Radića 3, 10 000 Zagreb. **Otvorenje izložbe:** 2. srpnja 2026. u 17:00 sati. **Mjesto izložbe:** Hrvatska matica iseljenika, Zagreb. Najuspješniji i nagrađeni radovi bit će objavljeni u časopisu **Matica**, na mrežnim stranicama i društvenim mrežama Hrvatske matice iseljenika.

Cilj izložbe „Moja Hrvatska – u ruhu tradicije“ je potaknuti djecu i mlade na istraživanje i likovno interpretiranje hrvatske folklorne odjeće i obuče kao važnog dijela kulturne baštine.

Kroz likovni izričaj sudionici razvijaju kreativnost, upoznaju bogatstvo tradicijskih elemenata

(Nastavak na 10. strani)



Zajedničar

FRATERNALIST
(ISSN 1087-7460)

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

Izlazi svaki drugi tjedan u mjesecu
Izdaje ga:

HRVATSKA BRATSKA ZAJEDNICA
POSTAGE PAID AT PITTSBURGH, PA
Dopisi se ne vraćaju, a šalju se na adresu:

IVAN BEGG/LORRAINE TURKALL, UREDNICI
100 Delaney Drive, Pittsburgh, PA 15235
Telefon: 412-843-0380 Fax: 412-823-1594
e-mail: editor@cfu.org
Website: www.cfu.org



GLAVNI URED
Hrvatske Bratske Zajednice
u Americi
Organizirane 1894. godine

RIJEČ UREDNIŠTVA...LORRAINE TURKALL

Proletno osvježenje

Među tisućama članova koji čine Hrvatsku bratsku zajednicu, počašćeni smo i neizmerno sretni što imamo toliko talentiranih članova koji donose ponos i značajnu pažnju našoj organizaciji. Među tim uspješnim pojedincima nalaze se liječnici, pisci, glazbenici, sportaši, učitelji, znanstvenici i mnogi drugi visoko cijenjeni profesionalci i vođe u svojim pojedinim područjima. Osim odraslih koji su dosegli istaknut položaj u svojim životima, postoji i znatan broj djece i tinejdžera koji su prepoznati zbog svojih talenata u glazbi, plesu, umjetnosti, sportu, robotici, znanosti, matematici i mnogim drugim područjima. Nesumnjivo, uvijek smo iznimno ponosni što možemo istaknuti članove HBZ-a koji se ističu u onome što rade, bilo da je to profesionalno ili na neki drugi način.

U ovom izdanju Zajedničara objavljena su imena mladih članova koji su dobili stipendije HBZ za tekuću školsku godinu. Koristimo ovu priliku kako bismo svima njima poželjeli uspjeh u njihovim školskim nastojanjima i nadalje im želimo sreću u bilo kojem karijernom putu koji odaberu slijediti. Iako kombinacija uspjeha u karijeri i osobnog

ispunjenja nije uvijek lako ostvariva, nadamo se da će svaki od ovih marljivih studenata pronaći tu ravnotežu i biti blagoslovljen karijerom koja će im pružiti sigurnu budućnost.

Čestitamo svim našim dobitnicima stipendija HBZ i potičemo ih da održe vezu s našom bratskom zajednicom. Kako neprestano nastojimo pružiti mogućnosti svim članovima HBZ-a, ohrabrujemo naše stipendiste i sve čitatelje Zajedničara da obrate pažnju na Kalendar nadolazećih događanja koji se objavljuje u svakom broju. U nadolazećim tjednima i mjesecima održat će se brojni kulturni događaji, sportska natjecanja i izleti te bratska okupljanja na kojima se članovi mogu upoznati, učiti i uživati u hrvatskim plesovima i glazbi, sudjelovati u raznim sportovima, okupljati se na piknicima kako bi kušali prekrasne hrvatske delicije i, najvažnije, družiti se s drugim ljudima koji dijele slične interese i porijeklo.

U travnju će Detroit Tamburitza Orchestra održati svoj proljetni koncert 18. travnja, kao što će i Junior Tamburitza iz Duquesnea, PA, prikazati svoje talente na isti datum. Na 25. travnja, Hoosier Hrvati Tamburitza

Orchestra iz Merrillvillea, IN, održat će svoj proljetni koncert, kao i Milwaukee Croatian Tamburitza iz Milwaukeeja, WI, na isti datum, dok će St. George Junior Tamburitza iz Cokeburga, PA, također održati svoj 76. godišnji koncert i proslavu Dana svetog Jurja 25.-26. travnja.

Mjesec svibanj obilježavaju dva velika sportska događaja koja privlače članove i sudionike. Nacionalnog turnira u kuglanju domaćin je odsjek 136 u Lorainu, Ohio, 16. i 17. svibnja, a nakon toga slijedi Noć hrvatske baštine u PNC Parku u Pittsburghu koja poziva članove na baseball utakmicu Pittsburgh Piratesa 30. svibnja. Nakon ovih sportskih događaja slijedi Nacionalni turnir u golfu 5. i 6. lipnja, koji organizira društvo Zora odsjek 351 iz Detroita.

Iako priznajemo činjenicu da svatko ima mnoštvo osobnih obaveza, školskih studija, radnih odgovornosti, kućnih projekata i drugih problema s kojima se treba suočavati, potičemo sve da na neki način sudjeluju u našoj Zajednici. Ako možete, zašto ne biste prisustvovali nekoj od ovih aktivnosti i družili se s ostalim članovima HBZ dok dočekujemo proljeće i prilike za zajedničko druženje? To je glazba, kultura, sport i zabava i još mnogo toga više! Uključite se i otkrijte koliko zabavno to može biti. Neka vam članovanje u HBZ donese malo sunca u vaš život!

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 i 14. svibnja.

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 i 15. svibnja.

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

Mihovil Pažin/VRH

Operativni prihodi HBZ-a i nerealizirani dobitci investicijskog portfelja pružaju druge najbolje financijske prinose u povijesti Zajednice



Piše: Edward W. Pazo/Nacionalni predsjednik

Našim članovima može biti zanimljivo i vrijedno spomenuti činjenice da se velik broj bratskih potpornih organizacija suočavalo s poteškoćama u zadržavanju svog upravljanog kapitala (AUM) zbog naglog porasta kamatnih stopa tijekom faze Federalnih rezervi „Zatezanja stopa“ od ožujka 2022. do srpnja 2023. Povećanje Federalnih fondova za pet postotnih bodova, s praktički nula na 5,25%, pokrenulo je užurbanu konkurenciju za depozite pojedinačnih mirovinskih štednji između osiguravatelja života, banaka i drugih štednih institucija.

HBZ je uspjela održati i organski povećavati našu imovinu, iako po vrlo maloj pozitivnoj stopi, bez nuđenja „izvan tržišne“ stope povratka na depozite ili neprimjerene provizije agentima. Pretpostavljamo da su ove prakse bile problem mnogih tvrtki koje su imale poteškoća u održavanju imovine pod upravljanjem (AUM) i očuvanju profitabilnosti.

Ovdje nastavljamo naš pregled financijskih rezultata Hrvatske bratske zajednice Amerike kroz objavu preostalog dijela našeg godišnjeg Izvješća uprave i analize za razdoblje zaključno s 31. prosincem 2025.

Financijski rezultati za 2025. godinu

Nastavak gotovo neviđenih operativnih rezultata

Rasprava i analiza uprave, nastavak iz broja Zajedničara od 25. ožujka 2026.

Drugi dio

Rezultati poslovanja

Imovina Zajednice povećala se za iznos od 4.439.768 USD, što odgovara povećanju od 0,87% u odnosu na ukupni iznos zabilježen prethodne godine. Povećanje je nominalno, ali značajno s obzirom na stalnu konkurenciju na financijskim tržištima od alternativnih opcija za štednju za mirovinu. Zajednica je uspjela upravljati odljevima ugovora o anuitetima koji istječu iz novčanog toka bez prodaje uloženi sredstava. Neto dobit od poslovanja iznosila je ukupno 1.851.019 USD nakon povratka članovima u iznosu od 188.320 USD.

Neto prihod zabilježen je u iznosu od 1.955.150 USD, što odražava pozitivne operativne dobitke bez utjecaja velikih realiziranih kapitalnih dobitaka/gubitaka. Ukupno je 104.131 USD zabilježeno kao neto realizirani kapitalni dobitci za razdoblje koje završava 31. prosinca 2025. Povećanje zabilježenog neto prihoda može se pripisati povećanju neto investicijskog prihoda.

Prodaja životnog osiguranja (trajnog i privremenog) zabilježila je pad u odnosu na razinu prethodne godine i iznosila je 4.820.686 USD. Premija životnog osiguranja za godinu iznosila je 1.858.632 USD, što predstavlja pad od 5,8% u odnosu na ukupni iznos prethodne godine. Pad premije izravno je povezan sa smanjenjem obnavljajućih premija i smanjenjem premija prve godine od prodaje naših životnih osiguranja.

Uprava i dalje aktivno promovira životno osiguranje i anuitete članovima i potencijalnim članovima.

Kombinirani prihod od premija povećao se za 9.404.800 USD ili 62,6 % u usporedbi s ukupnim iznosom prethodne godine. Povećanje se značajno može pripisati povećanju prodaje ugovora o odgođenim anuitetima jer je ponuđena stopa HBZ-a od 4,5 % povoljno usporediva s konkurencijom banaka i drugih osiguravajućih društava. Prihod od premija na anuitete za godinu 2025. u usporedbi s 2024. pokazao je povećanje od 9.521.734 USD. Ovo povećanje omogućeno je izravnim marketingom prema članstvu bez pomoći profesionalnih prodajnih agenata. Ova je strategija nama dobro poslužila u očuvanju postojećih računa anuiteta. Posljedično, odljev imovine iz anuiteta zbog prelaska agenata nije zabrinjavajući.

