

Zajednicar

FRATERNALIST

A Memorial Day Tribute

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

VOL. 121 / NO.10

PITTSBURGH, PENNSYLVANIA / WEDNESDAY, MAY 20, 2026

SIXTEEN PAGES

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

CFU Board of Directors Meet for Annual Review of Previous Year's Experience; Approve Actions for the Good of the Society

By Edward W. Pazo / National President

PITTSBURGH, PA - The National Board of Directors, as required by our CFU By-Laws, met the week of May 4, 2026 at our CFU Home Office to fulfill its obligations as given by said by-laws and mandated by the State Insurance Departments where the society maintains a license.

The Executive Board, comprised of this writer along with Brother Franjo Bertovic, Executive Vice President and Sister Bernadette M. Luketich-Sikaras, National Secretary/Treasurer, welcomed the members of the National Board of Trustees on Monday, May 4, as they convened to complete their duties as per the CFU By-Laws prior to the start of the National Board of Directors meeting.

The society's Board of Trustees, led by Brother Daniel Kochis, President, and Sister Ruth Sepich, Secretary, included the following additional members: Robert Luketic, John Miksich, Edward Sambol, John Staresinic and Wayne Vlasic.

As per our custom, our welcoming remarks were general in nature and included the previous year's financial and cultural experience. We were pleased to note that the society fared quite well financially in terms of growth in "net worth" of the society which equaled \$7.2 Million Dollars. For our readers' information, Net Worth is defined in our comparison as the addition of Surplus, AVR reserves and IMR reserves as of December 31, 2025. For the year-end, CFU's total was recorded as \$87,311,688. The discussion included the fact that industry compiled reports of our peer fraternal group indicated that a large number of successful fraternal benefit societies experienced negative financial results from both operations and investments at year-end 2025 and thereby reductions in "net worth".

The take-away from the discussion is that Croatian Fraternal Union experienced another in a string of very successful years in which surplus and the AVR & IMR reserves have increased resulting greater safety margins for member-held life insurance policies and annuity contracts. We emphasized that our longstanding "member get a member" strategy has greatly assisted our sales and, in turn, our premium income for the year which allows for the provision of the 4.5% rate of

return on Annuity and IRA contracts issued under our Choice Two Annuity program.

The directors were also briefed on the progress of the new policy administration system and the expected timeline and cost to completion. Additional discussion included the society's efforts to update current and create new data security protocols in compliance with the Data Security Act adopted by many of the states in which CFU is licensed including Pennsylvania.

Following our opening welcome, the Board of Trustees convened throughout the day Monday carrying out their tasks as covered in the society's By-Laws and concluded their work Tuesday at 10 a.m. In the interim time period between 10 a.m. and noon, we provided three presentations to the assembled Board of Trustees and Executive Board prior to the scheduled start of the National Board of Directors meeting.

Frank Bozicevic, Special Projects Manager, and Doug Fry, CFU Information Technology Manager, were joined by Jeff Wolstoncroft, Assistant Controller, and Derek Hohn, Director of Fraternal Programs, to provide a more in-depth report on the status of the design and implementation of the planned new policy administration system. The CFU team gave a detailed review of the progress and anticipated timeline for the successful completion of the project. Additional discussion included the need for an accounting package from an already chosen vendor that will work in coordination with the policy administration system.

CELEBRATING ITS 50TH ANNIVERSARY YEAR, THE CFU NATIONAL GOLF TOURNAMENT will welcome participants and guests on June 5 and 6, at the Rackham Golf Course in Huntington Woods, Michigan. Social events surrounding the tournament will take place at the American Croatian Hall in Warren, MI, hosted by Zora CFU Lodge 351 of Detroit. Keep the tradition going strong by joining in the 50th Annual CFU National Golf Tournament with family and friends at this year's event!

June 5-6

Croatian Fraternal Union



Rackham Golf Course

10100 W 10 Mile Rd, Huntington Woods, MI 48070

All Events:

American Croatian Hall Zora - Lodge 351

32851 Ryan Rd, Warren, MI 48092

For information visit cfu.org



John Zupancic, CFU Investment Portfolio Manager and Controller, was then recognized for a detailed analysis of the society's financial standing including the excellent results

achieved during the most recently concluded calendar year. Brother Zupancic contrasted the society's financial results with those of sister Fraternal Benefit Societies whose experience for

2025 was much different than CFU's. The previously accepted idea of "bigger is better" was found to be not necessarily true for the 2025 results as many (Continued on page 13)

CROATIAN HERITAGE NIGHT
AT PNC PARK
P vs [Logo]
SATURDAY, MAY 30
VISIT CFU.ORG FOR TICKETS

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. 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 Tamburitians 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

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

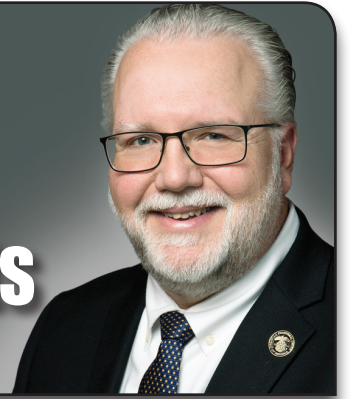
Unsolicited articles, manuscripts, letters, photos, etc., submitted to THE ZAJEDNIČAR are forwarded at the owner's risk and THE ZAJEDNIČAR expressly denies any responsibility for their safe-keeping or return. THE ZAJEDNIČAR reserves the right to edit, revise or reject articles submitted for publication.

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



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

Recognizing our Fraternalists



By Edward W. Pazo/National President

We are proud to continue our practice of recognizing individuals who have championed the fraternal goals and activities of the Croatian Fraternal Union of America. With the writing of this President's column, we take this opportunity to acknowledge and honor yet another individual from among our fraternal family of leaders who has lived faithfully in support of our ideals. Accordingly, we are very pleased to recognize

Brother Michael Loncarich of "Hrvatska Sloga" CFU Lodge 954 of Hamilton, Ontario, Canada.

There are many individuals throughout our membership ranks that are deserving of recognition for their fraternal deeds, none more than our former colleague in the National Administration of the Croatian Fraternal Union of America, Brother Michael Loncarich. Enrolled into the Croatian Fraternal Union, Nest 603 in Hamilton, Ontario, shortly after birth by his parents, John and Barbara (Penich) Loncarich, Mike has always been a proud Croatian who respected his Croatian Heritage and ancestral roots of Zakanje and Krašić. He and his dear wife, Martha, instilled these same qualities in their daughter, Allison, and son, Michael Paul, as they raised their family in Grimsby, Ontario. Mike is a family man first and foremost and now in his retirement years takes great joy in his grandsons, Mikey and Jack. This following a successful career in business where his company, Engineered Abrasives, was recognized by the Canadian Croatian Chamber of Commerce in 2006 as "Business of the Year."

Mike's lifetime history of community involvement, social engagement and Croatian cultural preservation are what we recognize when we honor him as a fraternal leader. A member of Holy Cross Croatian Catholic Parish in Hamilton, Michael has been an instructor of the parish folklore ensemble, Hrvatsko Selo, for over four decades. This description of our honored fraternalist may be found on the ensemble's website:

"Mr. Loncarich has been a teacher at Hrvatsko Selo for more than 40 years. His motivation for teaching and preserving Croatian music and culture in the community is based on his belief in the benefits it has for our Croatian Youth and, as such, our young people gain a great respect for the rich culture of the Croatian people. They better understand their background and ancestry and are able to share it with many others of Croatian heritage. He has personally witnessed many of his students grow together, become life-long friends, "kumovi" and even life-long spouses! He is proud to see them unite as they support their Croatian parish, and pass these traditions onto their own families. Mike works selflessly in many roles within several Croatian communities, thereby sharing his skills, talents, knowledge and genuine love for our beloved cultural heritage, through music, song and dance."

Michael's desire to teach Croatian tamburitza music led to his establishment of Živa Grana Hrvatske folklore ensemble, a group comprised of Croatian youth who wanted to continue their playing and dancing of Croatian Folklore. The ensemble performed at the 100th Anniversary celebration of our society in 1994 in front of our 1,200 members and guests in attendance including the late Cardinal Franjo Kuharić, archbishop of Zagreb. We are pleased to say that Živa Grana has participated in almost every CFU Adult TamFEST since its inception and regularly performs at Croatian events held throughout Southern Ontario, the United States and Croatia. Živa Grana celebrated its 35th Anniversary on November 29, 2025.

The CFU Junior Cultural Federation chose Mike as the Guest Conductor for the 2007 CFU Junior Tamburitza Festival held in Montreal, Canada, in recognition of this (Continued on page 13) renown as a teacher and acclaimed musician.



Michael Loncarich

FROM THE EDITOR'S DESK...LORRAINE TURKALL

Memorial Tribute

"We do not know one promise these men made, one pledge they gave, one word they spoke; but we do know they summed up and perfected, by one supreme act, the highest virtues of men and citizens. For love of country, they accepted death, and thus resolved all doubts, and made immortal their patriotism and their virtue." - James A. Garfield, May 30, 1868, Arlington National Cemetery

Originally established in 1866 to commemorate the sacrifices of Civil War soldiers who died in service to our country, later formally declared by an Act of Congress in 1971, Memorial Day has become known as a national holiday in recognition of those who died in service to the nation in all American wars. To honor those who died, many Americans commemorate this day by decorating the graves of fallen heroes with flowers, American flags and remembrances.

Celebrated on the last Monday in the month of May, the national holiday pays tribute to all deceased American soldiers and veterans and pauses to nationally recognize the men and women who gave their lives in defense of America's freedom and security. In addition to the national service ceremoniously held on Memorial Day at Arlington National Cemetery in our nation's capital, many communities throughout the country hold local memorial services, parades and other

events in tribute to those who made the ultimate sacrifice for our nation and its people.

We are further reminded that each year, on Memorial Day, a national moment of remembrance is observed at 3 p.m. local time, encouraging all Americans to pause and offer their personal thoughts for all who died in the line of service.

When we think of Memorial Day, we consider such meaningful words as...sacrifice, duty, honor, bravery, patriotism, valor, commitment, tribute, unselfishness, pride, courage... "America, Land of the Free and Home of the Brave." We offer prayers and words of gratitude to every man and woman who served and died for our American Freedoms.

Throughout the ranks of the Croatian Fraternal Union, we are made aware of the countless men and women who shared membership in our Fraternal Society and who lost their lives in service to our country. Walking through local cemeteries,

we can bear witness to the American flags placed at the gravesites of American heroes and the words of honor engraved on their tombstones. Members of CFU families we have known, whose children and grandchildren still mourn their loss, are buried in cemeteries throughout our nation, having served our country with valor and loyalty.

As we pray for the souls of the brave men and women who served in our nation's military, we are reminded that whether they died in battle or working in countless other capacities to ensure peace, order and safety for all Americans, the lives of those soldiers who perished in service to our country are all deserving of our profound gratitude and humble commemoration.

May their memories live in our hearts forever.

CFU Lodge 439 Plans Meetings

SEATTLE, WA - Seattle Lodge 439 invites lodge members to attend meetings scheduled for Sunday, May 31st, at 5 PM and Sunday, June 28th, at 5 PM at Angelos Restaurant, 601 SW 153rd St., Burien, WA 98166.

For those planning to attend, please contact George Jovanovich or Cathryn Morovich.

Cathryn F. Morovich
Lodge 439

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

GOOD NEWS!

The Current Interest Rate on the CFU CHOICE TWO Annuity Program has been **EXTENDED THROUGH JUNE 30, 2026!**

The CHOICE TWO Program's current interest rate of 4.5% has just been extended and is guaranteed for an initial Two-Year Term, with a 30-Day Window for Penalty-free Withdrawals beginning at the 2nd Anniversary of contract.

Minimum Deposit is \$3,000. Available as non-qualified Annuity; Traditional or Roth IRA.

Act now to secure the favorable rate on this excellent Savings Opportunity currently available through the Croatian Fraternal Union!

Call the CFU Home Office today at 412-843-0380 to lock in this great rate on a valuable CFU Annuity while it lasts

ON CFU PROGRAMS

BECOME A CFU REFERRER

The CFU National Board of Directors concluded its spring meeting on May 6th and highlighted the state of the Society. With a 132-year history, CFU is stronger than ever. With continual growth in assets (excess of \$514 Million) and surplus (\$74 Million), CFU offers stability.

We encourage all of our members to spread the good word about the Society. One way that you can help build our ranks is by becoming a "Referrer." The referral program is easy to participate in. Referrers complete a simple form and provide the information to the Home Office. A bonus is then provided to the "Referrer."

There is no better time like the present to have financial protection for those who depend on you. Remember: The younger you are, the more cost-efficient your premiums, and the more life insurance options you will have.

CFU's Favorable Rates on Annuity/IRA plans and Life Insurance Specials:

- Open an account with \$3,000 minimum or more and earn 4.5% interest on the CFU Choice Two Program.
- CFU annuities provide tax deferred accumulation of interest dollars with a flexible interest compounded annually. The interest accumulation is not taxed until it is withdrawn.
- Take advantage of the Single Premium Ordinary Life plan offered with 15% savings through the application of fraternal dividend credit. The maximum fraternal dividend credit available to an applicant is one thousand dollars (\$1,000).
- The celebration of the 250th birthday of the United States of America brings large savings. The 20 Pay Life Special Offer: Ages 0 to 25 can purchase \$10,000 to 25,000 face value for the first year premium of only \$17.75; Ages 26 to 70 may purchase a minimum face value of \$10,000 with eligibility for up to \$250 with a one-time fraternal dividend credit to be used toward the first-year premium. Minimum first-year premium payable is only \$17.76.

Plan your financial future and family protection with the CFU!

Call us at 412.843.0380 or visit our website at www.cfu.org. We'll help you to select the right product that meets your needs.

DC's Official Croatian Watch Party HQ

WASHINGTON, DC – Join the Croatian-American Community of DC to cheer on the Croatian National Team in the 2026 FIFA World Cup. Franklin Hall is THE watch party headquarters for all Croatian matches. Franklin Hall is located at 1348 Florida Ave. NW, Washington, DC.