Zahtjevi za novčanim tokovima radi ispunjavanja dospelosti ili drugih povlačenja ispunjeni su bez potrebe za likvidacijom bilo koje imovine Portfelja. Zajednica trenutno ne koristi profesionalne prodajne agente za prodaju anuiteta.

Neto prihod od ulaganja zabilježio je nominalni porast od 163.636 USD na dan 31. prosinca 2025. godine, (Nastavak dosegnuši 23.372.738 USD zbog nominalnog na 10. strani)

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!



PROGRAMI HBZ-A POD POVEĆALOM

OSIGURANJE NA ODREĐENI ROK

Poruka iz ureda izvršnog potpredsjednika
FRANJE BERTOVIĆA

Osiguranje na određeno vrijeme pruža pokriće za kratkoročno ili specifično razdoblje, za određen broj godina. Police osiguranja na određeno vrijeme nemaju predviđene dividende ili druge vrijednosti, pa su premije uvijek niže od premija u stalnom životnom osiguranju, posebno u mlađim godinama. Ako su vaše potrebe veće ili opsežnije onda ova vrsta osiguranja treba biti vaš izbor. Osobito, ako je obnovljivo i može se pretvoriti u stalno životno osiguranje kasnije kad se vaša financijska situacija promjeni.

Jedan od najpovoljnijih programa životnog osiguranja kojeg nudi HBZ je **OSIGURANJE NA ROK OD 10 GODINA** sa fiksnom premijom. Premije su istog iznosa tijekom deset godina a uplaćuju se kroz to vremensko razdoblje od 10 godina ili do smrti osiguranika ako nastupi ranije.

Osiguranje se može pretvoriti u bilo koji drugi 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. Ovo pruža mogućnost promjene osiguranja kasnije ako nastanu nepredviđene potrebe ili zdravstvene prilike. Na koncu desete godine, ako nije napravljen ponudeni 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. Zaštite 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 muškarci, nepušače na \$1,000.

God.	MUŠKARCI NEPUŠAČ			MUŠKARCI PUŠAČ		
	\$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	1.95	1.33	0.90	2.4	2.52	1.75
25	1.96	1.34	0.90	2.5	2.53	1.76
26	1.97	1.35	0.91	2.6	2.54	1.78
27	1.99	1.36	0.92	2.7	2.55	1.80
28	2.01	1.37	0.92	2.8	2.56	1.82
29	2.03	1.38	0.93	2.9	2.58	1.84
30	2.04	1.39	0.94	3.0	2.59	1.87
31	2.11	1.40	0.94	3.1	2.61	1.94
32	2.18	1.41	0.95	3.2	2.62	2.01
33	2.25	1.42	0.96	3.3	2.64	2.09
34	2.32	1.42	0.97	3.4	2.66	2.17
35	2.40	1.43	0.98	3.5	2.68	2.25
36	2.45	1.45	1.05	3.6	2.84	2.39
37	2.51	1.46	1.13	3.7	3.00	2.54
38	2.57	1.48	1.21	3.8	3.17	2.69
39	2.63	1.50	1.30	3.9	3.36	2.86
40	2.70	1.51	1.40	4.0	3.55	3.03
41	2.83	1.63	1.50	4.1	3.83	3.29
42	2.96	1.76	1.60	4.2	4.12	3.57
43	3.11	1.90	1.70	3	6.02	4.44
44	3.26	2.05	1.82	4	6.37	4.78
45	3.42	2.21	1.94	45	6.75	5.15
46	3.59	2.42	2.08	46	7.22	5.59
47	3.76	2.65	2.23	47	7.72	6.07
48	3.95	2.91	2.38	48	8.25	6.59
49	4.15	3.18	2.55	49	8.83	7.15
50	4.35	3.49	2.73	50	9.44	7.76

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

31. CroFest Nove Nade nadvisio sva očekivanja

DETROIT, MI – Hrvatski folklorni ansambl "Nova Nada" iz Auburn Hills ponovno je priredio i održao hrvatski festival na visokoj razini.

Svojim marljivim i odanim radom u hrvatskoj kulturnoj baštini iz mnogih kulturnih areala i dalje, približio je dio domovine svojih predaka posjetiteljima. Svoju ljubav i talent prikazali su kod otvaranja CroFesta i prigodnog govora dobrodošlice i pozdrava umjetničkog direktora ansambla

Steve Talana. Predstavio je i pozdravio prisutne, između ostalih, predsjednicu odsjeka 351 "Zora" Allison Radman te pisca ovog izvješća, izvršnog potpredsjednika Hrvatske bratske zajednice iz Pittsburgha.



DOBRE I VIŠEGODIŠNJE PRIJATELJICE:
Anđa Banfić, Smilia Kozina Duraković,
Darinka Cindrić i Mirjana Bertović.



ANSAMBL NOVA NADA – Berba grožđa.



KOLO GRUPA Kardinal A. Stepinac iz Windsora.



GODIŠNJI TRADICIONALNI CroFest ansambla Nove nade.

Krenulo se je odmah s nastupom domaćina i "Berbom grožđa u Đakovu". Na pozornici su prikazali tradicijsku berbu grožđa, postupak dobivanja mošta na tradicionalni način a potom veselje uz slijed glazbe i plesa. "Kako su to radili naši stari".

Slijedili su nastupi Detroit Tamburitza Orchestra iz Detroit, MI, Kardinal A. Stepinac Kolo iz Windzora, ON, Kolo Club Marian iz Steeltona, PA, Žumberčani Tamburitza iz Clevelanda, OH. Svršetak je pripao Novoj Nadi s programom "Pranje rublja u Hrvatskom Zagorju" a konac, svim učesnicima koji su se uključili u kolo. Potom je nastavljeno narodno veselje uz čuveni tamburaški sastav "Zadnja stanica" iz Steeltona, PA.

Dojmljivo je bilo slušati i gledati sve izvođače sa spoznajom da su većinski rođeni ovdje u Americi ili Kanadi. Glazba, pjesme i plesovi izvedeni su predivno. Dokaz je to ljubavi prema hrvatskoj kulturnoj baštini, jeziku i postojanost Hrvata ovdje. Još jednom, čuvanje kulture, prenošenju na nove naraštaje nedvosmisleno je potvrđeno. I više od toga!

Recimo, kako je "Kolo Club Marian" na pozornici predstavio plesove i običaje Hrvata iz Janjeva i Letnica na Kosovu zadivljuje pozornosti. Narodne nošnje, muzika i pučki običaji predstavljeni su na pozornici uz vidljiv utjecaj drugih nacionalnosti koje žive na tom području. Lijepo i dojmljivo.

U završetku, naše iskrene čestitke Novoj Nadi, svim izvođačima i učesnicima CroFest-a 2026!

Franjo Bertović
izvršni potpredsjednik HBZ-a

Sve što trebate znati o proljetnim radovima u vrtu

U prvim toplim danima u godini dolazi i priprema za proljetne radove u vrtu. Najbolji pokazatelj kad je vrijeme za početak radova je divlje cvijeće oko vas - jednom kad ono krene nicati iz zemlje, znat ćete da je vrijeme za pripremu tla i sadnica.

Važno je zapamtiti da se obrada zemlje u proljeće razlikuje od drugih godišnjih doba jer je potrebno oporaviti tlo koje je dotad bilo zamrznuto i osigurati kvalitetne uvjete novim sadnicama. Stoga je korisno pratiti neke savjete za pripremu tla, odabira sadnica i održavanje vrta.

Priprema tla za sadnju

Prvi korak u pripremi svakog tla za sadnju je čupanje korova. To može biti mukotran posao, ali je od iznimne važnosti i osigurat će neometan rast sadnica.



Pričekajte neko vrijeme od zatopljenja do proljetnih radova kako bi korov stigao izaći iz zemlje - inače ćete samo prekopati sjemenke korova i bit će ga se teže riješiti.

Time dolazimo do drugog koraka u proljetnoj pripremi vrta, a to je prekopavanje. Za to vam mogu poslužiti razni vrtni alati poput štihalice, lopate, ali i sofisticiranijih električnih uređaja. Prekopavanjem podižete don-

ji sloj zemlje na površinu i time osiguravate svježju podlogu za sadnju. Prije prekopavanja važno je pričekati da se zemlja osuši - nikako nemojte prekopavati mokru zemlju.

Odabir sadnica

Prije početka sadnje, potrebno je napraviti plan vrta. Oni koji se bave vrtlarenjem godinama imat će ustaljeni plan za svaku godinu, no novi vrtlari trebaju pomno organizirati buduću vrt.

Odabir sadnica ovisit će o tipu zemlje kojom raspolazete, njenoj pH vrijednosti, vlažnosti, ali i insolaciji koju će vrt dobivati. Različita geografska područja pogodna su za različite biljke pa je najbolje posavjetovati se u lokalnom rasadniku ili poljoprivrednom dućanu o tome koje su biljke primjerene za vaše podneblje.

Proljetni radovi u vrtu, osim fizičkog posla uključuju i planiranje. Uzmite u obzir kako će sadnice djelovati jedna na dru-

gu - neke biljke bolje idu zajedno od drugih. Koliko je prostora potrebno vašim biljkama? Kakva im lokacija u prostoru odgovara? Sve su to pitanja ključna za odabir sadnica.

Pravilno zalijevanje i navodnjavanje

Za održavanje vrta, jedan od najbitnijih aspekata je dotok vode. Bilo da se radi o zalijevanju ili navodnjavanju, ovaj korak može održati ili uništiti vaš vrt. Kao i kod odabira sadnica, količina vode djelomično ovisi o tlu, ali i kvaliteti vode te količini padalina u vašem podneblju.

Osim toga, različite biljke zahtijevaju različite količine vode. Važno je znati potrebe svake vrste u vašem vrtu kako biste joj mogli osigurati idealne uvjete. Iz tog razloga, opće navodnjavanje ponekad može biti neizvedivo. Stoga je bolje osigurati navodnjavanje onim biljkama koje imaju najveću potrebu za vodom i koje je potrebno vrlo često navodnja-

vati, dok one s rjeđom potrebom za vodom možete zalijevati.

Kako god bilo, ključ je redovito zalijevati biljke i provjeravati vlažnost zemlje prije svakog zalijevanja. Gledajte na vaš vrt kao organizam koji ima vlastite uvjete i procese - uvijek je važno odrediti prirodno stanje prije ikakvih postupaka.

Najbolji alati za održavanje

Bilo da se radi o proljetnim radovima u vrtu ili održavanju vrta kroz godinu, bit će vam potreban niz alata. Dio ključnih alata su klasične lopate, motike, grablje i slično koje dobar dio ljudi već ima kod kuće. One su za svakodnevnu uporabu i korisne su kod manjih vrtnih poslova.

S druge strane, za dugoročno održavanje vrta potrebni su i električni alati, a među njima su možda najvažnije kosilice. Nije dovoljno samo zasaditi odabrane biljke u vrt, već je potrebno održavati njihovu okolinu. Kosi-

(Nastavak na 10. strani)



DEATHS REPORTED

FROM MARCH 17 TO MARCH 30, 2026

1	Donna M. Shebetich	Pittsburgh, PA
101	Jeanette M. Steele	S. Omaha, NE
136	Karen L. Matesick	Lorain, OH
141	Patricia Schorr	E. Pittsburgh, PA
170	Paul A. Surowiec	Merrillville, IN
177	Steve Pilic	Los Angeles, CA
235	Francine M. Simcic	Cleveland, OH
238	Laverne M. Klobucar	Gilbert, MN
351	Anthony Gjeldum	Detroit, MI
351	Judith Prapotnik	Detroit, MI
525	Bozidar Bozek	Mississauga, ON, CAN
530	Chloe Georgijev	St. Thomas, ON, CAN
533	John P. Platusic	Battle Creek, MI
567	Joseph Riban	Canonsburg, PA
602	Frank D. Rausch	Verona, PA
677	Edward E. Markow	Los Angeles, CA
848	John J. Kerpan	North Chicago, IL
1007	Sime Coric	San Francisco, CA

Sve što trebate znati...

(Nastavak sa 9. strane)

lice osiguravaju jednolik izgled vrta, uništavanje neželjenih vrsta, a mogu pomoći i u odstranjivanju nametnika jer uklanjaju površinski sloj biljaka.

Ukoliko u svom vrtu imate drveće ili se čak bavite maslinarstvom i vinogradarstvom, bit će vam korisne lančane pile. Jedan od najvažnijih koraka u uzgoju drvenastih biljaka je obrezivanje i uklanjanje suhih grana. Ne možete samo pustiti svoje drveće da raste, nego je potrebno pratiti njegovo stanje i brinuti se o kvaliteti grana.

Zaštita od štetočina

U pripremi vrta, ali i njegovom održavanju, važno je imati na umu nametnike i štetočine. Jednako kao što zasađeno povrće služi vama za prehranu, može poslužiti i kao prehrana nametnicima. Kao i u svim drugim situacijama, vodite se principom „bolje spriječiti nego liječiti“. Prvi proljetni radovi u vrtu uključuju i planiranje zaštite budućeg vrta.

U moderno doba sve se više odmičemo od upotrebe agresivnih fungicida i insekticida jer oni mogu utjecati na naše zdravlje, ali i na zdravlje cijelog ekosustava – korisnih oprašivača i samih biljaka. Ove je spojeve važno izbjegavati pogotovo kad je riječ o uzgoju povrća i voća za konzumaciju.

Umjesto njih, okrenite se prirodnim alternativama. Od raznih repelenata za kukce i prirodnih spojeva koji sprečavaju razvoj gljivica, pa sve do međudjelovanja biljaka u vrtu. Neke biljke prirodna su zaštita drugih, a najinovativnija rješenja koriste suživot ptica i biljaka jer su ptice prirodni predator štetnih nametnika.

S druge strane, povrtnjake je važno zaštititi od većih životinja poput ptica, koje će rado pojediti vaše plodove. U tom slučaju nisu potrebne nikakve agresivne

metode, već je dovoljno zagradi povrće mrežama ili ogradama. Odabir ukrasa za vaš vrt

Radi li se o kućnom vrtu koji ima estetsku ulogu, umjesto poljoprivredne, dobro je upotpuniti izgled različitim ukrasima. Od vrtnih klupa i stolova pa sve do skulptura ili pojilica za ptice – izbor ukrasa ovisi o vašem ukusu. Prvo odlučite kakvu atmosferu želite postići – ciljate li na izgled starinskih botaničkih vrtova, aleja i šetnica ili modernih odmarališta.

O ciljanoj atmosferi ovisit će odabir vrtnog namještaja i ukrasa, a ponuda je dovoljno široka da zadovolji svačije potrebe.

Građa

Zaklada HBZ...

(Nastavak sa 7. strane)

želimo im uspjeh u ostvarivanju njihovih profesionalnih ciljeva. Sve članove HBZ-a podsjećamo da je za razmatranje za stipendiju potrebno: tri godine aktivnog članstva u HBZ-u u trenutku podnošenja prijave; podnositelj prijave mora biti osiguran na stalnom životnom osiguranju; i barem jedan roditelj mora biti član Zajednice.

Prijave za školsku godinu 2026.-2027. bit će dostupne 1. lipnja 2026. Krajnji rok za potpunu predaju paketa prijave je 15. rujna 2026.

Srdačno zahvaljujemo na filantropskom razmatranju onih koji su stvorili Fondove stipendija putem naše Zaklade za stipendije i dodatno izražavamo našu zahvalnost svima koji doprinesu Zakladi u bilo kojem iznosu.

Isto tako, odajemo priznanje osnivačima Zaklade za njihova predviđanja da uspostave ovaj program koji velikodušno pruža nenaplative pomoći zaslužnim studentima koji žele ostvariti svoje profesionalne radne ambicije.

Nastavljajući ovaj financijski koristan program za našu mladež, potičemo članove HBZ-a da razmotre stvaranje „Ostavštinske donacije“ unutar naše Zaklade, pri čemu putem vlastitog planiranja imovine mogu uključiti Školarinsku zakladu HBZ kao primatelja. Mnogi fondovi unutar Zaklade stvoreni su na ovaj način. Stvaranje Fondacije za trajni kapital u čast voljene osobe ili sebe samih posljednji je suosjećajan čin velikodušnosti koji će pozitivno utjecati na generacije zaslužnih primatelja. Zainteresirane osobe mogu kontaktirati nas osobno za dodatne informacije u vezi s ovom opcijom dobrotvornog davanja. Naša bratska misija je da sačuvamo Školarinsku zakladu, Inc., kako bismo pružili moralnu i financijsku podršku budućim generacijama članova HBZ-a, baš kao što danas mnogi uživaju dobrobiti ovog bratskog programa.

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

Likovni natječaj... (Nastavak sa 7. strane)

(oglavlja, pregača, prsluka i obuće) te jačaju osjećaj pripadnosti hrvatskom identitetu. Izložba ujedno osnažuje veze između hrvatskog iseljeničtva i domovine te ističe tradicijsko ruho kao simbol zajedništva i kulturnog kontinuiteta.

Tema i motivi: Tema natječaja je: „Moja Hrvatska – u ruhu tradicije“. **Mogući motivi:** poglavlja (poculice, marame, šeširi, pantleki...), pregače, prsluci (kožuhi, čurdije...), obuća (opanci, čizmice, šlapice...).

Likovna tehnika i uvjeti: kombinirana tehnika: kolaž i crtež (fotografija – crtež), izrezivanje motiva, lijepljenje na podlogu i dorada flomasterima i/ili drvenim bojicama, minimalna veličina: A4 (preporučuje se čvršći papir ili blok), na poleđini rada obavezno priložiti ispunjeni formular.

Slanje radova. Radove je potrebno poslati poštom najkasnije do **19. lipnja 2026.** na adresu: **Hrvatska matica iseljenika**, (za likovnu izložbu „Moja Hrvatska“)

Trg Stjepana Radića 3
10 000 Zagreb, Hrvatska.

Napomena: radovi se ne vraćaju te ostaju u vlasništvu Hrvatske matice iseljenika. Više informacija nalazi se u pozivnom pismu!

Vesna Kukavica/HMI



Piše: Edward W. Pazo/Nacionalni predsjednik

(Nastavak sa 8. strane)

povećanja prinosa takozvanog “Ulagateljskog portfelja” Zajednice.

Razni prihodi smanjili su se na 59.336 USD u usporedbi s ukupnim iznosom od 65.905 USD na dan 31. prosinca 2024. Ova vrijednost je suštinski neznatna; međutim, ovdje je navedena radi potpune savršenosti izvješća.

Dividende članovima iznosile su ukupno 188.320 USD, što je u skladu s prethodnom iskazanom ukupnom vrijednošću od 190.392 USD. Smanjenje je posljedica smanjenja ukupnog broja ugovora za životno osiguranje.