FIFA Game Schedule:

- Wed., June 17 @ 4 p.m.** - Croatia vs England
- Tues., June 23 @ 7 p.m.** - Croatia vs Panama
- Saturday, June 27 @ 5 p.m.** - Croatia vs Ghana.

Make plans now to be together with us to cheer on our Croatian national team!

Fr. Maurus Dolčić, T.O.R.

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.

Our Mission

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

Become a Donor or Sponsor

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

Volunteers Welcome

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

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

Marina Juratovic Saunders/Lodge 66

Strossmayer Croatian Festival Welcomes All on June 6

VIENNA, OH - Dear 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 noon. 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. Please text (preferred) or call 330-507-6660 by June 1st to place your order.

Our Mission

Strossmayer's is a 100% volunteer-run 501(c)(3) nonprof-

it. 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

Sacred Heart Croatian Parish Summer Festival

MILWAUKEE, WI - Sacred Heart Croatian Parish invites you, your family, and friends to our 2026 Summer Festival at 917 N. 49th St. (1/2 Block South of Wells). Come join us for two days of family fun on Saturday, June 6th, 5 PM - 9 PM, and on Sunday, June 7th, 10:30 AM - 6 PM.

On Saturday, come and have fun at our beer garden from 5 PM to 9 PM. Enjoy live classic rock music by Mazzarrati, grilled food, the bar, a bounce house, soccer, darts and more.

On Sunday, our festival will start at 10:30 AM and go until 6 PM. We will be featuring live mu-sic by Grupa Zov. Our Cultural Program will include the Milwau-kee Croatian Tamburitzans, Hrvatska Bura, The Tatra Slovak Dancers and KUD Diva Grabovčeva.

Come and enjoy the Spit-Roasted Lamb, Pork and Chicken and other Croatian Delicacies including homemade European Bakery.

Check out the silent auction, raffle, bar, games, bounce house, soccer, darts and so much more.

All are welcome to enjoy the picnic with family and friends while partaking in the silent auc-tion and games, or by simply sit-ting back and relaxing and taking in the culture, music, and wonder-ful food.

We encourage you to preorder your by-the- pound Lamb or Pork or Whole Chicken by texting Iva Vukovic at 414-525-0025. Or you can order online at: <https://bit.ly/SHmeat>. You can also go to the Sacred Heart Web-site and scan the QR code to place your order. The pre-order deadline is June 1st.

To request raffle tickets and for all updates, follow Sacred Heart Croatian Catholic Parish Milwaukee on Facebook or check the website, SacredHeartMilwau-kee.org.

Holy Mass will be celebrated on Sunday at 9 AM in English, and at 10:30 AM in Croatian.

Svi su ovdje dobrodošli! All are welcome here!

Mary Schauer/Lodge 1959

CFU Lodge 644 to Meet

HAMILTON, ON - CFU Lodge 644 "Matija Gubec" will hold its regular meeting on May 27th, at 7 PM, at the Croatian Sports and Community Centre Hamilton, 166 Green Mountain Rd. E., Stoney Creek.

We invite all members to attend this meeting.

Ljenko Benkovich/President
Ankica Pericak/Sec.-Treas.



LODGE 995 MEMBERS enjoyed attending the Lodge Appreciation Luncheon held in May hosted to thank all for their involvement in the local Cleveland area lodge.

Lodge 995 Hosts Meeting and Appreciation Luncheon

CLEVELAND, OH - Our May meeting was well attended as we had a Lodge Member Appreciation Luncheon. Since COVID, I know that, speaking with other lodges, attendance has fallen across the US. This luncheon was our attempt to not only try to encourage to attend meetings but honor them with a luncheon provided by Lodge 995.

Croatian Fraternal Union Lodge 995 was founded in the 1950s by post-WW II Croatian immigrants who escaped communism. The founders and first members included Nikola Franic, Vladimir Bosiljevic, Marko Maras, Jure Petrak, Stjepan Miosic and Ivica Coric, all of whom had fled communist Yugoslavia. They were among the people of that generation of immigrants who saw value to joining the CFU.

Today our lodge, not the largest in Ohio, is certainly one of the most unique and one of the most active in the Cleveland area. Our lodge membership includes Bosnian Croats who were fleeing the ravages of the war in the 1990s. This group formed the folklore group, Kraljica Katarina. We have a large group from Cetingrad in the Kordun region. This group formed the folklore group Kordunaši in the 1990s to rebuild the church in Cetingrad, which was destroyed by the rebels and JNA in the 1990s. Several of our US born members play and sing with Žumberčani, Zelena Polja and Selo.

Our Nest includes members of the American-Zagreb Junior Tamburitzans and the Cleveland Junior Tamburitzans, two of the largest and best groups in the US.

Our next meeting is scheduled for Sunday, July 12, at 2 PM, at the Croatian Lodge, Eastlake, Ohio. Please plan to attend.

Robert Jerin/President

Zajedničar Publication Dates

■-Publication dates are highlighted in black

○-All Material Deadline dates are circles

■-Office Closure

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

CFU JUNIOR CULTURAL FEDERATION MAY 13, 2026- JUNIOR TAMBURITZA FESTIVAL INFORMATIONAL MEETING MICROSOFT TEAMS



President Mike Ricci called the Microsoft Teams meeting to order at 7 p.m., with a welcome to 31 people participating in the meeting. He thanked Derek Hohn for arranging the meeting. He also recognized the officers and representatives of the Croatian Fraternal Union who were present: National President Edward W. Pazo; National Secretary/Treasurer Bernadette Luketich-Sikaras; National Second Vice President Michael Ricci; and Director of CFU Fraternal Programs Derek Hohn.

Roll call of Junior Federation Officers indicated Tim Komara, Michael Vucinic, Virginia Michtich, Ivan Begg and Joe Grman were excused.

Roll call of Junior Groups indicated Sloboda, Hoosier Strings and Okolitza were not in attendance.

CFU National President Edward Pazo greeted all and advised that the National Administration is thankful to those participating in the meeting as it's a great opportunity to ask questions. He is looking forward to seeing everyone at the Cleveland festival.

Federation President Mike Ricci announced that five (5) combos have signed up to play for 20 to 30 minutes at the Friday night social. They are Queen Helena of Kitchener, American-Croatian Waukegan, Junior Tamburitzans of Duquesne, and Cleveland Juniors. Combos are paid \$50. Any other combos interested in playing are asked to contact Mike.

Groups are asked to make certain that their 2026 Federation Dues are paid to Treasurer Rob Keber. If there are any issues with music, contact Derek Hohn. The 3rd verse of "Ja Se Konja Bojim" should follow the words on the word sheet. Words to the songs will be projected on a screen in the back of the ballroom.

President Pazo reported that the deadline for hotel reservations is June 20th, as long as our block of rooms are not sold out before that date. Rooms for Thursday are sold out, Friday has 8 rooms left and Saturday has 7 rooms left. Some groups are holding rooms under a group name, and they will need to individualize those rooms as soon as possible. If you need rooms, please contact Derek Hohn but there are no guarantees on obtaining the group rate.

Program book photos and write-ups are due by May 30th. There is an online portal in which to post this information. Please make sure all

performers, directors and combo members that will be on stage are members of the Croatian Fraternal Union. There is currently a 20 Pay life insurance plan being offered for \$17.76 for the first year's premium.

Parking at the hotel is \$45 per vehicle per night with in-out privileges. There is also parking available at lesser rates near the hotel. There are two lots that can accommodate buses.

Breakout and practice rooms are on the same floor as the ballroom. Information on how to book practice rooms will be sent a couple of weeks before the festival. There will be rooms available for after hours. Groups will wait outside the ballroom foyer before going on stage.

Please tell parent groups and instructors to talk to the students about respectable behavior at the festival. All students need to be supervised. Disrespectful behavior gives the CFU a negative rating with the hotel and jeopardizes future venue negotiations.

We are happy that the Croatian Home is participating in this festival.

All students must attend mass performance rehearsal on Saturday morning at 9 a.m., where there will be a head count. They must also be in the ballroom, in costume, on Sunday at 11 a.m., for the mass performance. A head count will be done on Sunday also. Directors' practice is on Saturday at 10 a.m.

Groups are to pick up their registration packets at the registration table on Saturday morning while students are practicing. You will need to know the name and address of the person that will be receiving the CFU check for your group. There will be ribbons in the packet. The ribbons are for performing students and directors only. The ribbons serve as an admission ticket and should be worn when attending shows in which they are not in costume.

Please participate in the Saturday evening Mass service. Directors are encouraged to assist playing music at the mass.

A pull for on-stage practice was made for those groups attending the meeting. They were: 1) Junior Tamburitzans of Duquesne; 2) American Croatian Zagreb Juniors of Cleveland; and 3) St. George Junior Tamburitzans.

The meeting was adjourned at 7:40 p.m.

Respectfully submitted,
Michelle Janicki
Recording Secretary

There's Much To Do With 32

CHICAGO, IL - 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 will perform their 89th season finale at 7:30 p.m. at Mother McAuley Liberal Arts High School Theater, 3737 W. 99th St., Chicago. The link for tickets plus more information is found elsewhere in this "Z". This performance is being sponsored by Robert Vucinic and Family whose son Roman, a 2025 graduate of Marist High School, is one of the performers as was his father during his college years.

Also on the 29th: The Croatian Cultural Club, 1503 Clement St., Joliet, is starting up their awesome Chicken & Chops Dinners. Check their website for additional information.

Fri./Sat., June 5/6: CFU National Golf Tournament, hosted by Zora Lodge 351 in Detroit, Michigan. Additional information in the "Z".

Sunday, June 14: "Happy Anniversary Hrvatska Sloboda Lodge 32 on your 130th year!" We'll be celebrating it "BIG"! Join us as we celebrate this great milestone with champagne and goodies at the Joliet Croatian Cultural Club, 1503 Clement Ave., Joliet, starting at 10:30 a.m. First the General Meeting, then the party! If you want to contribute to the festivities, please be my guest!

Saturday, June 20: Sum-

mer Solstice. This astronomical event marks the longest day and shortest night of the year. It signifies the official start of summer. Hip Hip Hooray! Have a safe and fun one!

Sunday, June 21: It's Father's Day! It's a time to thank fathers, stepfathers, grandfathers, guardians, and other male role models for their love, guidance, and support. Happy Father's Day!

Also on this Father's Day, we gather at the Croatian Cultural Club for their Annual Picnic starting at noon. Whatever you're tastin', they're servin'! Lamb, Chicken, Beef, Čevapčići and a lot more. Your mouth watering yet?

Friday-Sunday, July 3/5: It's the 58th Annual CFU Junior Tamburitzans Festival in Cleveland, Ohio. All details found elsewhere in this "Z".

Saturday, July 4: Independence Day, known colloquially as the Fourth of July, is a federal holiday in the U.S. which commemorates the adoption of the Declaration of Independence on July 4, 1776, establishing the United States of America by the Second Continental Congress declaring that the 13 Colonies were no longer subject (and subordinate) to the monarch of Britain, King George III, and were now united, free, and independent states. This year we celebrate 250 Years! God bless America!

Sunday, July 12: Lodge 32's Midwest CFU Day Picnic at the Croatian Cultural Club in Joliet. This is one Forget Me Not day! Make it a family day! Make it a picnic day! Best part - no cooking on your part! We'll do that for you. BBQ Lamb, čevaps, beef sandwiches, strudels, nut rolls and more! Oops, I almost forgot, beer, wine, a specialty drink, pop and more. Our day begins with Holy Mass at 10 a.m. officiated by Father Anthony Dosen and music by our Prijatelj Orchestra. Open to all. Come and enjoy!

Friday, July 17: It's "5 Hot Guys" performing at the Joliet Croatian Cultural Club from 7:30 p.m.-10:30 p.m. First, starting at 4:30 p.m., the club is serving up the best chicken and pork chop dinners right off the grill you've ever had! What a great way to spend your Friday evening - first you fill your tummy and then you work it off on the dance floor!

CFU TamFEST to be Held in Columbus, Ohio

PITTSBURGH, PA - We are pleased to announce that the 39th Annual CFU Adult Tamburitzans Festival will be held on November 6-8, 2026 in Columbus, Ohio.

The headquarters hotel will be the Renaissance Columbus Downtown for the CFU TamFEST weekend of fraternal and cultural activities.

Concerts and Socials will be held in the Superior Ballroom of the hotel.

Reduced room rates have been established with the hotel as follows: \$139.00 per night single thru quad for Thursday, Friday, Saturday and Sunday. Applicable room taxes of \$25.02 per night are in addition to the rate shown, for a total of \$164.02 per night.

Rooms may be reserved through the Renaissance's online reservation link, PASSKEY, by accessing the following URL <https://book.passkey.com/events/51175757/owner/14056/home>.

We urge all members to utilize the Passkey option.

Also, anyone interested in reserving multiple rooms as a group, please contact CFU Fraternal Programs Director Derek Hohn at the CFU Home Office, phone 412.843.0380 or email: dhohn@cfu.org.

Make your plans now to attend another thrilling CFU Croatian cultural experience in the fantastic city of Columbus, Ohio!

Edward W. Pazo
National President
Bernadette M. Luketich-Sikaras
National Secretary/Treasurer

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

Sunday, July 19: The Joliet Croatian Cultural Club will welcome a group from Croatia who will be showcasing various aspects of Croatian culture. This event is scheduled to take place between 1 p.m. and 5 p.m. Food will be available for purchase.

PLAN AHEAD!

Tuesday, August 11: There is a Chicago White Sox game at Rate Field at 6:40 p.m. vs. the Reds! That's not the best part. They're giving away Pope Hats (aka mitre) to everyone! Join in the fun! Get your very own Pope Hat! Oops! I think the game might be sold out!

Friday, August 14: Sinovi of Chicago will perform at the Joliet Croatian Cultural Club in Joliet following the club's fabulous Chicken & Pork Chop Dinner.

Sunday, August 30: Lodge 170 of Merrillville is hosting their Annual Picnic!

Prayers and Get Well Wishes for a Super Speedy Recovery go out to Steve Kirin! Steve suffered a stroke a couple of weeks back and is now in therapy. We hear he's getting stronger by the day and soon will be back singing and strumming his brač. You can never have too many prayers, so keep them coming for Steve! Thank you!