Zajednica je zabilježila povećanje isplata za smrtne slučajeve u odnosu na razine prethodne godine u iznosu od 367.324 USD ili 14,1 %. Kao što je već spomenuto, ova statistika varira iz godine u godinu i ne bi se trebala smatrati ni pozitivnim ni negativnim trendom budući da smrtni slučajevi ovisi o različitim čimbenicima koji su izvan naše kontrole.

Novčani prihod i likvidnost

Novčani prihod HBZ uglavnom se sastoji od premija za osiguranje, anuiteta, prihoda od ulaganja, otplate glavnice ulaganja i prihoda od prodaje vrijednosnih papira.

Novčani razhod Zajednice uključuje isplate povezane s naknadama za smrt na životno osiguranje, dospjeća ugovora, prekidom ugovora, zajmove na certifikate, dividende na američke police, operativne troškove i financiranje investicijskih obveza. Povijesno, zahtjevi za novčanim razhodom zadovoljavani su iz novčanog priljeva premija iz tekuće godine i neto prihoda od ulaganja. S obzirom na sadašnje operativno okruženje, Zajednica se u određenoj mjeri i dalje oslanjala na dospelje vrijednosne papire iz svog investicijskog portfelja za pokrivanje potreba za novčanim isplata.

Zajednica i dalje ostaje budna prema očekivanim potrebama za novčanim isplata i upravlja novim poslovanjem u skladu s tim. HBZ i dalje doživljava visoku razinu lojalnosti članova zbog neupotrebe posrednika i agenata te niskih troškova pribavljanja životnog osiguranja i anuitetskih računa, što Zajednici pruža određenu sigurnost u smislu likvidnosti.

Investitor Zajednice vrši potrebna testiranja novčanog toka i izvještava rezultate nadležnim regulatornim tijelima prema njihovim zahtjevima.

Zajednica nastavlja održavati značajne izvore likvidnosti i investicijske vrijednosne papire s dozrijevanjem kraćim od jedne godine (8.296.148 USD) i gotovina (11.196.103 USD) na dan 31. prosinca 2025. Osim toga, portfelj običnih dionica, procijenjen na 33.594.411 USD na kraju godine, po svojoj prirodi je likvidan i dostupan za zadovoljenje potreba gotovinskog novca.

Zajednica je ušla u fazu dizajna projekta za zamjenu svog sustava upravljanja policama osiguranja. Dvogodišnje vremensko razdoblje i dalje je na snazi s očekivanim završetkom tijekom četvrtog kvartala 2027. Očekivani trošak kreće se u rasponu od 2,5 milijuna dolara. Ti troškovi i povezani troškovi softvera vezani za potrebna unaprjeđenja računovodstvenog sustava bit će pokriveni iz budućih očekivanih novčanih prihoda.

Trenutačno uprava ne vidi nijedan drugi materijalan događaj koji bi se mogao očekivati da negativno utječe na zahtjeve za novčanim prihodom Zajednice. Uprava vjeruje da Hrvatska bratska zajednica ima odgovarajuće izvore likvidnosti za ispunjavanje svojih predviđenih obveza i potreba.

Prednosti HBZ-a

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



Istražite mogućnosti! Učlanite se u HBZ još DANAS! Za potankosti nazovite na 412-843-0380

CFU SCHOLARSHIP FOUNDATION ANNUAL MEETING MINUTES • OCTOBER 29, 2025

The meeting of the of the Croatian Fraternal Union Scholarship Foundation was called to order by Foundation President Edward W. Pazo on Wednesday, October 29, 2025 at 2 p.m. in the CFU Home Office.

President Pazo welcomed the Directors and thanked them for their service to Foundation in the past year. He then called for the official roll call of Directors.

The following Directors were in attendance: President, Edward W. Pazo - Present; Vice President, Dr. Marion Vujevich - Excused; Secretary/Treasurer, Bernadette M. Luketich-Sikaras - Present; Director Franjo Bertović - Present via Teams; Director Derek Hohn - Present; Director Michael Ricci - Present; Director Robert Luketic - Present; Director Paul Lucas - Excused.

After declaring a quorum in attendance, President Pazo presented the meeting agenda for adoption. A motion was made by Michael Ricci, seconded by Derek Hohn, to adopt the agenda for this meeting as presented.

President Pazo then called for approval of the Minutes of the last Scholarship Meeting held on October 17, 2024. A motion was made by Robert Luketic, seconded by Franjo Bertović, to accept the Minutes as presented. Motion carried.

President Pazo called for the Election of Foundation Directors and Officers. Derek Hohn moved to maintain the same Directors for the coming year. Secretary Bernadette M. Luketich-Sikaras seconded the motion which passed unanimously.

President Pazo then called for the Election of Officers of the Foundation. After the President's call for any nominations for officer positions, a motion was made by Michael Ricci, seconded Franjo Bertović to retain the same Officers for the next one-year period. The Directors unanimously approved the motion.

President Pazo reported that the assets of the Foundation as of September 30, 2025 totaled \$9,899,890.80. The previous year's total assets were \$9,595,905.78. Year-to-date financial activity was reported as follows:

Income:	Donations	\$133,226.41
	Interest	220,914.28
	Dividends	252.00
	Capital Gains	112.50
	Total Income	\$354,505.19
Expense:	Scholarships	2,800.00
	Administration	775.07
	Total Expense	\$ 3,575.07
	Net Income	\$350,930.12

The Foundation granted \$162,200.00 in scholarships to 164 students for the 2024-2025 academic year.

President Pazo reported that the total number of funds in the Foundation totaled 118. He announced the funds that have been established since the last meeting adding that the Cindrich Fund will be further enriched annually through donations from the Joseph Cindrich Trust:

Joseph Cindrich	\$ 10,000.00
Pazo Family	20,000.00
Frketich Family	30,000.00
Marko Konjevod	42,300.00

A motion was made by Franjo Bertovic, seconded by Michael Ricci, to accept the financial report. Motion carried.

President Pazo informed the Directors that the financial statement was audited the firm of Myers, Patsy & Associates, LLC and no irregularities were noted. Additionally, the appropriate IRS Form 990 and Commonwealth of Pennsylvania Form BCO-10 (Bureau of Charitable Organizations Form) were filed in a timely manner as required.

President Pazo called for New Business and Derek Hohn informed the Directors that a possible future fundraising 5k Run was being evaluated which would jointly benefit the Scholarship Foundation and a local Charity associated with the newly established Cancer Clinic in Zagreb, Croatia. Meetings are presently planned to further discuss this project.

Executive Secretary/Treasurer Luketich-Sikaras remarked that the By-Laws of the Foundation had not been reviewed for possible updates for quite some time and offered that it would be appropriate to do so prior to the next scheduled meeting of the Directors. The directors agreed and Sister Luketich-Sikaras will provide a summary of any recommended changes to the Board members prior to the October 2026 meeting.

President Pazo reminded the Directors of the annual contribution to the Spirit of Christmas Campaign which will commence November 1st.

Derek Hohn reported that of the 183 applications received, 168 were complete and eligible, 5 remained incomplete and 9 were submitted from Croatia. President noted that there is approximately \$185,000 available for grants for 2025-2026.

With no further business to be discussed, President Pazo excused the Directors on the telephone and the remaining Directors began to review the applicant files at 3 p.m.

At the conclusion of the meeting, the following scholarships were awarded:

Fund Name	2025-26 Awards
100th Anniversary Fund.....	\$1,200.00
George & Barbara Baine Fund.....	\$4,400.00
Jozo Bajurin Fund.....	\$2,400.00
Club Dobrotovor Fund.....	\$1,000.00
Croatian Am Home LA Fund.....	\$2,000.00
Cvitkovic Family Fund.....	\$1,200.00
Damian Family Fund.....	\$1,000.00
Drazich Fund.....	\$1,200.00
Fr. Petar Perkovich Fund.....	\$1,000.00
General Fund.....	\$31,900.00
Joseph M. Ivcevic Family Fund.....	\$1,000.00
Frank M. Jerbich/Lodge 32 Fund.....	\$1,000.00
Richard & Katherine Jordan Fund.....	\$16,900.00
Mary K Joyce Fund.....	\$1,200.00
Klaric Fund.....	\$1,000.00
Marko Konjevod Fund.....	\$1,000.00
Eva Kovacich Fund.....	\$1,000.00
Lodge 141 Fund.....	\$1,200.00
Lodge 136 Fund.....	\$1,200.00
Lodge 146 Fund.....	\$1,000.00
Lodge 170 Fund.....	\$1,200.00
Lodge 530.....	\$1,000.00
Lodge 305 Fund.....	\$1,200.00
Lodge 307 Fund.....	\$1,200.00
Lodge 47 St. Nicholas.....	\$1,000.00
Lodge 5 Fund.....	\$1,200.00
Lodge 80 Fund.....	\$1,200.00
Muzar Fund.....	\$1,000.00
Zumberak Lodge 859 Goldie & James Malone Fund.....	\$1,000.00
Jennifer Lucas Memorial Fund.....	\$1,200.00
Martha & Bernard Luketich Fund.....	\$4,800.00
Jeanette Mance Sharpe Fund.....	\$1,200.00
Matthew Mavretic Fund.....	\$3,200.00
Merle Fund.....	\$16,900.00
Mrkonic Family Fund.....	\$17,900.00
Peter Obad Fund.....	\$3,600.00
Catherine Parac Fund.....	\$2,400.00
Steven J. Pavlic Fund.....	\$3,600.00
Renee Ples Fund.....	\$1,200.00
John P. Plesh Fund.....	\$1,000.00
Pauline & Harry Polding Fund.....	\$1,000.00
George Rodwick Fund.....	\$5,800.00
John & Frances Rogan Fund.....	\$1,200.00
Mary E. Roper Fund.....	\$1,200.00
Elizabeth Salinger Fund.....	\$6,900.00
William Secen Fund.....	\$1,000.00
Mary & Pepa Sostarich Fund.....	\$2,000.00
Nikola Spoljar Fund.....	\$1,000.00
Marija Stefanac Fund.....	\$5,800.00
Ignace & Lucille Stiglich Fund.....	\$2,200.00
Edward "Cookie" Verlich Fund.....	\$1,000.00
Steven L. Zegura Fund.....	\$4,400.00
Goldie Zrna Fund.....	\$4,800.00
168 Awards.....	\$180,500.00

Michael Ricci moved to adjourn the meeting. The motion was seconded by Derek Hohn. Motion carried. President Pazo again thanked the Directors for their work on behalf of the Foundation and adjourned the meeting at 4:45 p.m.