Step right up, volunteer, and you'll feel great knowing that you were part of the success of our Annual Picnic! The more volunteers, the less time spent in the kitchen by others! Speaking of volunteering, we also need help in the bakery department. We need sellers and strudel makers, povitica (nut roll) makers and other sweets bakers to fill our bakery table. Here again, the more help we get, the less time spent behind the bakery table. Please give me a call at 773.586.3025. Don't be shy and don't forget to leave a message along with your name and phone number. I'll see to it that that message gets to the right person.

"The great gift of human beings is that we have the power of empathy." - Meryl Streep

Arlene Boudos/Lodge 32

Tamburitzans News Flash

PITTSBURGH, PA - Coming this fall. The Tamburitzans elevate their 90th anniversary performing season with a bit of fun mixed in. Our 16th Annual "Swing fore Scholarships" Golf Outing is on Monday, Sept. 21, at the trendy and private 1781 CLUB in Peters Township, PA. About 15 miles south of Pittsburgh, the venue was purchased by new owners several years ago, completely renovated, updated and reimagined with farm to table dining, craft bar cocktails, indoor driving range facilities, picnic pavilion and a fun par 72, 18-hole course measuring 6319 yards.

Mark your calendar today and join us for another fun event with great golf, prize opportunities, surprises, cevapi at the turn, dinner, live music and more! Help us to raise important scholarship funds for our super talented, full-time undergrad and graduate students, who attend Pittsburgh-based colleges, universities and trade schools while performing with the Tamburitzans. Your generosity and support pave the way in helping them achieve their educational goals while presenting beautiful world cultures, costumes, music, songs and dance for all to enjoy for many years to come--90 years and counting!

Corporate and golf sponsorship opportunities are available at several levels. Registration will open in June. Watch this space, Facebook, Instagram and emails for updates. For more information, call The Tamburitzans at 412- 224-2071 or go to thetamburitzans.org/events.

Joyce Crumbo/Lodge 2019



Attention CFU Lodge 170 Members

MERRILLVILLE, IN - Please join us for our future meeting dates.

Meetings take place at 8550 Taft St., Merrillville IN. Please use the north doors. Meeting time is 11:30 a.m.

Future meeting dates are: July 19; August 16; September 20; October 18; November 15; and December 20.

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

Cindy Mayer/Recording Secretary



CLEVELAND, OH — The Croatian Fraternal Union of America will once again bring the sound of tamburitza music to the shores of Lake Erie as it hosts its 58th Annual Junior Tamburitza Festival on July 3-5, in Cleveland.

Returning to Cleveland for the sixth time in festival history, this long-standing tradition will gather junior ensembles, families, and supporters from across the United States and Canada for a weekend centered on music, heritage, and community.

At the heart of the festival are the young performers who dedicate countless hours to learning the art of tamburitza. Through their performances, they not only showcase musical talent but also carry forward the mission of preserving Croatian culture for future generations. The annual event has become a cornerstone of the CFU's cultural programming, highlighting the organization's continued commitment to youth engagement and cultural education.

Festival headquarters will be located at the Hilton Cleveland Downtown, situated in the city's vibrant downtown district near Huntington Bank Field and within walking distance of several of Cleveland's most visited attractions.

Visitors attending the festival will have the opportunity to explore notable destinations such as the Rock and Roll Hall of Fame, the historic West Side Market, and the Great Lakes Science Center, all located just minutes from the festival's central hub.

A block of rooms has been reserved for attendees from July 2 through July 5 at a special group rate, with reservations available through the hotel's online booking system. Festival organizers note that the reservation deadline is **June 4, 2026**, after which availability and discounted pricing cannot be guaranteed. To reserve accommodations online, please visit: <https://book.passkey.com/go/58CFU>

Beyond the performances, the weekend will include a variety of social gatherings, offering members and guests the chance to reconnect and strengthen the fraternal bonds that have defined the organization for more than a century. For many families, the Junior Tamburitza Festival represents not only a performance opportunity, but a reunion and celebration of shared heritage.

As the CFU continues its mission to "protect, preserve, and perpetuate" Croatian culture, events such as this remain vital in ensuring that the next generation remains actively engaged. With another strong showing of young talent expected, the 58th annual festival promises to be both a celebration of tradition and a look toward the future.

Members and friends of the CFU are encouraged to attend and support the performers during this special weekend in Cleveland.

Derek Hohn
Fraternal Programs Director

American Zagreb Junior Tams Present 69th Annual Concert

CLEVELAND, OH - The American Zagreb Junior Tamburitza invite the community to their 69th Annual Concert on Saturday, June 6, at the American-Croatian Hall in Eastlake.

This year's program will

feature special guest group Kardinal Stepinac NY, followed by a lively social with entertainment by Zadnja Stanica.

Doors open at 3 p.m., and the concert begins at 4 p.m. Join us for an afternoon of music, culture, and community celebration.

Tickets are \$20 for concert and reception. Food will be available for purchase both before and after the performance.

For more information, please call Amela Vujica at 440-749-0331 or follow us for a full weekend itinerary on our social media instagram @zagreb_jr or facebook - American Zagreb Jr. Tamburitza.

Amela Vujica/Lodge 995

Go For The Gold, Croatia

Ajmo, ajmo, let the heart ignite,
red-white-blue echoes through the night!
Ajmo, ajmo, hands up high, Hr-vat-ska rises — watch us fly!

From a small land with a giant heart, we came out brave, ready from the start.

France still remembers our first bright flame, when the Vatreli showed the world our name.

We were not many, but our voice was strong,
every step made the whole world sing along.

From the first pride to the greatest days,
Hr-vat-ska never walked alone this way.

When the flag goes up, the sky will shake,
when the anthem plays, our hearts awake.

We don't go quiet, we don't stand still, for Hr-vat-ska we give all we have!

Let the stadium thunder, let the night sing loud,
Hr-vat-ska has the heart, Hr-vat-ska makes us proud!
From dreams to glory, from pain to the throne, twenty twenty-six — we're going for gold!

Ajmo, ajmo, Vatreli, now! For the crest, for the pride, for the Croatian vow!

Ajmo, ajmo, let the whole world know, in the final it's gold — Hr-vat-ska takes it home!

Twenty-eighteen, one step from the crown,
Hr-vat-ska showed the world we never back down.

Tears and a song, with pride in our eyes,
a small land standing tall among giants.

And when they said, "It's over, no more," in the desert we raised our flags once more.

Once again with the greatest we stood tall, 'cause never, never did we fall.

When the flag goes up, the sky will shake,
when the anthem plays, our hearts awake.

We don't go quiet, we don't stand still, for Hr-vat-ska we give all we have!

Let the stadium thunder, let the night sing loud, Hr-vat-ska has the heart, Hr-vat-ska makes us proud!

From dreams to glory, from pain to the throne, twenty twenty-six — we're going for gold!

Ajmo, ajmo, Vatreli, now! For the crest, for the pride, for the Croatian vow! Ajmo, ajmo, let the whole world know, in the final it's gold — Hr-vat-ska takes it home!

Who are we? — Hr-vat-ska! What's the dream? — Gold! Where we goin'? — To the final! Who's in our hearts? — Hr-vat-ska!

We are few, but the world hears our sound, every fall lifts us off the ground. Three times we showed them, again and again, Hr-vat-ska has the heart of champions!

Let the stadium thunder, let the night sing loud,
Hr-vat-ska has the heart, Hr-vat-ska makes us proud!

From dreams to glory, from pain to the throne, twenty twenty-six — we're going for gold!

Ajmo, ajmo, Vatreli, now! For the crest, for the pride, for the Croatian vow!

Ajmo, ajmo, now the whole world knows, in the final it's gold — Hr-vat-ska takes it home!

Red-white-blue, let the heart awake, Hr-vat-ska sings, the whole world shakes. Small on the map, but big in the heart, Vatreli ours — the gold is ours!

Dario Rozman

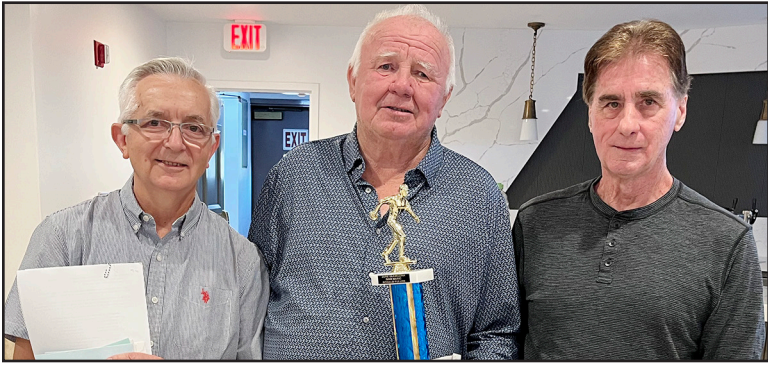


Protect your family with insurance from the Croatian Fraternal Union - The Society That Cares!

412-843-0380

5 Reasons Why You Should Consider Life Insurance:

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



Lodge 177 Bowling League Celebrates Fun Season

LOS ANGELES, CA - CFU Lodge 177 ended their Bowling year with a Banquet held on Saturday, May 2nd, at St. Anthony's Croatian Hall in Los Angeles, California.

It was a fun year with many new bowlers joining our league and adding to the fun and enthusiastic camaraderie each week. Trophies were handed out to those who excelled in their abilities and we were so happy for them.

Male Handicap Series:
738-Kamilio Milas;
Female: Daniela Vinski-715.

Male Handicap Game:
280- Mile Mlinarevic;
Female: Kristina Vinski-267.

Male Scratch Series:
706-Ivan Maric; **Female:**
Dragica Grabovac-494.

Male Scratch Game:
266-Nico Hillier; **Female:**
Dubravka Tarandek-181.

We thank all of our Bowlers and invite everyone in our local CFU Lodges to participate in the next bowling League starting up again in September 2026 at Glendale Bowling Center, Glendale, California, each Sunday evening at 5 p.m.

Our thanks for a great year go out to Ivan Maric, Daro Klaric, Drazen Tarandek and Mirjana Petric for all their work in coordinating our bowling league.

Marge Gallucci/Lodge 177



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

Lodge 66 Memorial Plaque Donations

YOUNGSTOWN, OH - Donations are now being accepted for the memorial plaque honoring deceased members of St. George CFU Lodge 66. A donation of \$15 for each deceased family member or loved one is needed to have their name permanently engraved on our lodge memorial plaque. The names will be presented and added to the memorial plaque during a short candlelight memorial service at the Lodge's annual indoor celebration picnic on Sunday, July 19, 2026. A family member or friend must be present to participate in the candlelight memorial.

Please print clearly the name of the deceased Lodge 66 member and indicate if the member was a 50-year member, officer, or trustee of St. George Lodge 66 so that it can be noted on this permanent tribute. Also include the name of the person who will be participating in the ceremony to honor your deceased loved one.

Send your \$15 payment by check made payable to ST. GEORGE LODGE 66, prior to July 10th, to St. George Lodge 66, c/o Patricia Moran, 1806 Lancaster Drive, Youngstown, OH 44511. Include the deceased member information, the name of the person who will be present to participate in the ceremony, as well as your name and phone number. Mail early to ensure that your check and information is received in time to be included. If you have any questions or would like more information, please call or text 330-550-3404.

Patty Moran/Sec/Treas Lodge 66

National Golf Tournament Heading To Detroit

DETROIT, MI - For the first time in over two decades, Zora Lodge 351 is hosting a National Tournament and we want to make a good impression! We welcome all golfers, local and especially those able to make the trip to the Motor City for this annual event.

On June 5-6, golfers will enjoy two days of golf at the historic Rackham Golf Course,

owned and operated by the City of Detroit, but located in the popular City of Royal Oak, next to the Detroit Zoo.

Following golf each day, our American Croatian Club, located at 32851 Ryan Rd., Warren, MI 48092, will be the gathering place. It is a short ride from both the golf course and the hotel, for out-of-town guests. Lodge 351 welcomes golfers and all others

who want a delicious meal, great music and good company! Friday, June 5, doors and bar open at 6 PM, the kitchen opens at 6:30 PM and music begins at 7 PM. Lamb (\$20), Čevapi (\$15), Kolbasi/kraut (\$12) or Burek (\$12) dinners including potato salad and cole slaw are available for purchase. We ask that lamb be preordered by calling Kathy at 248.477.7621 by June 1.

The Adriatic Trio will be your entertainment for the evening. Talented musicians Danny and Steve Capuzzi and Rob Sestili all hail from the Pittsburgh area. Two of the trio now reside in metro Detroit.

There is no cover for the Friday night Welcome Party. We hope many of our locals will come to help show our out-of-towners our Lodge hospitality!

Saturday, June 6, following golf, the lodge will host a buffet

banquet, starting promptly at 4 PM. Cost of the banquet at \$25 is included in the price of golf. For all others, please RSVP to Kathy at above listed number, or Derek Hohn at the CFU 412.843.0380 by June 1.

If you prefer to come to the club after official golf business, there will be a \$10 charge at the door. Our kitchen will again be serving dinners all night. The menu is the same, minus the lamb.

Music for Saturday evening will be provided by our local Motor City Stringz. These outstanding musicians include Joe Novosel, Joe Matievich, George Patrash, Frank and Ben Corak, Pero Pavlovich and Danny Capuzzi.

For those looking for more friendly competition this weekend, we will have a one-loss elimination Corn Hole Tournament. Entry is \$10 per person. Cash prizes will be determined by number of entries, with first and second place payouts.

There will be a 50/50 raffle each evening and a prize raffle to be drawn Saturday night. A special raffle for a Croatian Corn Hole set, created and donated by the Anthony Radman family, will be the highlight.

Welcome golfers from near and far to our Croatian Club and the Motor City! For our local members who won't be golfing, please come down and support your Lodge the weekend of June 5-6. This will be a casual indoor/outdoor event, similar to our very popular picnic held last June, only taking place on back-to-back evenings. Volunteers are welcome and appreciated for the weekend. Please contact someone on the Lodge Board. Feel free to call the undersigned. Come one or both days and help us show our out-of-town guests that "there ain't no party like a Detroit party!"