Respectfully submitted,
Bernadette M. Luketich-Sikaras
Executive Secretary

2025-2026 CFU SCHOLARSHIP AWARDEES

Richard and Katherine Jordan and Family Fund – \$2,000		
LODGE	NAME	UNIVERSITY
1	Peyton M. Hart	University of Wisconsin
351	Jon Robert Novosel	Michigan State University
Richard and Katherine Jordan and Family Fund – \$1,500		
LODGE	NAME	UNIVERSITY
304	Mackenzie E. Keber	Allegheny College
Merle Fund – \$1,500		
LODGE	NAME	UNIVERSITY
354	Ilija Belich	PennWest University
Mrkonic Family Fund – \$1,500		
LODGE	NAME	UNIVERSITY
530	Tomas F. Bertovic	University of Guelph
Elizabeth Salinger Fund – \$1,500		
LODGE	NAME	UNIVERSITY
354	Lena Skipina	Carnegie Mellon University
CFU 100th Anniversary Fund – \$1,200		
LODGE	NAME	UNIVERSITY
177	Ivana Mia Maric	Santa Clara University
George and Barbara Baine Fund – \$1,200		
LODGE	NAME	UNIVERSITY
248	Danielle Berdik	University of Pittsburgh
954	Kyle N. Staresinic	University of Ottawa
Jozo M. Bajurin Family Fund – \$1,200		
LODGE	NAME	UNIVERSITY
557	Isaac A. Kristich	Paul Smith's College
954	Ivan M. Milardovic	University of Guelph
Petar Cvitkovic Fund – \$1,200		
LODGE	NAME	UNIVERSITY
75	Meagan Friese	Marquette University
John Drazick Fund – \$1,200		
LODGE	NAME	UNIVERSITY
320	Liliana D'Andrea	University of Pittsburgh
General Fund – \$1,200		
LODGE	NAME	UNIVERSITY
13	Natasha Milanovich	University of Pittsburgh
530	Bianca A. Cindric-Myers	St. Lawrence College

541	Lillianna Rose Steich	University of Pittsburgh
776	Samuel A. Smaltz	Virginia Tech
859	Sofia Fedoriouk	Ohio State University
Richard and Katherine Jordan and Family Fund – \$1,200		
LODGE	NAME	UNIVERSITY
19	Annika Bjorge Krizmanich	University of Nebraska
32	Nikolina Grica	North Central College
35	Nicholas R. Hotujac	University of St. Mary
84	Layne Marie Beason	University of Washington
248	Adeline Jane Milas	Pennsylvania State University
354	Anna Layden	Villanova University
720	Margo Petalino	Duquesne University
Mary Krilich Joyce Fund – \$1,200		
LODGE	NAME	UNIVERSITY
141	Jordan M. Raynor	St. Vincent College
Marko Konjevod Fund – \$1,200		
LODGE	NAME	UNIVERSITY
177	Ana Marija Maric	St. Mary's College of California
Charles Koval Fund – \$1,200		
LODGE	NAME	UNIVERSITY
141	Ryan N. Domencic	Robert Morris University
Lodge 136 Fund – \$1,200		
LODGE	NAME	UNIVERSITY
859	Juliana M. Faraguna	Lakeland Community College
Hrvatska Vila Lodge 141 Fund – \$1,200		
LODGE	NAME	UNIVERSITY
141	Chaely R. Raynor	St. Vincent College
The Croatian Sons Lodge 170 Fund – \$1,200		
LODGE	NAME	UNIVERSITY
170	Ava K. Rozmanich	Indiana University
Holy Family Lodge 305 Fund – \$1,200		
LODGE	NAME	UNIVERSITY
617	Carter Ivan Kipp	University of Waterloo
Su. Vid Lodge 307 Fund – \$1,200		
LODGE	NAME	UNIVERSITY
859	Josip Markovinovic	Stevens Institute of Technology

St. Rochus Lodge 5 Fund – \$1,200		
LODGE	NAME	UNIVERSITY
5	Marc Anthony Tomljanovic	Lafayette College
St. Vidas Lodge 80 Fund – \$1,200		
LODGE	NAME	UNIVERSITY
146	Kole Mathew Paul Reiser	LaRoche University
Jennifer Elizabeth Lucas Family Fund – \$1,200		
LODGE	NAME	UNIVERSITY
954	Jasmine Leeann Hribljan	Brock University
Martha and Bernard M. Luketich CFU National President's Fund – \$1,200		
LODGE	NAME	UNIVERSITY
354	Alexandra Coble	University of Mississippi
354	Evan Andrew Pohlot	Duquesne University
354	Addyson E. Shedd	Ohio State University
567	Isabella Jane Robaugh	Pennsylvania West University
Jeannette Mance Sharpe Fund – \$1,200		
LODGE	NAME	UNIVERSITY
354	Owen Patrick Javor	Louisiana State University
Matthew Mavretich Fund – \$1,200		
LODGE	NAME	UNIVERSITY
13	Samantha Marshall	Boston University
Merle Fund – \$1,200		
LODGE	NAME	UNIVERSITY
1	Emily A. Niglio	Community College of Beaver County
32	Izabella Grica	North Central College
32	Nicholas J. Vlastic	Colorado State University
354	Abigail Elizabeth Satina	Virginia Tech
367	Harrison A. Sepich	Illinois State University
402	Sophia M. Novak	University of Oklahoma
978	Matea Laura Tollison	Baylor University
Mrkonic Family Fund – \$1,200		
LODGE	NAME	UNIVERSITY
75	Elizabeth K. Mark	Eastern Illinois University
235	Sydney S. Melinz	Walsh University
248	Joshua W. Plavchak	Westmoreland Co. Community Col.
530	Sienna M. Cindric-Myers	Queens University

(Continued on page 12)

2025-2026 CFU SCHOLARSHIP AWARDEES... (Continued from page 11)

Mrkonc Family Fund – \$1,200...		
LODGE	NAME	UNIVERSITY
635	Aidan Mathson Braun	University of Minnesota
954	Victoria A. Milardovic	University of Waterloo
975	Sydney Tanfara	University of Guelph
Peter Obad Endowment Fund – \$1,200		
LODGE	NAME	UNIVERSITY
32	Hannah R. Gornick	University of Wisconsin
561	Elizabeth A. Hartmann	Michigan State University
1994	Simon M. Fetherston	University of Wisconsin
Catherine Parac Fund – \$1,200		
LODGE	NAME	UNIVERSITY
515	Marina Granic	University of St. Michaels
557	Sophia C. Kristich	Northern Arizona University
Steven J. Pavlic Scholarship Award – \$1,200		
LODGE	NAME	UNIVERSITY
1	Alexander Balazs	Chatham University
1	Charles Jeffrey Cubelic	Duquesne University
248	Marena A. Chernicky	Indiana University of Pennsylvania
Renee L. Ples Fund – \$1,200		
LODGE	NAME	UNIVERSITY
66	Sophia Patrice Komara	Youngstown State University
George P. Radosevich Rodwick Fund – \$1,200		
LODGE	NAME	UNIVERSITY
146	Ryan T. Bozicevic	Duquesne University
170	Victoria Piskol	Holy Cross College
248	Jack James Nikolic	Pennsylvania West University
1990	Viktorija Bussanich	Stevens Institute of Technology
John H. & Frances M. Rogan Family Fund – \$1,200		
LODGE	NAME	UNIVERSITY
66	Ariana K. Nagel	Ohio State University
Mary E. Roper Fund – \$1,200		
LODGE	NAME	UNIVERSITY
720	Scarlett R. McKennie	Bryant University
Elizabeth Salinger Fund – \$1,200		
LODGE	NAME	UNIVERSITY
50	Evana Vrhovac	Webster University
525	Julia G. Meze	University of Guelph
Marija Stefanac Fund – \$1,200		
LODGE	NAME	UNIVERSITY
170	Jack Ryne Svetich	Purdue University
248	Lucca Tachoir	Pennsylvania West University
354	Andrew Raymond Beer	Indiana University of PA
859	Bianca Butorac	Cleveland State University
Ignac & Lucille Stiglich Fund – \$1,200		
LODGE	NAME	UNIVERSITY
1994	Madalaine Jae Brown	Viterbo University
Stephen L. Zegura Scholarship Endowment Fund – \$1,200		
LODGE	NAME	UNIVERSITY
170	Sarah Nicole Pruzin	Duquesne University
561	Margaret Mary Hartmann	Central Michigan University
Goldie Zrna Fund – \$1,200		
LODGE	NAME	UNIVERSITY
19	Maja Katarina Simunovic	Coastal Carolina University
66	Stephen A. Rosan	Virginia Military Institute
248	Dean Reed	Robert Morris University
248	Connor M. Strobel	Plymouth State University
George and Barbara Baine Fund – \$1,000		
LODGE	NAME	UNIVERSITY
530	Reighan A. Burns	University of Windsor
1994	Emily W. Evans	Miami University
Croatian-American Home of Los Angeles Fund – \$1,000		
LODGE	NAME	UNIVERSITY
177	Julijana Marie Ban	University of Zagreb
177	Maxwell M. Mlinarevic	Los Angeles Pierce College
Damian "Domijanovic" Family Fund – \$1,000		
LODGE	NAME	UNIVERSITY
859	Ana Fabanich MacDonald	Ohio University
Croatian Club Dobrotvor Fund – \$1,000		
LODGE	NAME	UNIVERSITY
6	Laci Terrick	Slippery Rock University
General Fund Award – \$1,000		
LODGE	NAME	UNIVERSITY
248	Emma Michelle Licht	Seton Hill University
270	Denvy M. McCord	Ferris State University
320	Rocco A. Marino	St. Vincent College
320	Isabella Meder	St. Vincent College
320	Jordyn K. VerHaeghe	Oakland University
351	Jennifer Stacy Wojcik	University of North Carolina
541	Catherine Baric	Appalachian State University
720	Kelsie Meredith Irons	Washington & Jefferson College
720	Gianna Petalino	Duquesne University
776	Joshua N. Greenbaum	Kent State University
954	Michael A. Putnins	Canadore College
Joseph M. Ivcevic Family Fund – \$1,000		
LODGE	NAME	UNIVERSITY
304	Mackenzie Sutton	New York University
Richard and Katherine Jordan and Family Fund – \$1,000		
LODGE	NAME	UNIVERSITY
515	David Budincevic	University of Debrecen
530	Cecilija Meglic	Fanshawe College Woodstock Cam.
535	Cassandra A. Lasko	Rochester Institute of Technology
The Klaric Family Fund – \$1,000		
LODGE	NAME	UNIVERSITY
238	Johanna J. Nosbush	St. Cloud State University
Eva Kovacich Endowment Fund – \$1,000		
LODGE	NAME	UNIVERSITY
304	Ava Elizabeth DeMuth	Pennsylvania State University
Sveto Trojstvo CFU Lodge 146 Fund – \$1,000		
LODGE	NAME	UNIVERSITY
602	Grant C. Uvodich	Pennsylvania Western University