Kathy Perpich Thiel
Lodge 351

Rackham Golf Course
10100 W. 10 Mile Rd.
Huntington Woods, MI
www.rackham.golf
248-543-4040

THE 50th CFU NATIONAL GOLF TOURNAMENT

June 5 & 6, 2026

Friday, June 5th - 4-Man Blind Scramble
1:30 PM Shotgun Start

Saturday, June 6th - Stroke Play Tournament
7:30 AM Shotgun Start



Entry Fees per Golfer

Golf (2 day), Cart & Awards Event - \$170.00
CFU Nest Members 18 and Under - \$130.00
Additional Banquet Ticket (Non-Golfer) \$35.00

*Please check in at least 30 Minutes before teeing off Friday and Saturday.

Please visit cfu.org/events for booking information

GOLFER'S FULL NAME	FLIGHT* (See Below)	CFU MEMBER or GUEST	EMAIL or PHONE	LODGE #

FLIGHTS

MEN:
- A Flight - 72-78
- B Flight - 79-85
- C Flight - 86-92
- D Flight - 93-100
- E Flight - Over 100

SENIOR: 65+
- Sr. Flight - 65 & Older

LADIES:

- A Flight - Up to 100
- B Flight - 101-110
- C Flight - 111 and Up

JUNIOR: Up to age 18
- MALE
- FEMALE

GUEST (non CFU Member) Team Contact

NO REFUNDS
MAKE CHECKS PAYABLE TO:
Croatian Fraternal Union

Deadline: Friday May 22nd

Mail Entries and Checks To:

Croatian Fraternal Union
c/o Derek Hohn
100 Delaney Dr.
Pittsburgh, PA 15235
email: dhohn@cfu.org

(Name & Phone or Email)

All CFU members must be in good standing. Director of Fraternal Programs will check eligibility.



Zajedničar

FRATERNALIST



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

GODINA 121.

PITTSBURGH, PENNSYLVANIA / SRIJEDA 20. SVIBNJA 2026.

SEDMA STRANA

Nacionalni odbor HBZ-a sastaje se radi godišnjeg pregleda poslovanja prethodne godine. Odobrava usvojene mjere za dobrobit Zajednice

Piše: Edward W. Pazo/Nacionalni predsjednik

PITTSBURGH, PA - Nacionalni upravni odbor, kako to zahtijevaju naša Pravila HBZ, sastao se u tjednu od 4. svibnja 2026. u središnjem Glavnom uredu Zajednice kako bi ispunio svoje obveze prema navedenim pravilima i zahtjevima Državnih odjela za osiguranje u kojima Zajednica ima dozvolu poslovanja.

Izvršni odbor, koji čine pisac ovog teksta zajedno s bratom Franjom Bertovićem, izvršnim potpredsjednikom, i sestrom Bernadette M. Luketich-Sikaras, nacionalnom tajnicom/blagajnicom, dočekao je članove Nadzornog odbora u ponedjeljak, 4. svibnja 2026., kako bi dovršili svoje dužnosti prema Pravilu HBZ prije početka sastanka cijelog Nacionalnog upravnog odbora.

Nadzorni odbor, na čelu s bratom Danielom Kochisom, predsjednikom, i sestrom Ruth Sepich, tajnicom, uključivao je sljedeće dodatne članove: Roberta Luketića, Johna Miksića, Edwarda Sambola, Johna Starešinića i Waynea Vlašića.

Prema našoj tradiciji, naše uvodne riječi bile su općenite prirode i uključivale su financijska i kulturna iskustva prethodnih godina. Bilo nam je drago primijetiti da je HBZ financijski dobro poslovao u smislu rasta „neto vrijednosti“ društva, koja je iznosila 7,2 milijuna dolara. Za informaciju naših čitatelja, Neto vrijednost u našem usporedbi definira se kao zbroj viška, AVR rezervi i IMR rezervi na dan 31. prosinca 2025. Za kraj godine, ukupni iznos HBZ-a zabilježen je kao 87.311.688 dolara. Rasprava je uključivala činjenicu da su industrijski sastavljeni izvještaji naše skupine fraternalnih društava pokazali da je velik broj uspješnih fraternalnih Zajednica s koristima doživjelo negativne financijske rezultate kako iz poslovanja tako i iz ulaganja na kraju 2025. godine, čime je došlo do smanjenja „neto vrijednosti“.

Zaključak rasprave je da je Hrvatska bratska zajednica doživjela još jednu u nizu vrlo uspješnih godina u kojima su višak i rezerve AVR i IMR povećani, što je rezultiralo većim sigurnosnim marginama za životna osiguranja i anuitetne ugovore članova. Naglasili smo da je naša dugogodišnja strategija „član dovede člana“ značajno pomogla našoj prodaji, a posljedično i prihodima od premija za godinu, što omogućuje isplatu prinosa od

4,5% na anuitetne i IRA ugovore izdane prema našem programu „Choice Two Annuity“.

Direktori su također informirani o napretku novog sustava administracije policia, očekivanom vremenskom okviru i troškovima do završetka. Dodatna rasprava uključivala je napore HBZ na ažuriranju postojećih i stvaranju novih protokola sigurnosti podataka u skladu sa Zakonom o sigurnosti podataka koji je usvojilo mnogo država u kojima HBZ ima licencu, uključujući Pennsylvaniju.

Nakon našeg uvodnog pozdrava, Nadzorni odbor sastao se tijekom cijelog ponedjeljka obavljajući svoje zadatke prema odredbama pravilnika Zajednice, a svoj je rad zaključio u utorak u 10 sati. U međuvremenu, između 10 i 12 sati, održali smo tri prezentacije pred okupljenim Nadzornim odborom i Izvršnim odborom prije zakazanog početka sastanka Nacionalnog upravnog odbora.

Frank Božičević, voditelj posebnih projekata, i Doug Fry, Menadžer za informacijske tehnologije, pridružili su im se Jeff Wolstoncroft, pomoćnik kontrolora, i Derek Hohn, direktor bratskih programa, kako bi pružili detaljnije izvješće o statusu dizajna i implementacije planiranog novog sustava za upravljanje policama. Ovaj tim HBZ dao je detaljan pregled napretka i očekivanih vremenskih okvira za uspješni završetak projekta. Dodatna rasprava uključivala je potrebu za računovodstvenim paketom od već odabranog dobavljača

(Nastavak na 10. strani)



AMERIČKI HRVATSKI KLUB od odsjeka 351 HBZ biti će središte zabavnih aktivnosti povodom ovogodišnjeg Nacionalnog golf turnira Hrvatske bratske zajednice 5. i 6. lipnja. Klub se nalazi na 32851 Ryan Rd. u Warrenu, MI. Dobro došli i još sretnije prošli!

Split je sada službeno direktno povezan sa SAD-om



Početak ovog mjeseca u splitsku Zračnu luku sv. Jeronima sletio je prvi zrakoplov na relaciji Newark/New York - Split, što je ujedno označilo i početak letova na prvoj izravnoj liniji koja Split povezuje sa Sjedinjenim Američkim Državama. Da interesa za ovu liniju ne bi trebalo nedostajati, dokazuje i činjenica da je avion bio duplo pun - u Split je stiglo 167 putnika.

Split je sa SAD-om povezao United Airlines, koji je uveo ovu novu sezonsku izravnu liniju. Zahvaljujući njoj Split će tri puta tjedno biti povezan s čvorištem u Newarku/New Yorku. United je jedini zračni prijevoznik koji nudi izravne letove između Splita i SAD-a te ujedno predstavlja jedinu izravnu sponu između Hrvatske i Sjedinjenih Američkih Država.

Iznimno nas raduje uvođenje prve izravne linije Uniteda između Splita i Sjedinjenih Američkih Država, čime dodatno širimo našu mrežu odredišta u Hrvatskoj - izjavio je Patrick Quayle, viši potpredsjednik za globalno planiranje u kompaniji United Airlines.

- Prvi put naši korisnici u Hrvatskoj mogu uživati u pogodnostima izravne poveznice između Zračne luke Split i SAD-a, uz besprijeornu mrežnu povezanost putem

našeg čvorišta Newark/New York prema više od 50 odredišta diljem Amerike. Istodobno, putnici iz SAD-a dobivaju mogućnost jednostavnijeg dolaska u Split radi istraživanja povijesnih znamenitosti, poput Dioklecijanove palače, uživanja u živopisnom ambijentu Rive ili odlaska na kratke izlete na obližnje dalmatinske otoke - dodao je.

Josip Čorić, direktor Zračne

luke Split, kazao je da uvođenje ove linije potvrđuje stratešku poziciju splitske zračne luke kao ključnih vrata Dalmacije prema svijetu. Dokaz tome je i to što u 2026. ostvaruju povezanost s 26 zemalja i tržišta te nude ukupno 85 izravnih destinacija.

- Ove godine obilježavamo 60. godišnjicu Zračne luke Split/Sveti Jeronim i iznimno smo ponosni što ovaj važan jubilej obilježava pokretanje prve izravne interkontinentalne

(Nastavak na 10. strani)

Festival mladih HBZ održava se u Clevelandu od 3. do 5. srpnja

CLEVELAND, OH - Hrvatska bratska zajednica ponovno će donijeti zvuk tamburaške glazbe na obalu jezera Erie gdje će se 58. godišnji festival Omladinske kulturne federacije održati od 3. do 5. srpnja u gradu Clevelandu.

Vraćajući se u Cleveland šesti put u povijesti festivala, ova dugovječna tradicija okupit će juniorske ansamble, obitelji i prijatelje iz cijelih Sjedinjenih Američkih Država i Kanade na vikend posvećen glazbi, baštini i zajedništvu. U srcu festivala su mladi izvođači koji posvećuju bezbroj sati učenju umjetnosti tamburice. Kroz svoje nastupe ne samo da prikazuju glazbeni talent, već i prenose misiju očuvanja hrvatske kulture za buduće generacije.

Ovaj godišnji događaj postao je kamen temeljac kulturnog programa HBZ-a, ističući kontinuiranu posvećenost organizacije uključivanju mladih u kulturnom obrazovanju.

Središte festivala bit će Hilton Cleveland Downtown, smještenom u živahnoj gradskoj četvrti u središtu grada, blizu Huntington Bank Fielda i na pješačkoj udaljenosti od nekoliko najposjećenijih atrakcija Clevelanda.

Posjetitelji festivala imat će priliku istražiti značajna odredišta poput Rock and Roll Hall of Fame, povijesne West Side Market i Great Lakes Science Center, svi smješteni samo nekoliko minuta od središnjeg čvorišta festivala.

Blok soba je rezerviran za sudionike od 2. do 5. srpnja po posebnoj grupnoj cijeni, s rezervacijama dostupnima putem internetskog sustava rezervacija hotela. Organizatori festivala napominju da je rok za rezervaciju 4. lipnja 2026., nakon čega se ne mogu jamčiti dostupnost i snižene cijene. Za online rezervaciju smještaja, molimo posjetite: <https://book.passkey.com/go/58CFU>.

Osim nastupa, vikend će uključivati razne društvene događaje, pružajući članovima i gostima priliku da se ponovno povežu i ojačaju bratske veze koje definiraju organizaciju više od stoljeća. Za mnoge obitelji, Junior Tamburitza Festival predstavlja ne samo priliku za nastup, već i okupljanje i proslavu naše zajedničke baštine.

Članovi i prijatelji HBZ-a potiču se da prisustvuju i podrže izvođače tijekom ovog posebnog vikenda u Clevelandu.

Derek Hohn/Direktor bratskih programa

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 of America Hrvatske Bratske Zajednice 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

Spomen počast

„Ne znamo nijedno obećanje koje su ti ljudi dali, nijedno zavjetovanje koje su učinili, nijednu riječ koju su izrekli; ali znamo da su saželi i usavršili, jednim vrhunskim činom, najveće vrline ljudi i građana. Iz ljubavi prema domovini, prihvatili su smrt, i tako razriješili sve sumnje te učinili svoj patriotizam i svoju vrlinu besmrtnima.“ – James A. Garfield, 30. svibnja 1868., Nacionalno groblje Arlington

Prvotno uspostavljen 1866. godine kako bi se obilježile žrtve vojnika Građanskog rata koji su poginuli u službi našoj zemlji, a kasnije formalno proglašen Zakonom Kongresa 1971. godine, Dan sjećanja postao je poznat kao nacionalni praznik u znak priznanja onima koji su poginuli u službi nacije u svim američkim ratovima. Kako bi odali počast onima koji su poginuli, mnogi Amerikanci obilježavaju ovaj dan uređivanjem grobova

poginulih heroja cvijećem, američkim zastavama i uspomenama.

Obilježava se ili slavi posljednjeg ponedjeljka u mjesecu svibnju, a ovaj nacionalni praznik odaje počast svim preminulim američkim vojnicima i veteranima te zaustavlja vrijeme kako bi nacionalno prepoznao muškarce i žene koji su dali svoje živote za obranu slobode i sigurnosti Amerike. Osim nacionalne službe koja se ceremonijalno održava na Memorijalnom danu na Nacionalnom groblju Arlington u glavnom gradu naše zemlje, mnoge zajednice diljem zemlje organiziraju lokalne memorijalne službe, parade i druge događaje u znak počasti onima koji su podnijeli najveću žrtvu za našu naciju i njezine ljude.

Svakako smo podsjećeni da se svake godine, na Memorijalni dan, u 3 sata poslije podne po lokalnom vremenu održava nacionalni trenutak sjećanja, potičući sve Amerikance da se zaustave i izraze svoje osobne misli za sve koji su umrli u službi.

Kad mislimo na Dan sjećanja, razmišljamo o tako značajnim riječima kao što su...žrtva, dužnost, čast, hrabrost, patriotizam, hrabrost, predanost, počast, nesebičnost, ponos, ...

„Ameriko, zemljo slobodnih i dom hrabrih.“ Upućujemo molitve i riječi zahvalnosti svakom muškarcu i ženi koji su služili i poginuli za naše američke slobode.

Kroz redove Hrvatske bratske zajednice, postajemo svjesni bezbroj muškaraca i žena koji su dijelili članstvo u našem zajedničarstvu i

koji su izgubili živote služeći svojoj zemlji. Hodajući kroz lokalna groblja, možemo biti svjedoci američkih zastava postavljenih na grobovima američkih heroja i riječi časti urezanih na njihovim nadgrobnim pločama. Članovi naše obitelji HBZ koje poznajemo, čija djeca i unuci još uvijek žale njihov gubitak, pokopani su u grobljima diljem naše zemlje, nakon što su služili našoj zemlji s hrabrošću i odanošću.

Dok se molimo za duše hrabrih muškaraca i žena koji su služili u vojsci naše zemlje, podsjetimo se da, bilo da su poginuli u borbi ili radeći u brojnim drugim funkcijama kako bi osigurali mir, red i sigurnost za sve Amerikance, životi onih vojnika koji su poginuli u službi našoj zemlji zaslužuju našu duboku zahvalnost i ponizno sjećanje. Neka njihova sjećanja žive u našim srcima zauvijek.

Američka Zagreb Tamburica održava 69. godišnji koncert

CLEVELAND, OH - Američka Zagreb Junior Tamburica održava svoj 69. godišnji koncert u subotu, 6. lipnja, u Američko-hrvatskom domu u Eastlakeu.

Ovogodišnji program će predstaviti posebnu gostujuću grupu Kardinal Stepinac iz New Yorka, nakon čega slijedi živahno druženje uz zabavu grupe Zadnja Stanica.

Vrata se otvaraju u 3 sata, a koncert počinje u 4 sata poslije podne. Pridružite nam se na poslijepodnevnom programu glazbe, kulture i zajedničkog slavljenja. Ulaznice su 20 USD za koncert i prijem. Hrana će biti dostupna za kupnju prije i nakon nastupa.

Za više informacija, molimo nazovite Amelu Vujicu na 440-749-0331 ili nas pratite za puni vikend program na našim društvenim mrežama Instagram @zagreb_jr ili Facebook - American Zagreb Jr. Tamburitzans. Svi ste nam dobro došli!

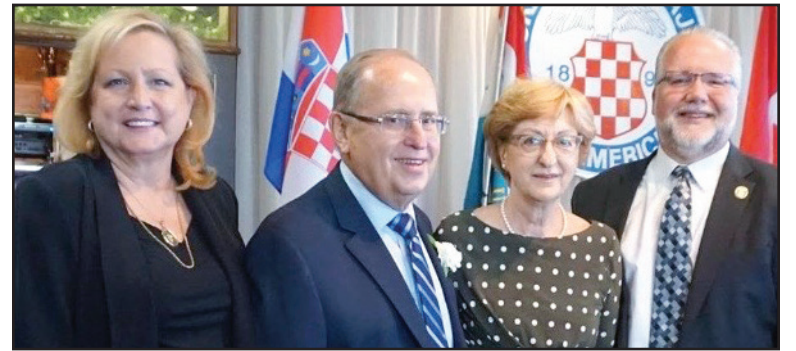
Amela Vujica/Odsjek 995

Prepoznavanje naših Fraternalista



Piše: Edward W. Pazo/Nacionalni predsjednik

Ponosni smo što možemo nastaviti našu praksu prepoznavanja pojedinaca koji su promicali bratske ciljeve i aktivnosti Hrvatske bratske zajednice Amerike. Pišući ovu kolumnu Predsjednika, koristimo priliku da još jednom priznamo i odamo počast još jednom članu naše zajedničarske obitelji, vođi koji je vjerodostojno živio podržavajući naše ideale. Shodno tome, vrlo smo zadovoljni što možemo prepoznati brata Michaela Loncaricha iz društva "Hrvatska Sloga" odsjek 954 iz Hamiltona, Ontario, Kanada.



Postoji mnogo pojedinaca unutar naših članova koji zaslužuju priznanje za svoja fraternalistička djela, nitko više od našeg bivšeg kolege u Nacionalnoj upravi Hrvatske bratske zajednice Amerike, brata Michaela Loncaricha. Učlanjen u Hrvatsku bratsku zajednicu Gnijezdo 603 u Hamiltonu, Ontario, ubrzo nakon rođenja od strane svojih roditelja Johna i Barbare (Penić) Lončarić, Mike je oduvijek bio ponosan Hrvat koji je poštovao svoje hrvatsko naslijeđe i pradjedovske korijene iz Žakanja i Krašića. On i njegova draga supruga Martha utkali su iste vrijednosti u svoju kćer Allison i sina Michaela Paula dok su odgajali svoju obitelj u Grimsbyju, Ontario. Mike je prije svega obiteljski čovjek i sada, u svojim godinama mirovine, iznimno uživa u svojim unucima Mikeyju i Jacku. Ovo slijedi nakon uspješne karijere u poslovanju gdje ga je njegova tvrtka Engineered Abrasives 2006. godine prepoznala od strane Kanadske hrvatske gospodarske komore kao 'Business of the Year'.

Cijelokupna Mikeova dugogodišnja povijest uključivanja u zajednicu, društvenog angažmana i očuvanja hrvatske kulture ono je što prepoznavamo kada mu odajemo počast kao zajedničarskom vođi. Član Župe Svetog Križa u Hamiltonu, Michael je instruktor župnog folklornog ansambla Hrvatsko Selo već više od četiri desetljeća. Ovaj opis našeg cijenjenog zajedničara može se pronaći na web stranici ansambla:

„Gospodin Lončarić je učitelj u Hrvatskom Selu više od 40 godina. Njegova motivacija za podučavanje i očuvanje hrvatske glazbe i kulture u zajednici temelji se na njegovom uvjerenju o koristima koje to ima za našu hrvatsku mladež, te kao takvi, naši mladi stječu veliko poštovanje prema bogatoj kulturi hrvatskoga naroda. Bolje razumiju svoje podrijetlo i naslijeđe te su u mogućnosti to podijeliti s mnogima koji imaju hrvatsko podrijetlo. Osobno je svjedočio kako mnogi njegovi učenici rastu zajedno, postaju životni prijatelji, "kumovi" pa čak i životni supružnici!“ Ponosan je što ih vidi kako se ujedinjuju dok podržavaju svoju hrvatsku župu i prenose te tradicije na svoje obitelji. Mike nesebično radi u mnogim ulogama unutar nekoliko hrvatskih zajednica, dijeleći time svoje vještine, talente, znanje i iskrenu ljubav prema našem dragom kulturnom naslijeđu kroz glazbu, pjesmu i ples.

Michaelova želja za podučavanjem hrvatske tamburaške glazbe dovela je do osnivanja folklornog ansambla Živa Grana Hrvatske, skupine hrvatske mladeži koja je željela nastaviti svirati i plesati hrvatski folklor. Ansambl je nastupio na proslavi 100. obljetnice našeg odsjeka 1994. pred 1200 članova i gostiju, uključujući pokojnog kardinala Franju Kuharića, zagrebačkog nadbiskupa. Sa zadovoljstvom možemo reći da je Živa Grana sudjelovala na gotovo svakom Odraslom TamFestu HBZ od svog osnutka i redovito nastupa na hrvatskim događanjima održanim širom Južnog Ontarija, Sjedinjenih Američkih Država i Hrvatske. Živa Grana proslavila je 35. obljetnicu kulturnog djelovanja (Nastavak na 9. strani)

HRVATSKA BRATSKA ZAJEDNICA

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



Nacionalni golf turnament ove je godine u Detroitu

DETROIT, MI - Prvi put u više od dva desetljeća, društvo Zora odsjek 351 biti će domaćin Nacionalnog golf turnira zbog čega želimo ostaviti dobar dojam! Dobrodošli su svi golferi, lokalni, a posebno oni koji mogu doći u Motor City na ovaj godišnji događaj.

Od 5. do 6. lipnja, golferi će uživati u dva dana golfa na povijesnom golf terenu Rackham, koji je u vlasništvu i pod upravom Grada Detroit, ali se nalazi u popularnom gradu Royal Oak, pokraj zoološkog vrta u Detroitu.

Nakon golfa svaki dan, naš Američko-Hrvatski Klub, smješten na 32851 Ryan Rd., Warren, MI 48092, bit će mjesto

okupljanja. To je kratka vožnja od golf terena i hotela, za goste izvan grada. Odsjek 351 poziva golfere i sve ostale koji žele uživati u ukusnom obroku, odličnoj glazbi i dobroj zabavi!

Petak, 5. lipnja, vrata i bar se otvaraju u 6 navečer, kuhinja se otvara u 6:30, a glazba počinje u 7 sati. Jela od janjetine (\$20), Čevapi (\$15), Kobasica/kupus (\$12) ili Burek (\$12) uključuju krumpir salatu zatim salatu od kupusas i dostupna su za kupnju.

Molimo da se za janjetinu unaprijed javite Kathy na broj 248-477-7621 do 1. lipnja.

Adriatic Trio će nas zabavljati u petak navečer. Talentirani glazbenici Danny i Steve Capuzzi te Rob Sestili svi dolaze iz područja

Pittsburgh. Dvojica sada žive u metropolitanskom području Detroitu.

Za petak navečer za yabavu Dobrodošlice nema ulaznice. Nadamo se da će mnogi od naših mještana doći i pomoći pokazati našim gostima izvan grada gostoljubivost našeg odsjeka i hrvatskog doma!

U subotu, 6. lipnja, nakon golfa, odsjek će prirediti banket, koji počinje točno u 4 sata poslije podne. Cijena večere od 25 USD uključena je u cijenu golfa. Za sve ostale, molimo da se prijavite Kathy na gore navedeni broj ili Dereku Hohn u HBZ na broj 412-843-0380 do 1. lipnja.

Ako radije želite doći u klub nakon službenih golf aktivnosti, ulaznica je 10 USD. Naša kuhinja će ponovo služiti večeru cijelu noć. Jelovnik je isti, osim janjetine.

Glazbu za subotnje večeri osigurati će naši lokalni orkestar Motor City Stringz. Ovi izvanredni glazbenici uključuju Joea Novosela, Joea Matievicha, Georgea Patrasa, Franka i Bena Coraka, Peru Pavlovicha i Dannyja Capuzzija.

Za one koji traže više prijateljskog natjecanja ovog vikenda, imati ćemo turnir u Corn Holeu s jednim porazom eliminacije. Prijava iznosi 10 USD po osobi. Novčane nagrade bit će određene prema broju prijava, s isplataama za prvo i drugo mjesto.

Svake večeri bit će tombola 50/50 i tombola s nagradama koja će se izvlačiti u subotu navečer. Posebna tombola za hrvatski set Corn Hole, koji je izradila i donirala obitelj Anthony Radman, bit će vrhunac turnira.

Dobrodošli golferi iz bliza i daleka u naš Hrvatski klub i Motor City! Za naše lokalne članove koji neće igrati golf, molimo dođite i podržite svoj odsjek spomenutog vikenda 5.-6. lipnja. Ovo će biti neformalni događaj u zatvorenom i na otvorenom, sličan našem vrlo popularnom pikniku održanom prošlog lipnja, samo što će se održavati dvije uzastopne večeri. Volonteri su dobrodošli i cijenjeni tijekom cijelog vikenda. Molimo kontaktirajte nekoga od odsječnih odbornika. Slobodno nazovite potpisnicu.

Dođite jedan ili oba dana i pomozite nam pokazati našim gostima izvan grada da „nema bolje zabave kao zabava u Detroitu!“

Kathy Perpich Thiel
Odsjek 351

Proljetni piknik odsjeka 530

ST. THOMAS, ON - Pozivamo sve naše članove na Proljetni piknik i natjecanje u boćanju koji će se održati u nedjelju, 7. lipnja 2026. na Tower Roadu u St. Thomasu, ON (imanju obitelji Rupčić-Karn) s početkom u 12 sati (podne).

Ovaj tradicionalni piknik i turnir održavamo već godinama kako bi iskazali zahvalu odsječnim članovima za širenje naših redova i za rad kod aktivnosti odsjeka 530. Hrana i piće biti će besplatni. Obećavamo veselo i zabavno poslijepodne! Ako imate svoje boće molimo vas da ih ponese.

Vidimo se uskoro, dobro nam došli!

Franjo Bertović/predsj.



PROGRAMI HBZ-A POD POVEĆALOM

POSTANITE PREPORUČITELJ HBZ

Nacionalni upravni odbor HBZ-a zaključio je svoje proljetno zasjedanje od 3. do 6. svibnja i s zadovoljstvom istaknuo gospodarsko stanje. Kroz svoju 132. godišnju povijest Zajednica je postala jača nego ikada. S nastavkom rasta u imovini (preko \$514 milijuna US) i iznosom nedjeljive vrijednosti (\$74 milijuna US) pruža čvrstu financijsku stabilnost.

Potičemo sve naše članove da šire dobar glas o Zajednici. Jedan od načina da pomognete u izgradnji naših redova jest da postanete njen „Preporučitelj“. U naš program preporuka lako se je uključiti. Preporučitelj treba jednostavno ispuniti obrazac s potrebnim podacima o osobi koju preporučuje i dostaviti Glavnom uredu. Preporučitelj će primiti priznanje i bonus, novčanu nagradu za svoj trud.

Sada je najbolje vrijeme da pružite financijsku zaštitu onima koji ovise o vama. Podsjećamo vas da što ste mlađi, to su i vaše premije niže, i utječu na odabir vrste životnog osiguranja.

Povoljne kamatne stope na anuitetskim/IRA ulaganjima i planovima životnog osiguranja na posebnoj ponudi HBZ-a:

- Otvaranjem anuitetskog računa s minimalnim iznosom od \$3,000 ili više ostvariti ćete kamatnu dobit od 4.5% na ponudu „Izbor dva“ programa HBZ-a.
- Anuitetski ili umirovljenički računi omogućuju akumulaciju zarađenih kamata na ulog kroz godinu. Zarađena kamata ne podliježe oporezivanju sve dok ostaje na računu. Porez je moguć kod podizanja gotovinske vrijednosti zarađene kamate sa računa.
- Iskristite pogodnosti plana Jedno premijskog životnog osiguranja (SPOL) koji nudi uštedu od 15% kroz kredit na ime fraternalističke dividende. Maksimalni ponuđeni fraternalistički kredit podnositelju zahtjeva iznosi tisuću dolara (\$1,000).
- Proslava 250. rođendana Sjedinjenih Američkih Država donosi još i veću uštedu. Posebna ponuda odnosi se na Osiguranje otplaćeno u 20 godina (20 Pay Life): osobe od 0 do 25. godine starosti mogu kupiti zaštitu u životnom osiguranju od \$10,000 do \$25,000 uz premiju od samo \$17.75 u prvoj godini; osobe u dobi od 26 do 70 godina mogu se osigurati na \$10,000 s pomoću jednokratnog fraternalističkog kredita na dividendu do \$250. Premija u prvoj godini iznositi će također \$17.75.