Hrvatska Sloboda CFU Lodge 32		
LODGE	NAME	UNIVERSITY
Frank M. Jerbich Memorial Scholarship Fund – \$1,000		
32	Roman Edward Vucinic	Duquesne University
St. Nicholas CFU Lodge 47 Fund – \$1,000		
LODGE	NAME	UNIVERSITY
235	Nikola Buntic	Ohio University
Ogulin CFU Lodge 530 Fund – \$1,000		
LODGE	NAME	UNIVERSITY
530	Nora DePra	Universita Degu Studi Di Trieste
Zumberak Lodge 859		
James and Goldie Malone Endowment Fund – \$1,000		
LODGE	NAME	UNIVERSITY
N0062	Estella Lee Reschke	Stephen F. Austin State University
Matthew Mavretic Fund - \$1,000		
LODGE	NAME	UNIVERSITY
13	Ryan R. Balaban	University of Tampa
13	Lindsey R. Husic	Monmouth University
Merle Fund – \$1,000		
LODGE	NAME	UNIVERSITY
170	Matthew Presley	University of Central Florida
248	William O'Brien	SUNY Potsdam
351	Robert W. Jones-Perpich	University of Vermont
535	Alyssa Marie Lasko	Rochester University of Technology
541	Mia Mazak	Pennsylvania State University
776	Elizabeth A. Smaltz	Rochester Institute of Technology
954	Niko Jurincic	Mohawk College
Mrkonc Family Fund – \$1,000		
LODGE	NAME	UNIVERSITY
515	Ante P. Granic	Toronto Metropolitan University
567	Ethan F. Bukovinsky	Washington & Jefferson College
616	Sophia Danica Radman	Michigan State University
859	Sofia R. Thornhill	University of Mount Union
954	Kimberly Saic	Mohawk College
954	Lucas K. Staresinic	University of Ottawa
978	Thomas Luke Tollison	Arizona State University
N530	Sarah Pfeffer	Western University
Charlotte Muzar Fund – \$1,000		
LODGE	NAME	UNIVERSITY
644	Thomas J. Satosek	University of Calgary
Father Frank Perkovich Fund – \$1,000		
LODGE	NAME	UNIVERSITY
720	Jonathan David Irons	Rochester Institute of Technology
John P. Plesh Fund – \$1,000		
LODGE	NAME	UNIVERSITY
954	Maja Josipa Grubic	University of London
Pauline & Harry Polding Fund – \$1,000		
LODGE	NAME	UNIVERSITY
320	Mikena N. Marino	St. Vincent College
George P. Radosevich Rodwick Endowment Fund – \$1,000		
LODGE	NAME	UNIVERSITY
126	Mason Glenn Thompson	Pennsylvania Western Univ.

CFU Scholarship Foundation...

(Continued from page 1)

following important business of the Foundation: Approved the financial report presented; Reviewed the Independent Audit report which indicated that no irregularities were present; and contracted with the independent public accounting firm of Myers, Patsy and Associates, LLC.

Following the general business agenda, the directors reviewed the applications submitted and determined appropriate awards for each applicant.

A complete listing of each qualifying student and the award received is published in this issue of the *Zajedničar*. We are pleased to recognize and congratulate all who earned CFU Scholarships for the current academic year and wish them success in achieving their career goals.

All CFU members are reminded that eligibility for scholarship consideration is based upon: Three years of active CFU membership at the time an application is submitted; the applicant must be insured on a permanent life insurance plan; and at least one parent must be a member of the society.

Applications for the 2026-2027 school year will be made available June 1, 2026. The deadline for complete submission of the application package is September 15, 2026.

We gratefully acknowledge the philanthropic consid-

Elizabeth Salinger Fund – \$1,000		
LODGE	NAME	UNIVERSITY
248	Elizabeth K. Hyatt	Miami University
954	Sime Sam Boich	McGill University
995	Maria Domic	Kent State University
Mato Secen Fund – \$1,000		
LODGE	NAME	UNIVERSITY
561	Joseph W.R. McBride	North Greenville University
Mary and Pepa Sostarich Fund – \$1,000		
LODGE	NAME	UNIVERSITY
617	Nikola Zdelar	Brock University
644	Cynthia Klander	University of Waterloo
Nikola Spoljar Fund – \$1,000		
LODGE	NAME	UNIVERSITY
954	Daniella Louise Boich	McMaster University
Marija Stefanac Scholarship Fund – \$1,000		
LODGE	NAME	UNIVERSITY
270	Gaia Smiljanic	University of Arizona
Ignac & Lucille Stiglich Scholarship Fund – \$1,000		
LODGE	NAME	UNIVERSITY
320	Madeline Marie Potts	Purdue University
Edward J. Verlich Fund – \$1,000		
LODGE	NAME	UNIVERSITY
248	Miranda Michelle Ward	Pennsylvania Western University
Stephen L. Zegura Scholarship Endowment Fund – \$1,000		
LODGE	NAME	UNIVERSITY
13	Wade L. Culp	Millersville University
50	Marko Vrhovac	Belmont University
General Fund Award – \$800		
LODGE	NAME	UNIVERSITY
1	Maxim Peter Baran	CCAC
13	Ava M. Scholz	West Chester University
248	Chad J. Licht	CCAC
530	Niko Lerotic	Conestoga College
530	Tina Lerotic	Conestoga College
567	Adam G. Klenovich	University of Pittsburgh
617	Tadhg T. McGarry	University of Western Ontario
954	Stephanie E. Putnins	UBC Okanagan
954	Tyler John Staresinic	Mohawk Collete
954	Davor Anton Vlastic	McMaster University
954	Joseph Vlastic	Brock University
975	Gabriella Tanfara	Humber College
975	Madison Tanfara	Humber Polytechnic
General Fund Award – \$500		
LODGE	NAME	UNIVERSITY
354	Iris Skugor	Osijek, Croatia
530	Jakov Filipec	Zagreb, Croatia
2007	Domagoj Dzoic	Zupanja, Croatia
2007	Dora Dzoic	Zupanja, Croatia
2007	Nikolina Dzoic	Zupanja, Croatia
2007	Dario Jergovic	Zupanja, Croatia
2007	Dominik Jergovic	Zupanja, Croatia
2007	Petra Jovanovac	Zupanja, Croatia
2007	Ana Kujundzic	Zupanja, Croatia

eration extended by those who created CFU Scholarship Endowment Funds through the CFU Scholarship Foundation and further extend our appreciation to all who contribute to the Foundation in any amount.

We likewise salute the founders of the Foundation for their foresight to establish this program which generously provides non-repayable assistance to deserving CFU students who seek to attain their professional employment ambitions.

In continuing this financially-beneficial program for our youth, we encourage CFU members to consider creating a "Legacy Gift" within our Foundation whereby through their own estate planning they may include the CFU Scholarship Foundation as a beneficiary. Many funds within the Foundation were created in this manner. Creating an Endowment Fund in honor of a loved one or one's self is a final compassionate act of generosity that will positively affect generations of worthy recipients. Interested individuals may contact the undersigned for additional information with respect to this Charitable Giving option.

It is our fraternal mission to perpetuate the CFU Scholarship Foundation, Inc., to offer moral and financial support to future generations of CFU members, just as many today are the benefactors of this fraternal program.