Planirajte svoju financijsku budućnost i obiteljsku zaštitu kod HBZ-a!

Nazovite nas na tel. 412-843-0380 ili pogledajte web stranice www.cfu.org. Pomoći ćemo vam odabrati pravi proizvod koji će zadovoljiti vaše potrebe.



ČLANOVI ODSJEKA 995 uživali su u sudjelovanju na Ručku zahvalnosti za odsječne članove održanom u svibnju, koji je organiziran kako bi se zahvalilo svima za njihov doprinos u našem odsjeku.

Odsjek 995 održao sastanak i ručak u znak zahvalnosti

CLEVELAND, OH - Naš svibanjski sastanak bio je dobro posjećen jer smo organizirali Ručak u čast članova našeg odsjeka. Od COVID-a, znam da je, prema razgovoru s drugim odsjecima, prisutnost na odsječnim okupljanjima opala širom SAD-a. Ovaj ručak bio je naš pokušaj ne samo da potaknemo članove na dolazak na sastanke, već i da ih počastimo ručkom kojeg je pripremio odsjek 995.

Odsjek 995 Hrvatske bratske zajednice osnovan je 1950-ih od strane hrvatskih imigranata nakon Drugog svjetskog rata koji su pobjegli od komunizma. Osnivači i prvi članovi uključivali su Nikolu Franića, Vladimira Bosiljevića, Marka Maraša, Juru Petra, Stjepana Miošića i Ivice Čorića, koji su svi pobjegli iz komunističke Jugoslavije. Oni su bili među ljudima te generacije imigranata koji su vidjeli vrijednost pridruživanja k Hrvatskoj bratskoj zajednici.

Danas je naš odsjek, iako nije najveći u Ohiju, zasigurno jedan od najposebnijih i jedan od najaktivnijih u području Clevelanda. Članstvo našeg odsjeka uključuje bosanskohercegovačke Hrvate koji su bježali od razaranja rata 1990-ih. Ova skupina osnovala je folklornu grupu Kraljica Katarina. Imamo veliku skupinu iz Cetingrada u Kordunu. Ova skupina osnovala je folklornu grupu Kordunaši 1990-ih kako bi obnovila crkvu u Cetingradu, koja je uništena od strane pobunjenika i JNA 1990-ih. Nekolicina naših članova rođenih u SAD-u svira i pjeva s grupama Žumberčani, Zeleno Polje i Selo.

Naše Gnijezdo uključuje članove American-Zagreb Junior Tamburice i Cleveland Junior Tamburice, dvije od najvećih i najboljih grupa u SAD-u.

Naše sljedeće okupljanje zakazano je za nedjelju, 12. srpnja, u 2 sata poslije podne, u Hrvatskom domu, Eastlake, Ohio. Molimo vas da planirate doći.

Robert Jerin/Predsjednik

Piše: Edward W. Pazo/Nacionalni predsjednik

(Nastavak sa 8. strane)

Omladinska kulturna federacija HBZ odabrala je Mikea za Gostujućeg dirigenta na tamburaškom festivalu 2007. godine održanom u Montrealu, Kanada, u znak priznanja njegove slave kao učitelja i poznatog glazbenika. Njegov interes za sviranje tambure proširio se na to da bude neizostavan član Seoskih Lopova, talentirane grupe prijatelja koji su zabavljali tisuće ljudi na piknicima, banketima, festivalima i drugim okupljanjima gostiju koji vole tambure.

Brat Lončarić trenutno služi svoj odsjek „Hrvatska Sloga“ 954 kao potpredsjednik nakon što je bio predsjednik dugi niz godina. Na nacionalnoj razini naše Zajednice, Mike je prvi put izabran u Nacionalni odbor na 23. Konvenciji održanoj u Buffalu, NY, u rujnu 2011. godine. Služio je kao predsjednik Nadzornog odbora, ponovno izabran na tu poziciju na 24. Konvenciji održanoj u Baltimoreu, MD, u rujnu 2015., a svoj mandat u Odboru direktora zaključio je na Nacionalnoj konvenciji 2023. u Pittsburghu, PA, nakon što je odlučio ne kandidirati se za reizbor. Delegati 26. Konvencije odali su počast bratu Michaelu Lončariću dodijelivši mu naziv počasnog doživotnog člana HBZ kao dio programa te konvencije. Dodatno priznavanje koje je Mike dobio bilo je imenovanje „Fraternalistom godine“ od strane Ontarijske Federacije odsjeka HBZ 2016. godine. Velik broj njegovih kolega iz glavne uprave naše Zajednice, uz nekoliko stotina prijatelja, bio je prisutan na svečanom banketu u čast prijatelja za njegov doprinos bratstvu i očuvanju hrvatske kulture.

Izvadak iz govora Boba Bratine, zastupnika, 2016. godine u kanadskom parlamentu, zabilježio je ovo priznanje za Mikea kako slijedi: „*Michael Lončarić utjelovljuje najbolje od kanadskih i hrvatskih vrijednosti, izvanredan je glazbenik na našem tradicionalnom instrumentu, tamburi, učitelj mladima i starijima, uspješan poslovni čovjek te ponosni muž i otac.*“ „*Hrvati su važan dio velike raznolikosti Kanade, i ponosan sam što mogu odati priznanje Michaelu Lončariću kao hamiltonovom Hrvat u Čovjeku godine.*“

Tijekom naše tridesetpetogodišnje povijesti služenja u Nacionalnom odboru HBZ, prvo kao predsjednik Nadzornog odbora, zatim Nacionalni tajnik/blagajnik, a od 2014. godine Nacionalni predsjednik, dijelili smo misli i ideje o dobrobiti i napretku naše Zajednice s doslovno stotinama predanih pojedinaca koji su odabrani za vođe naše bratske organizacije.

Možemo bez oklijevanja reći da je Brat Mike bio jedan od najbolje pripremljenih i najbolje izraženih članova Nadzornog odbora tijekom ovog razdoblja. Nije bilo rijetkost primiti poruke i e-mailove u vezi s njegovim mišljenjima o pitanjima koja su dolazila pred Odbor na raspravu, a koja je slobodno dijelio sa svim članovima Odbora. Iako se ponekad nismo potpuno slagali s nekim njegovim mišljenjima, iskreno ga je zanimalo saslušati sve strane problema i njegove namjere su uvijek bile za dobro društva.

Tijekom naših razgovora s kanadskim regulatorima u vezi s očuvanjem članstva naših članova koji žive u Kanadi, Brat Mike je održao strastveni govor u Ottawi pred predstavnicima OSFI-ja o važnosti Hrvatske bratske zajednice za kanadsko članstvo. Nastavlja biti čvrst vjerovnik u ulogu HBZ-a u dijaspori i izvanredan je bratski čovjek po bilo kojem mjerljivom standardu.

Naša Zajednica duguje Bratu Michaelu Lončariću više zahvalnosti nego što se to može adekvatno izraziti riječima. Čvrsto vjerujemo da će Michael, pridruživši se popisu izvrsnih pojedinaca ranije navedenih u ovom stupcu, samo dodati sjaj kvaliteti bratskih ljudi koji su tako odlikovani. **Kapa Vam dolje, Brate Lončariću!**



DEATHS REPORTED

FROM APRIL 28 TO MAY 11, 2026

4	David Utiss	Etna, PA
66	Dolores M. Nadrich	Youngstown, OH
66	Stephanie A. Pavlich	Youngstown, OH
84	Keith L. Ingram	Anaconda, MT
101	Charlotte C. Young	S. Omaha, NE
170	Michael A. Nosich	Merrillville, IN
175	Norma J. Strahanoski	Joliet, IL
177	Nancy B. Stiglich	Los Angeles, CA
238	Peter M. Malkovich	Gilbert, MN
246	Kenneth C. Kovack	Tacoma, WA
304	Marvelyn Bichanich	Ambridge, PA
354	John S. Gibson, Jr.	Cokeburg, PA
354	Arlene Luketich	Cokeburg, PA
354	Aurelia R. Popescu	Cokeburg, PA
472	Jacqueline M. Kozarevic	Akron, OH
472	Thomas R. Kozarevic	Akron, OH
557	Steve G. Swagel, Jr.	Buffalo, NY
567	Jane F. Bershok	Canonsburg, PA
567	Joanne C. Caruso	Canonsburg, PA
567	Norma J. Widmer	Canonsburg, PA
936	David J. Stocking	Bothwell, ON, CAN
978	Frank J. Ocvirek	Phoenix, AZ

Split je sada službeno... (Nastavak sa 7. strane)

linije koja Split povezuje s New Yorkom i Sjedinjenim Američkim Državama – izjavio je Josip Čorić.

Ovom prilikom let je u splitskoj zračnoj luci dočekala i Nicole McGraw, veleposlanica SAD-a u Hrvatskoj, koja kaže da se nalazimo u zlatnom dobu partnerstva između Sjedinjenih Američkih Država i Hrvatske te da današnji dan označava još jednu vrlo važnu prekretnicu u tom odnosu.

– Prošle godine Hrvatsku je posjetilo 850 tisuća Amerikanaca, a vjerujemo da će zahvaljujući ovom letu taj broj rasti. Veleposlanstvo SAD-a iznimno je zadovoljno ovom novom linijom. Planiramo i dodatne aktivnosti, uključujući obilježavanje 250. godišnjice američke neovisnosti u Splitu, u suradnji s Ultra Europom.

Također, ova linija omogućit će hrvatskim navijačima lakši odlazak na Svjetsko prvenstvo u nogometu – doručak kod kuće, a već poslijepodne u SAD-u. Naš tim nastavit će raditi s United Airlinesom, hrvatskom Vladom i partnerima kako bismo dodatno proširili ovu suradnju. Nadamo se da će ova linija uskoro postati cjelogodišnja, a ne samo sezonska – kazala je.

SPLIČANI I MEĐU POSADOM

Ovom prilikom jedan od članova posade bio je i Splitsčanin s američkom adresom – stjuart United Airlinesa Ivica Sablić. On se u SAD preselio još krajem 80-ih kako bi studirao medicinu, no na kraju mu je karijera doživjela preokret i postao je stjuart. Oduševljen je što je tvrtka za koju radi više od 20 godina povezala njegov rodni grad i njegovo dugogodišnje prebivalište.

– Gosti su na letu imali priliku kušati naše specijalitete poput pašticade, let je prošao odlično i u dobroj atmosferi. Trajao je osam sati i 25 minuta – kazao

nam je Ivica.

Utakmice Hrvatske na Svjetskom prvenstvu, dodaje, nastojat će popratiti ili u SAD-u ili u Hrvatskoj, ovisno o rasporedu. No, zahvaljujući ovoj liniji, sada će u Hrvatskoj tijekom sezone biti svakoga tjedna.

KOJI ĆE ZRAKOPLOV LETJETI NA OVOJ LINIJI?

Izravne letove na relaciji Split – Newark/New York United će obavljati zrakoplovima tipa Boeing 767-300ER. Putnička kabina opremljena je s 46 United PolarisSM poslovnih sjedala s izravnim pristupom prolazu, 22 sjedala u klasi United Premium PlusSM te 99 sjedala u ekonomskoj klasi, uključujući 43 United Economy PlusSM mjesta.

United Polaris poslovna klasa predstavlja vrhunsko iskustvo putovanja s naglaskom na odmoru i udobnosti. Ponuda uključuje visokokvalitetne obroke tijekom leta, komforne setove marke Perricone MD i Saks Fifth Avenue te sjedala s mogućnošću potpunog razvlačenja u ravan ležaj, uz osiguran pristup prolazu iz svakog sjedala.

United Premium Plus nudi prostranija sjedala s više prostora za noge i laktove te većim nagibom u usporedbi sa standardnim sjedalima u Economy Plus ili ekonomskoj klasi. Usluga dodatno obuhvaća putni set, Saks Fifth Avenue pokrivač te mekši jastuk.

United Economy Plus osigurava dodatni prostor za noge i povećanu razinu osobne udobnosti. Zahvaljujući smještaju u prednjem dijelu ekonomske kabine, ova sjedala omogućuju i brži izlazak iz zrakoplova po dolasku na odredište. Economy Plus sjedala dostupna su na svim prekoatlantskim letovima.

Petra Klarić/izvjest.

Nacionalni odbor...

(Nastavak sa 7. strane)

koji će raditi u koordinaciji s administrativnim sistemom.

John Župančić, upravitelj investicijskog portfelja i kontrolor HBZ-a, tada je predstavljen za detaljnu analizu financijskog stanja Zajednice, uključujući izvrsne rezultate postignute tijekom posljednje završene kalendarske godine. Brat Župančić usporedio je financijske rezultate HBZ s onima sestrinskih Bratskih potpornih organizacija čije je iskustvo za 2025. bilo znatno drugačije od HBZ-ovog. Prethodno prihvaćena ideja da je „veće bolje“ pokazala se ne nužno istinitom za rezultate 2025., budući da su mnogih društava operativni i investicijski povrti bili manje nego zadovoljavajući. Ovime pohvaljujemo našeg upravitelja portfelja za njegovu marljivost i stručnost u upravljanju s investicijama naše Zajednice.

Završnu prezentaciju održala je Kim Whetzel, glavna članica neovisne revizorske tvrtke Myers, Patsy & Associates LLC, koja je uključivala nedavno dovršenu financijsku reviziju financijskog poslovanja HBZ za godinu završenu 31. prosinca 2025. Gđa Whetzel pružila je pozitivnu ocjenu Zajednice i istaknula da revizori nisu otkrili nikakve razlike ili nedostatke. Bilo koja pitanja okupljenih odbornika bila su zadovoljivo odgovorena tijekom tri prezentacije, a sastanak je prekinut za ručak s početkom cjelovitog sastanka Nacionalnog odbora zakazanim za 1:30 poslije podne.

Nacionalni predsjednik Pazo otvorio je sastanak Nacionalnog odbora u 1:40 poslije podne s bratskim pozdravima i zamolio Nacionalnu tajnicu/blagajnicu Bernadette Luketich-Sikaras da provede prisutnost odbornika. Nakon što je utvrđeno da su svi odbornici i pravni savjetnik prisutni, predsjednik Pazo je napomenuo da je kvorum uspostavljen i da će sastanak početi.

Nacionalni predsjednik Pazo, u svojoj ulozi predsjedatelja, službeno je pozdravio sve odbornike i pravnog savjetnika u glavnom uredu Zajednice na godišnjem sastanku i odmah predao čekić bratu Franji Bertoviću, izvršnom potpredsjedniku Hrvatske bratske zajednice, kako bi se mogla razmotriti odluka o usvajanju izvještaja Nacionalnog predsjednika. Na temelju prijedloga i drugog glasa brata Johna Miksicha i brata Johna Starešinića, izvještaj je potom bio predmet razmatranja:

Izvještaj Nacionalnog predsjednika sadržavao je širok spektar informacija koje se tiču poslovnog i bratskog segmenta društvenog poslovanja za prošlu godinu koja je završila 31. prosinca 2025. godine. Informacije su uključivale: porast imovine za približno četiri i pol milijuna dolara kako bi ukupna vrijednost iznosila 514.224.865 USD; povećanje prihoda za 5.592.259 USD čime se nadograđuje prethodni rekord postignut prošle godine na novu vrijednost od 74.001.781 USD. Ovaj zavidni rast prihoda rezultirao je izračunatim omjerom solventnosti od 68.409.522 USD, što se prevodi u zavidni omjer solventnosti od 116,84; dobit iz poslovanja od 2.039.339 USD; realizirana kapitalna dobit od 104.131 USD i neto prihod od 1.955.150 USD.

Osim prethodno izviještenih

detalja u vezi s novim sustavom upravljanja policama i obveznim godišnjim neovisnim revizijama od strane ovlaštene računovodstvene tvrtke, izvještaj je sadržavao informacije koje tradicionalno dijeli Nacionalni predsjednik, kako slijedi: Prodaja anuiteta i životnog osiguranja koja je ostvarena u većini slučajeva bez pomoći profesionalnog prodajnog agenta. Primijećeno je da je program “Choice Two Annuity” vrlo dobro prihvaćen od strane naših članova, kao i novih članova, pri čemu je premija za anuitete dosegula razinu od 22 milijuna dolara (\$22,544,652), što je daleko premašilo prošlogodišnji ukupni iznos od \$9,521,734, na koji su utjecale brzi porast kamatnih stopa i povezano povećanje CD stopa koje nude banke i druge štedne institucije.

Financijsko stanje Fonda mirovina zaposlenika HBZ-a uključeno je s dodatnim komentarima koji će biti dostavljeni kao dio Izvještaja imenovanog aktuaara. Plan je u potpunosti financiran kao tekuće nastojanje i velika je korist za zaposlenike HBZ-a. Školarinska zaklada HBZ Inc. i dalje se ističe kao izvrstan primjer bratstva u praksi. S imovinom koja približava 10 milijuna dolara, Zaklada i dalje pruža vrijednu pomoć mladim članovima HBZ koji žele steći visoko obrazovanje.

Informacije o naporima članova Izvršnog odbora da podrže promoviranje naše hrvatske baštine i kulture, uključujući organizaciju odraslog TamFesta, suradnju s Omladinskom kulturnom federacijom radi uspješnog vođenja Godišnjeg omladinskog tamburaškog festivala te sudjelovanje u velikom broju bratstvenih i kulturnih aktivnosti koje sponzoriraju odsjeci HBZ, povezane hrvatske organizacije i druge hrvatske organizacije izvan Zajednice. Uključeni su detalji o sastancima s predstavnicima Hrvatske vlade, uključujući premijera Ekselenciju Andreja Plenkovića, brojne ministre u vladi i ambasadora Ambasade Republike Hrvatske. Moramo izraziti uvjerenje da HBZ stoji samostalno u odnosu na svoje bratske organizacije u našoj posvećenosti očuvanju našeg hrvatskog identiteta i kulturne baštine izvan domovine. Članci u časopisu Zajedničaru tijekom godine donosili su detalje o gotovo svim aktivnostima koje su svesrdno podupirali i promicali izvršni odbornici.

Predsjednik Nadzornog odbora, brat Daniel Kochis, pokrenuo je raspravu o smanjenju članstva i što bi se moglo poduzeti kako bi se suprotstavilo trendu smanjenja unatoč trenutnim naporima upisa. Napomenuto je da je s trenutnom strategijom Zajednice „član dovede člana“, kroz napore vrijednih dobrovoljnih preporučitelja i osoblja glavnog ureda, HBZ uspjela financijski napredovati i bila je izložena manjem odlasku sredstava zbog obrazaca migracije agenata. Također je iznesena prošla povijest spajanja i preuzimanja članova iz propalih organizacija, kao i neki prijašnji marketinški naponi koji su doveli do kratkoročnih uspjeha u upisu članova; međutim, nisu se smatrali održivima zbog trajnih poteškoća.

Brat John Starešinić predložio je da se s dostupnošću novog online Zajedničara razvije marketinški materijal za distribuciju putem e-pošte članovima,

tražeći da ga prosljede prijateljima i poznanicima. Direktori su se složili da je ta ideja izvrсна i vrijedna nastojanja.

Bez daljnje rasprave, naš je izvještaj jednoglasno odobren od strane naših članova Nacionalnog odbora.

Po povratku na mjesto Predsjednika, mi smo pozvali okupljene direktore da razmotre Izvještaj izvršnog potpredsjednika, brata Franje Bertovića. Član Nadzornog odbora, brat Wayne Vlašić, prethodno je predložio prihvaćanje izvještaja, a prijedlog je podržao brat John Miksich.

Izvještaj potpredsjednika i dalje odražava novu ulogu koju je preuzeo brat Bertović nakon 26. Četverogodišnjeg konvencije, pri čemu je brat Kochis postavio pitanje treba li informacije o prodajnom programu Zajednice uključiti u izvještaj Nacionalnog tajnika/blagajnika. Nacionalni predsjednik Pazo je napomenuo da je kao predsjednik njegov ured odgovoran za prodaju i da koordinator prodaje prema Pravilu izvještava izravno njemu. Rekao je da su odgovornosti brata Bertovića sadržane u Pravilu i uključuju dodatne dužnosti kako ih odredi Izvršni odbor. Brat Bertović stoga nastavlja s nekim od svojih dosadašnjih promotivnih aktivnosti, uključujući seminare, pisanje za Zajedničar i upravljanje prodajnim kampanjama u koordinaciji s Nacionalnim predsjednikom i Nacionalnom tajnicom/blagajnicom. Među temama su bile: Atlantska kampanja 777; program preporuka kojeg nudi Hrvatska bratska zajednica; i priznanje za regrutere koji su preporučili barem troje (3) novih članova u Zajednicu. Brat Bertović potaknuo je sve članove Odbora da 'usmjere svoje napore na bezbrojne beneficije koje HBZ nudi i raditi zajedno kako bi osigurali trajnu stabilnost i rast za buduće generacije.' Podržao je unapređenja novog IT sustava i zaključio izjavom: 'Nastavimo se angažirati i zajednički raditi u jedinstvu kako bismo HBZ održali snažnom.'

Budući da nije bilo daljnjih pitanja, izvješće je jednoglasno prihvaćeno nakon poziva na glasanje.

Nacionalni predsjednik je prekinuo sjednicu na kratku pauzu prije razmatranja Izvještaja nacionalne tajnice/blagajnice. (Nastavlja se u sljedećem broju)

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.

Festive Weekend of Events at Annual St. George Celebration

COKEBURG, PA - The weekend of April 25-26, 2026, was a lively and memorable one for St. George Lodge 354 as the lodge celebrated its 76th annual St. George Celebration. Honoring a patron saint was once a common tradition among lodges named after saints, and today Lodge 354 remains one of only a few lodges that proudly continue this custom.

By Friday evening, the Croatian Home was filled with activity as preparations for the celebration were underway. Members gathered for music rehearsals, pressed and packed costumes, prepared food, stocked the bar, and handled countless other details to ensure that everyone attending would feel welcome and enjoy the festivities.

The official start of the weekend festivities began at 4 p.m. on Saturday with the annual concert of the St. George Junior Tamburitzans at Bentworth High School in nearby Bentleyville, PA. The Juniors proudly showcased the results of their hard work and Friday rehearsals in an entertaining program featuring selections from Ogulin and Slunj. Opening the second half of the concert, the St. George Adult Tamburitzna Ensemble performed several newer additions to its repertoire.

We were also delighted to welcome the Junior Tamburitzans of Duquesne as the first guest group on the program. In the absence of their directors, Brother Peter Kosovec led the ensemble as they performed several beautiful songs along with two dance suites, Bunjevačko Kolo and Bulgarian Dances. Their performance was warmly received by the audience, and we congratulate these talented young performers for sharing their gifts with us that day.

We were also pleased to welcome back the Nova Nada Croatian Folk Ensemble from Warren, Michigan, our longtime friends who have faithfully attended and performed at our annual St. George celebrations for many years. Under the direction of Brother Steve Talan, Nova Nada once again brought

energy and charm to the stage with a lively and lighthearted suite of dances that delighted the audience.

A special highlight of the concert was the recognition of our 2026 St. George graduates, Brady Robaugh and Alan Stefansky, each of whom received a commemorative award in honor of this important milestone.

Following the concert, guests gathered at the St. George Croatian Home in Cokeburg for a post-concert social featuring homemade foods and baked goods, plenty of refreshments, and music by Jerry Grcevich's Kumovi Combo. The group included some of the finest tambura musicians in the Pittsburgh area: Jerry Grcevich, David Kosovec, Peter Kosovec, Bob Sestili, and Rob Sestili.

On Sunday morning, the fathers of our Junior Tamburitzans generously prepared a delicious complimentary breakfast for all performers and guests before our annual St. George's Day Mass at St. Katherine Drexel Parish in Bentleyville. The Mass was celebrated by Fr. Pierre

"Bud" Falkenhan, a member of Lodge 354 and Lodge Chaplain. Before entering for Mass, St. George tamburitzans and guests led a procession to the church in national costumes. The music for the Mass was provided by the St. George Adult Tamburitzans. The



celebration was beautiful. As attendees exited, they received the traditional blessed bread, salt, and fruit.

After Mass, everyone gathered back at the Croatian Home to enjoy more food, refreshments, and lively music provided by our talented tamburitzan dads - David Kosovec, Rob Sestili, Derek Hohn, Brock Belich, and Jerry Grcevich.

We extend heartfelt thanks to our guests, the Junior Tamburitzans of Duquesne and Nova Nada, for sharing their energy and talent on stage, as well as to the 14 members of Ogulin Lodge 530 from St.



memorable weekend. Your continued support means so much to us. Hvala!

Bernadette M. Luketich-Sikaras
President/Lodge 354



42nd Annual Croatian Extravaganza

SACRAMENTO, CA - Croatian American Cultural Center (CACC) is celebrating its 42nd Annual Croatian Extravaganza on June 13 and 14. This is family-style festival celebrating Croatian heritage and traditions. The festival is a huge celebration of Croatian Culture including food, music, and dancing over a fun filled weekend. The best part of the festival is creating an opportunity to get together with friends and to meet new people.

The Extravaganza started out in 1983 as a small picnic hosted by a few Sacramento-area Croatian families and now draws thousands of visitors from around the greater Sacramento, Bay Area, and throughout California. The European Festival in the Old-World Tradition features favorite Croatian food, desserts, and drinks, including delicious pastries, succulent spit-roasted lamb and pork, beef, chicken, cevapcici, and side dishes. There is an inside and outside

bars the serve feature Croatian and Craft Beer, Croatian and California Wines, and a full bar of hard liquor. We also feature a special drink "Adriatic Splash" made with four different hard liquors, Slivovitz Rakija and fruit juices. This has been everybody's favorite for years.

The weekend will feature Croatian-themed music and entertainment, including Rakija Bend, a popular Chicago-based musical group specializing in Croatian. Rakija Bend <https://youtube.com/@rakijabend8858?si=WX0rXNaHwem-BpHgk> started over four decades ago playing Croatian music together in various combinations, whether it was in other bands or our respective Croatian Folklore groups in Chicago. The current band started almost 18 years ago promoting our Croatian Culture that we are proud to have been raised in. They frequently perform at local venues, festivals,

and community events like the Velika Gospa celebration. Known for high-energy live performances offering a diverse repertoire that guarantees a top-notch atmosphere and unforgettable celebrations featuring traditional instruments and modern hits. Our goal is to further share this with the younger generations like our parents did for us. As Hrvati in diaspora, it's even more important that we continue to do so...and we will! Živjeli!!

In addition, there will be Kolo Groups from Sacramento, Los Angeles and San Jose performing. This year's entertainment package will provide a wide variety of music for everybody's listening and dancing pleasure. Sunday's schedule will include a Catholic Mass at 11 a.m., followed by a "family day."

Last year's festival was outstanding, well attended, and one of the best in recent times. The success of the Croatian Extravaganza is mainly due to the hard work and dedication

of the Executive Board and numerous volunteers. We really appreciate and thank all of them for all their outstanding service. Please note that many of the volunteers have been helping since the first Croatian Extravaganza in 1983.

The Honorable Renee Pea, Consulate General of Croatia in Los Angeles, and her staff will attend the Croatian Extravaganza to consult with those interested in obtaining Croatian Citizenship on June 6, 7 and 8, at the Croatian American Cultural Center. Please note that these services are strictly by appointment only. To set up an appointment, please email a request to losangeles@mvep.hr. They will not be able to receive anyone without an appointment. Just like last year, there will be a swearing in ceremony of newly approved Croatian Citizens on Saturday during the Croatian Extravaganza Program.

We extend a very special and warm welcome to all!

Mike Spalj/Lodge 434

Lodge 177 To Meet on May 31

LOS ANGELES, CA - Lodge 177 is pleased to announce its 2nd quarterly meeting that will be held on Sunday, May 31st, at St. Anthony's Church Hall, following 10:30 a.m. mass, in the upstairs meeting room as usual.