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
Secretary

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



OBITUARIES



John Nohavicka



WEST NEWTON, PA - John J. Nohavicka, 82, of West Newton, PA, died March 16, 2026, at Mt. Macrina Manor, Uniontown, PA.

He was born May 7, 1943, son of the late John and Mary (Romonosky) Nohavicka. John was a veteran of the Vietnam War, serving in the Army.

John was a longtime member of CFU Lodge 432 of Yukon, PA and in recent years of CFU Lodge 146 of Versailles, PA. He and his late wife, Michaelene, were both dedicated supporters of the Yukon lodge and Yukon Croatian Home for many years, working diligently to keep the lodge and club active and thriving.

He was a member of Holy Family Roman Catholic Church, West Newton and its Holy Name Society; and VFW Post 7812 of West Newton.

John greatly enjoyed his grandchildren.

Surviving are two daughters, Jill Slepsky and Beth Lengvarsky and husband, Michael; three grandchildren, Delaney Slepsky, and Liam Lengvarsky and Mia Lengvarsky; niece, Pam Moot and husband, William; and a sister-in-law, Debra Rager.

In addition to his parents, he was preceded in death by his wife, Michaelene (Seliy) Nohavicka; sister, Dolores Gaidosh; and nephew Thomas Gaidosh, Jr.

Friends were received at the J. William McCauley, Jr. Funeral Home, West Newton, PA. A Funeral Mass was celebrated in Holy Family Church, West Newton. CFU National Secretary/Treasurer Bernadette M. Luketich-Sikaras offered a fitting eulogy at the funeral service. Burial was in West Newton Cemetery.

Memorial contributions may be made to Holy Family Church, 225 N. 2nd St., West Newton PA 15089.

May he rest in Eternal Peace.

The Family of John Nohavicka

By Edward W. Pazo/National President

(Continued from page 2)

Dividends to members totaled \$188,320 which is on par with the prior year's reported total of \$190,392. The decrease is due to reduction in overall participating life insurance contracts.

CFU experienced an increase in mortality death benefits over prior year levels equal to \$367,324 or 14.1%. As stated previously, this statistic varies from year-to-year and should not be considered either a positive or negative trend since mortality is affected by a variety of factors outside the control of the society.

Cash Flow and Liquidity

The Society's cash inflow consists primarily of premiums on insurance, annuities, income from investments, epayments of investment principal and proceeds from the sale of securities.

The Society's cash outflow consists of payments related to death benefits on life insurance, contract maturities, contract terminations, certificate loans, dividends on US policies, operating expenses and the funding of investment commitments. Historically, cash outflow requirements have been satisfied from the current year's premium and net investment income cash inflows. Given the present operating environment, the society has continued, to an extent, also relied upon maturing securities from its Investment Portfolio to meet cash outflow needs. The society remains vigilant to the expected needs for cash flow and manages new business accordingly. CFU continues to experience a large degree of member loyalty due to the non-use of brokers and agents and a low cost of procurement for insurance and annuity premiums, provides the Society with a degree of comfort in terms of liquidity.

The society's actuary performs required cash flow testing and reports the results to regulatory authorities as required.

The Society continues to maintain substantial sources of liquidity, investment securities with maturity dates of less than one year (\$8,296,148) and cash (\$11,196,103) as of December 31, 2025. Additionally, the common stock portfolio, valued at \$33,594,411 at year end is, by its nature, liquid and available to meet cash flow needs.

The Society has progressed into the design stage of a project to replace its policy administration system. The approximate two-year timeline remains in effect with anticipated completion sometime during Q4 of 2027. The anticipated cost is in the range of \$2.5 Million Dollars. These costs and associated costs for software related to necessary Accounting System upgrades will be borne from the society's future anticipated cash flows.

No other material events are presently known to management that would be expected to negatively impact the cash flow requirements of the Society. Management believes that the Society has adequate sources of liquidity to meet its anticipated needs.

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.

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

Christmas Markets Magical Advent Tour in December

COLUMBUS, OH -

Heart of Croatia offers MAGICAL ADVENT TOUR TO ZAGREB, Croatia, VIENNA & SALZBURG, Austria, & LJUBLJANA, Slovenia in December, 2026!

December 4 - 14, 2026

Come along with us to the celebrated and fairy-tale CHRISTMAS MARKETS in ZAGREB, Croatia, VIENNA and SALZBURG, Austria, and LJUBLJANA, Slovenia, where you will have plenty of time to soak up the ambiance, food, drink, and shopping experiences! You will also enjoy city tours in all of these cities as well as tours of famous landmarks and visits to museums.

In addition, you will stay in luxurious, city-centre hotels;

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

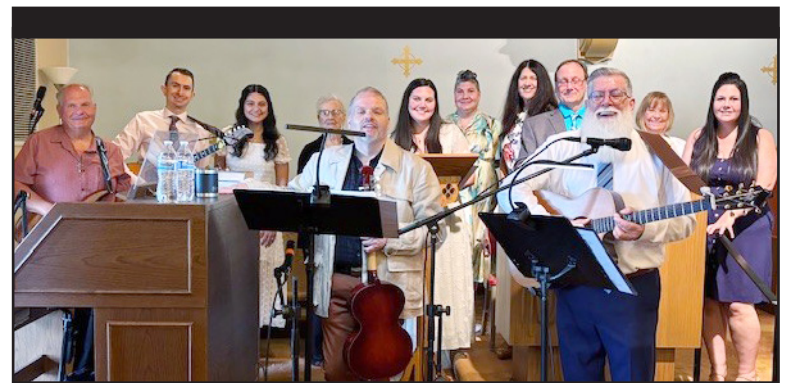
Tamburitzans Return to Ellwood City

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.

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



Special Mass on April 12 at St. Joseph Church

FOREST HILLS, PA - The Visitation of the Blessed Virgin Mary Croatian Church Choir and Tamburitzans will provide the music, singing and readings for the 12 noon mass on Sunday, April 12, at Saint Joseph the Worker Catholic Church (former St Maurice), located at 2001 Ardmore Boulevard, Forest Hills, PA 15221.

A prelude of hymns will begin at 11:45 a.m. We hope to see all our Visitation BVM family members, friends and fellow parishioners as we celebrate the Easter liturgy.

Pastor Michael Stumpf warmly invites everyone to the church for this mass.

Sretan Uskrs!

Bob Carr/Lodge 141

travel by deluxe, private coaches to all locations; and enjoy delicious, regional foods throughout! And of course, as is the case with ALL of our tours, we will present beautiful music, a wonderful tamburitza orchestra, and spectacular entertainment for our guests! The tour begins and ends in ZAGREB.

A day-to-day ITINERARY can

be found at our website: <https://stores.croatiagifts.com/2026-christmas-advent-tour/>

Please contact Melissa at melissa.obenauf12@gmail.com for more information. You can also contact us at melissa@heartofcroatia.com or by calling us at 614.230.2634. Spaces are limited, so contact us soon!

Melissa Pintar Obenauf
Lodge 310



COOKING Corner

Cabbage Beef Soup

1 lb. lean ground beef
 ½ tsp. garlic salt
 ¼ tsp. garlic powder
 ¼ tsp. black pepper
 4 beef bouillon cubes
 2 celery stalks, chopped
 1 - 16 oz. can kidney beans with juice
 ½ medium head of cabbage, chopped
 1 - 15 oz. can tomato puree, plus one can of water
 1 - 8 oz. tomato paste, plus one can of water
 Brown beef in Dutch oven. Add all remaining ingredients and bring to a boil. Reduce heat and simmer, covered, for one hour. Makes 3 quarts.

Barley Turkey Soup

2 quarts chicken broth
 1 1/2 c. diced celery
 1 c. barley
 1 onion, diced
 3/4 c. diced carrots
 1/4 tsp. salt
 1 bay leaf
 1/2 tsp. dried thyme
 1/8 tsp. pepper
 2 c. cubed cooked turkey
 In a pot, combine the first nine ingredients. Bring to a boil. Reduce heat; simmer, uncovered for 40 minutes until vegetables and barley are tender.
 Stir in turkey; heat through. Discard bay leaf before serving. 8 servings.

From the Cooking Corner Archives



Ćevap Sale in Milwaukee

MILWAUKEE, WI - The Milwaukee Croatian Tamburitza 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@milwaukeecroatiantamburitza.org.
 All proceeds benefit the Milwaukee Croatian Tamburitza. We appreciate your support!

Rudy Pesut/Lodge 32

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

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:
 • **April 12** - Jr. Tamburitza's Cash Bash
 • **April 25 & 26** - Annual St. George Celebration
 • **August 2** - Jr. Tamburitza's 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

CFU 2026 Calendar of Coming Events

- **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 Tamburitza's Annual Golf Outing - Nemaocolin 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 Tamburitza's Annual Picnic - Cokeburg Community Park - Cokeburg, PA
- **OCTOBER**
 10 - Lodge 126 Indoor Picnic - Farrell Croatian Home - Farrell, PA
 17 - 100th Anniversary Banquet of the Rankin Croatian Home - Rankin, PA
- **NOVEMBER**
 6-8 - 39th Annual CFU Adult TamFEST - Renaissance Columbus Downtown - Columbus, OH
 22 - CFU Lodge 515 "Bernard M. Luketich" Toronto, Scholarship Luncheon in memory of Magdalena Mary Smintich - Royal Canadian Legion Branch 31, 1050 Weston Road, Toronto
 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 2025 Annual Statement

ASSETS	12/31/2025
Bonds	\$ 440,459,341
Preferred Stocks	19,608,020
Common Stocks	33,594,411
Home Office	841,146
Cash/Short Term Investments	11,196,103
Policy Loans	2,655,947
Investment Income Due	5,351,423
Premiums Due	15,239
Electronic Data Processing Software	335,457
Miscellaneous	47,534
TOTAL ASSETS	\$ 514,104,621

LIABILITIES	12/31/2025
Life and Annuity Reserves	\$ 415,092,500
A & H Reserves	28,600
Deposit-Type Contracts	2,339,402
Life Claims Unpaid	414,239
A & H Claims Unpaid	1,585
Future Dividends	250,000
Premiums Paid in Advance	529,216
Interest Maintenance Reserve	808,814
Commissions Accrued	31,183
General Expense Accrued	276,026
Amounts on Deposit	6,503,412
Remittances not Allocated	50,602
Asset Valuation Reserve	12,501,093
Trust Fund	1,016,096
Miscellaneous	260,072
TOTAL LIABILITIES	\$ 440,102,840
Surplus	74,001,781
TOTAL LIABILITIES & SURPLUS	\$ 514,104,621

SUMMARY OF OPERATIONS	12/31/2025
Premiums	\$ 24,420,012
Net Investment Income	23,372,738
Interest Maintenance Reserve	150,431
Miscellaneous Income	59,336
Total Income	\$ 48,002,517

Death Benefits	\$ 2,981,570
Matured Benefits	207,098
Annuity Benefits	37,562,843
A & H Benefits	17,058
Surrenders	1,124,434
Interest and Adjustment on Contracts	224,913
Increase on Reserves	(2,946,200)
Commissions on Premiums	68,971
General Insurance Expenses	5,538,179
Taxes, Licenses, Fees	221,217
Miscellaneous	963,095
Total Expense/Reserves	\$ 45,963,178

Gain from Operations	\$ 2,039,339
Less Dividends to Members	(188,320)
Capital Gains (Losses)	104,131
NET INCOME	\$ 1,955,150

SURPLUS ACCOUNT	
Surplus 12/31/2024	\$ 68,409,522
Net Income	1,955,150
Change in Unrealized Cap Gains	5,544,772
Change in Unrealized Foreign Exchange	(2,946)
Change in nonadmitted assets	(120,244)
Change in Asset Valuation Reserve	(1,784,473)
Surplus 12/31/2025	\$ 74,001,781

We, EDWARD W. PAZO, President, BERNADETTE M. LUKETICH-SIKARAS, Secretary/Treasurer and BRUCE & ASSOCIATES, Actuary, do hereby certify that we are the above described Officers of the CROATIAN FRATERNAL UNION OF AMERICA, and that on the thirty-first day of DECEMBER, 2019, all of the herein described assets were the absolute property of the said SOCIETY free and clear of any liens or claims thereon, and that the annual statement herewith is a full and true statement as to the thirty-first day of DECEMBER, 2025 and of its income deductions therefrom for the year ended on that date, according to the best of our information, knowledge and belief, respectfully.
EDWARD W. PAZO, National President
BERNADETTE M. LUKETICH-SIKARAS, National Secretary/Treasurer
BRUCE & ASSOCIATES, Actuary
 Subscribed and sworn to before me this
 26th day of February 2026
LORRAINE TURKALL, Notary Public



The **Zajedničar** welcomes children and young adults to submit articles of interest and personal artwork for the CFU Kids Page which is published monthly in the first issue of each month. Original stories and artwork by CFU Nest Members may be submitted by *e-mail to: editor@cfu.org* or by *mail to: Editor/Junior Page, Croatian Fraternal Union, 100 Delaney Dr., Pittsburgh, PA 15235.*



APRIL HAPPY BIRTHDAYS

(Junior Members Transferring into the Adult Lodge)

- | | | |
|---|--|--|
| 4 Johnstown, PA
Gabrielle E. Wilfong | 181 Gilbert, MN
Mitchell P. Nosbush | 576 Aliquippa, PA
Jacob Hurkmans |
| 24 Los Angeles, CA
Nikoleta Emily Ban | 190 Farrell, PA
Cooper Kaszowski | 651 Cleveland, OH
Juliana Gojevic |
| 27 Versailles, PA
Miley Jo Harrison | 220 Seattle, WA
Sonja Dorothy Benko | 1994 Milwaukee, WI
Emma Lyn R. Becker |
| 28 S. Omaha, NE
Trace C. Farrar | 259 Watsonville, CA
Ethan A. Holm | Matthew A. Johnson |
| 37 McKeesport, PA
Morgan G. Hale | 272 Canonsburg, PA
Edward A. Alexander Jr. | Mason R. Van Zeeland |
| 41 Canton, IL
Lucy A. Kovack | 309 Youngstown, OH
Annie R. Bada | CANADA |
| 122 Cokeburg, PA
Khloe E. Mellinger | | 468 Sudbury, ON
Christian P. Markic |
| | | 525 Mississauga, ON
Nicholas Milinkovich |

CFU Junior Nest KIDS PAGE

Conversational Expressions In Croatian

- MATI – MOTHER
- FIGURA – FIGURE
- MRAMOR – MARBLE
- INFORMATION – INFORMACIJA
- MUŠTERIJA – CLIENT
- PRIGODA – OCCASION
- MUZEJ – MUSEUM
- SUKNJA – SKIRT
- ALAT – TOOL
- MODERAN – MODERN
- LJUBIČASTO – VIOLET
- KRENUTI – TO DEPART
- OTVORITI – TO OPEN
- BORAVITI – TO STAY
- OTKOPATI – TO EXCAVATE

WORD SEARCH

NFL Draft 2026

L M R E N O I S S I M M O C L E S R
 K C A B R E T R A U Q D P E O F E C
 E A S T P E S H T L R O R B R A H A
 E K S I A D A I H L R Y O U D E C O
 O E C P N I E F A O R T S S E E A N
 R K T U A L E I A O S A P T R O O S
 S E O T I G T F T N N T E U E R C E
 I R L T I N N A H L S I C T S I R L
 S T E B E M S I H O A I T I O E T E
 Y C T T I N M T L G S N S H T H T C
 L R O C E G Y O N I R T O D F Y F T
 A P E P N U I G C O E U V I E D A I
 N D M Q E I G L I A S C B E T T R O
 A O S T N E G A E E R F H S N A D N
 C E S M A E T O E S O F U G T U N S
 F R A N C H I S E L E U S A I T E E
 N E B S M O O B S R E Y A L P H I L
 F O O T B A L L T S C O U T I N G P

- | | | |
|--------------|--------------|-------------|
| ANALYSIS | FANS | PICKS |
| BOOM | FOOTBALL | PITTSBURGH |
| BUST | FRANCHISE | PLAYERS |
| COACHES | FREE AGENTS | POTENTIAL |
| COMMISSIONER | HIGH CEILING | PROSPECTS |
| COMMITTEE | HOST CITY | QUARTERBACK |
| COMPENSATORY | HOST VENUE | ROUNDS |
| DRAFT | LEAGUE | SCOUTING |
| ELIGIBLE | NATIONAL | SELECTIONS |
| ELITE | ORDER | TEAMS |



FIRST PLACE
 winning logo for the 2026 Junior Festival in Cleveland, OH was Michael Hilzendegar of the Jadran Junior Tamburitzans of Aliquippa, PA.

Logo Contest WINNERS



RUNNERUP
 was Geno Luketic of the Rankin Junior Tamburitzans.



THIRD PLACE
 was Sylvia Hulsey of the Rankin Junior Tamburitzans.

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



Easter Bunny Games Food Fun!

Croatian Cultural Society Bellevue, NE March 22, 2026



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

Make Your IRA Contribution Today

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

IRA CONTRIBUTION LIMITS

Tax Year	Under Age 50	Age 50 or Older
2025	\$7,000	\$8,000
2026	\$7,500	\$8,600

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

Bernadette M. Luketich-Sikaras
National Secretary/Treasurer

IRA CONTRIBUTION COUPON

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

Name _____

Certificate No. _____

Deposit Amount _____

Traditional IRA for Year 2026 _____

Roth IRA for Year 2026 _____

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".

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** and **May 14**.

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** and **May 15**.

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 Pažin
Embassy of Croatia
Washington, DC

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

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 chriscarr0676@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

When is the last time you evaluated your insurance needs?

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

412-843-0380

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

BUILD YOUR WEALTH WITH US...



...Trusted for over 130 Years



SAVINGS OPPORTUNITIES

Choice Two

4.5%

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

9 Year Surrender Charge Contract

4.0%

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

5 Year Surrender Charge Contract

3.25%

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

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

START SAVING TODAY

- ✉ 412.843.0380
- 📍 100 Delaney Dr., Pgh., PA 15235
- 🌐 www.cfu.org

CFU SCHOLARSHIP FUND

EIGHTY-FOUR, PA – National Secretary/Treasurer Bernadette M. Luketich-Sikaras and husband John, in memory of brother John Nohavicka of Yukon, PA. A good friend and proud CFU member	25.00
YOUNGSTOWN, OH – Kathleen and Angela White, in memory of Matt Stimac.....	20.00
STEELTON, PA – Virginia Michtich, in memory of my two fellow members of the CFU Junior Cultural Federation, Donald Weakley and Emil Riccio. May the rest in peace	50.00
MEXICO, MO – Alice Paladin, in memory of Frank W. Paladin	500.00
SPARTA, NJ – Janet, Mike, Ashley, Alyssa, and Cassandra Lasko, in loving memory of uncle Matt Stimac.....	75.00
TOTAL THIS REPORT	\$670.00
TOTAL COLLECTED	\$2,363.12

DONATION

CFU SCHOLARSHIP FUND

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

Name _____ Lodge _____

Address _____

City _____ State _____ Zip _____



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