Discussions will include planning events for the rest of the year 2026, income, and expenditures.

Lunch will be served before the meeting.

We value your participation and looking forward to seeing you.

Dragica Grabovac/Secretary/ Treasurer



MIKEY DEE TAMBURICA STARS

CFU Lodge 126 and CACC Celebrated Festive Social

FARRELL, PA - The Farrell Croatian Home was filled with energy and tradition on Saturday, April 25th, as guests gathered from across the region, from Pittsburgh to Cleveland, for the semi-annual Lamb An'a Band celebration. The event brought together a vibrant crowd eager to enjoy an evening of music, food, and community.

Entertainment was provided by the lively Mikey Dee Tamburica Stars, whose spirited performance kept the atmosphere upbeat and the dance floor active with



MI SMO CURE ŠOKICE

traditional kolo dancing. Throughout the evening, attendees also participated in raffles, adding to the excitement and sense of festivity.

A highlight of the event was the delicious food. Guests enjoyed perfectly roasted lamb prepared by John Zrile and his crew, along with savory kielbasa and a variety of homemade side

dishes from the kitchen. To top it all off, a tempting selection of desserts, including homemade strudels prepared by the Veseljaci Tamburitza Orchestra, offered a sweet finish to the celebration. Svima hvala!

The next Lamb An'a Band celebration is scheduled for November 14, 2026.

Charlotte Vranich Russo
Treasurer/Lodge 126 and CACC



THE HOFFMAN FAMILY



Volume 56 of The Journal of Croatian Studies Now Available

LONG ISLAND, NY - The Croatian Academy of America announces the publication of Volume 56 of the Journal of Croatian Studies, edited by Vladimir Bubrin and Vinko Grubišić.

This volume of the Journal features three articles. First, Norman Cigar, a retired director of regional studies at Marine Corps University, a former senior staff officer responsible for the Middle East in the office of the Deputy Chief of Staff for Intelligence, and previously in charge of the Psychological Operations Strategic Studies Detachment for the Middle East and Africa at Fort Bragg, presents a thorough examination of the Yugoslav government's disinformation campaign against Croatian organizations in the diaspora, focusing in the government's use of forgeries (e.g., newspapers, documents, etc.).

Mario Grčević's article, "The Ethnic and Linguistic Identification of the Croats from Pelješac to Perast and the Travel Notes of Count Pyotr Andreevich Tolstoy," notes that this 17th century Russian diplomat described most of the inhabitants of the southern Croatian coast as

having identified as Croats, evidence which contradicts the claims of, among others, scholars writing during the Yugoslav regime who often claimed that the inhabitants along the coast often had no national consciousness at the time. Grčević is a professor of Croatian Studies at the University of Zagreb.

Marijana Borić, a senior scientific associate at the Croatian Academy of Sciences and Arts, contributed "Ruđer Bošković's Approach to Mathematical Problems" in which she discusses the methodology used by one of the greatest of Croatian scientists in solving various mathematical, astronomical, engineering, and other problems.

This volume also contains a number of book reviews: Hana Breko Kustura's, *Glazba povijesnih hrvatskih zemalja u srednjemu vijeku* [The music of Croatian historic lands in the Middle Ages], reviewed by Ana Čizmić; Mirjana Matijević Sokol's *Studia epigraphica selecta. Rasprave i prinosi iz hrvatske srednjovjekovne epigrafije* [Discussions and contributions in Croatian medieval epigraphy], by Tomislav Galović; Ante Uglešić's,

U potrazi za Višeslavovom krsionicom / In Search of Višeslav's Baptistry, by Tomislav Galović; Vjeran Pavlaković's and Davor Pauković's *Framing the Nation and Collective Identities: Political Rituals and Cultural Memory of the Twentieth-Century Traumas in Croatia*, by Marijan Gubić; James J. Sadkovich's *Franjo Tuđman. A Political Biography: Partisan, General, Historian, Dissident and First President of Croatia*, by John P. Kraljic; Angela Ilić's *Identitäten in regionalen Zentren der Habsburgermonarchie 1867-1918: Die Fallbeispiele Rijeka und Maribor* [Identities in regional centers in the Habsburg monarchy 1867-1918: Case studies of Rijeka and Maribor], by Filip Šimetin Šegvić; Sanja Vulić's *Blago rasutih. Jezik Hrvata u dijaspori* [The treasure of the scattered: The language of the Croats in the diaspora], by Jim Hlavac; and Marija Jović, Krešimira Gudelj and Josip Lasić's *Mislina i pogledima s harnošču Mati Ujeviću (1901-1967.)* [Thoughts and visualizations with kindness to Mate Ujević (1901-1967)], by Luka Budak.

The Croatian Academy of America was established in 1953 and has published the Journal of Croatian Studies since 1960.

Volume 56 of the Journal, as well as all prior 55 volumes, are available in electronic format at <https://www.pdcnet.org/jcroatstud/Journal-of-Croatian-Studies>

The Croatian Academy of America is a tax-exempt, not-for-profit organization whose work, and publication of the *Journal of Croatian Studies*, is exclusively funded by its Members and contributions.

For information about joining The Croatian Academy of America or to make a contribution, please contact The Croatian Academy of America at: 37-39 9th Street, Long Island City, New York 11101

cainfo@croatianacademy.org
John Kraljic/Lodge 1981

Croatian Mass Schedule for May

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

May 24 at 11 am at the Church of St. Nicholas (Pittsburgh, PA), 24 Maryland Ave, Millvale, PA 15209. Confessions before Mass.

May 31 at 11 am - HOLY MASS FOR THE HOMELAND - in the Crypt Church of the Basilica of the National Shrine of the Immaculate Conception, 400 Michigan Ave. N.E., Washington, D.C. 20017.

Mir i Dobro! Peace and Goodness!

Father Maurus Dolčić

Final Mass on June 29 at Youngstown Church

YOUNGSTOWN, OH - It is with deep sadness that I inform the Croatian Community of the Mahoning and Shenango Valleys and North East Ohio that Sts. Peter and Paul Croatian Catholic Church, founded in 1911, will be closing on Monday, June 29, 2026.

I would like to invite you all to come to the final mass that will be held on Monday, June 29th, at 6 p.m., 421 Covington St., Youngstown, OH (Northside), to say goodbye to one of the staples of our community.

Tim Komara/President/St. George Lodge 66



Life Happens in a heartbeat.

In one moment, one Heartbeat—your life changes.

You start a family...and learn what it really means to love. But, have you considered what would happen if you were no longer there to take care of your loved ones?

While nothing can replace you, having life insurance means that if something happened to you, your loved ones would be OK financially. Life insurance is a gift of love.

Learn more at www.cfu.org.

CFU Lodge 72 Annual Mass

UNIONTOWN, PA - We wish to inform members of Ss. Peter and Paul CFU Lodge 72 that the annual lodge Mass to honor our patron saints is scheduled for Saturday, June 27.

The 4:30 p.m. Mass, for the living and deceased members of the Lodge, is held annually at St. Mary Nativity Church on 61 N. Mt. Vernon Avenue in Uniontown. The yearly Mass continues to be a meaningful event for Lodge 72.

We are indeed thankful and recognize the efforts over the years of the members of our lodge who worked for the betterment of our fraternal organization.

Members are also advised that next month's lodge meeting will be held at 2 p.m. on Saturday, June 6th, at IHOP in Uniontown.

Thanks to our current members for their continued and valued membership. Best wishes to all for a very pleasant spring and summer.

Catherine Brnich/Secretary

CFU Board of Directors...

(Continued from page 1)

societies found both operational and investment returns to be less than satisfactory. We commend our Portfolio Manager for his diligence and expertise in handling CFU investments.

The final presentation was provided by Kim Wetzel, a principal of the Independent Auditing firm of Myers, Patsy & Associates LLC, that included the recently completed financial audit of the society's financial operation for year end December 31, 2025. Ms. Wetzel provided a positive review of the society and noted that no variances or deficiencies were found by the auditors. Any questions by the assembled officers of the society were answered to their satisfaction during the three presentations and the meeting was recessed for lunch with the start of the full meeting of the National Board of Directors scheduled for 1:30 p.m.

National President Pazo called the meeting of the Board of Directors to order at 1:40 p.m. with fraternal greetings and asked National Secretary/Treasurer Bernadette M. Luke-tich-Sikaras to take the roll call of officers present. Having established that all officers and legal counsel were present, President Pazo noted that a quorum was established and the meeting would begin.

National President Pazo, in his role as chairman, officially welcomed all officers and legal counsel to the society's home office for the annual meeting and promptly passed the gavel to Brother Franjo Bertović, Executive Vice President of the Croatian Fraternal Union, in order to entertain a motion for the adoption of the National President's Report. Upon a motion and second by Brother John Miksich and Brother John Staresinic, the report was then under consideration.

The National President's Report contained a wide array of information concerning the business and fraternal segments of the society's operation for the most recently concluded year ending December 31, 2025. The information included: Assets increasing by approximately Four and one-half Million Dollars to reach the total of \$514,224,865; surplus increasing by \$5,592,259 thereby building upon the all-time high established last year with a new value of \$74,001,781. This enviable growth in surplus resulted in a calculated solvency ratio of \$68,409,522 translating to an enviable solvency ratio of 116.84; gains from operation of \$2,039,339; Realized capital

gains of \$104,131 and Net Income of \$1,955,150.

In addition to the previously reported details concerning the new Policy Administration system and required completion of an annual Independent Audit by an accredited CPA firm, the report contained information traditionally shared by the National President as follows:

Sales of Annuity and Life Insurance which were garnered without the aid of professional sales agent in the majority. It was noted that the Choice Two Annuity program was very well received by our membership and new members as well with Annuity Premium reaching the \$22 Million Dollar level (\$22,544,652) by far exceeding the previous year's total of \$9,521,734 which was impacted by the rapid run-up in interest rates and the associated increase CD rates offered by banks and other savings institutions.

The financial standing of the CFU Employees' Pension Trust Fund was included with additional comments to be provided as part of the Appointed Actuary's Report. The plan is fully funded as an ongoing concern and a great benefit to CFU employees.

The CFU Scholarship Foundation Inc. continues to excel as an outstanding example of fraternalism in action. With assets approaching \$10 Million Dollars, the Foundation continues to provide tangible aid to CFU youthful members seeking a post-secondary education.

Information concerning the Executive Board Members' efforts to support the promotion of our Croatian Heritage and Culture including the staging of the CFU Adult TamFEST, working in cooperation with the CFU Junior Cultural Federation to successfully administer the Annual CFU JCF tamburitza festival and taking part in a large number of fraternal and cultural activities sponsored by CFU Lodges, affiliated Croatian organizations and other Croatian organizations outside of the society. Details were included concerning the meetings with Representatives of the Croatian Government including the Prime Minister His Excellency Andrej Plenković, numerous Cabinet Ministers and the Ambassador of the Embassy of the Republic of Croatia. We must state our belief that CFU stands alone with respect to its fraternal peers in our commitment to preserving our Croatian identity and culture outside of the homeland. Feature articles in *Zajedničar* throughout the year carried details of almost all of the activities supported and attended by the Executive Board.

Board of Trustees President Brother Daniel Kochis initiated discussion on the decline

in membership and what might be done to counteract the trend of reductions in spite of the present enrollment efforts. It was noted that with the society's present strategy of "member get a member" through the efforts of valued volunteer recommenders and home office staff, CFU has been able to flourish financially and has been subject to less outflows of assets due to agent migration patterns. The past history of mergers and assumptions of members from failing societies was recounted as well as some former marketing efforts that led to short term enrollment successes; however, were not deemed sustainable due to persistence difficulties.

Brother John Staresinic offered that with the availability of the new on-line *Zajedničar*, a marketing piece should be developed for distribution via email to members asking that it be forwarded to friends and acquaintances. The directors were in agreement that the idea was an excellent one and worth pursuing.

Without any further discussion, our report was approved unanimously by our fellow members of the National Board of Directors.

Upon our return to the position of Chairman, we then called upon the assembled directors to consider the Report of the Executive Vice President, Brother Franjo Bertović. Board of Trustees Member, Brother Wayne Vlastic, formally moved to accept the report and the motion was seconded by Brother John Miksich.

The Vice President's report continues to reflect the new role assumed by Brother Bertović following the society's 26th Quadrennial Convention with a question raised by Brother Kochis as to whether the information on the society's Sales program should be included under the National Secretary/Treasurer's report. National President Pazo noted that as President, his office was responsible for Sales and the Sales Coordinator, under the By-Laws, reports directly to him. He offered that Brother Bertović's responsibilities are contained in the By-Laws and include those additional duties as determined by the Executive Board. Brother Bertović therefore continues with some of his previous promotional activities including seminars, writing for the *Zajedničar* and administering sales campaigns in coordination with the National President and National Secretary/Treasurer.

Included among the topics were: the society's Atlantic City 777 Campaign; the referral program offered by the Croatian Fraternal Union; and an acknowledgement of the recruiters who recommended a minimum of three (3) new members to the society. Brother Bertović urged all members of the Board of Directors to "focus our efforts on the countless benefits that the CFU offers and work together to insure continued stability and growth for future generations." He supported the new IT System improvements and concluded by stating, "Let's continue to get involved and continue working together in unity to keep the CFU strong."

There being no further questions, the report was unanimously accepted upon a call for the question. The National President paused the meeting for a short recess prior to consideration of the National Secretary/Treasurer's Report.

Continued next issue.

By Edward W. Pazo/National President

(Continued from page 2)

His interests in playing tambura extended to his being an integral member of Seoski Lopovi, a talented group of friends who entertained thousands of people at picnics, banquets, festivals and other gatherings of tambura-loving guests.

Brother Loncarich presently serves his "Hrvatska Sloga" Lodge 954 as vice president, after having been president for quite a number of years. On the national level of our society, Mike was first elected to the society's National Board of Directors at the 23rd Convention held in Buffalo, NY, in September of 2011. He served as president of the Board of Trustees and member of the Board of Directors having been re-elected to the position at the society's 24th Convention held in Baltimore, MD, in September of 2015 and concluded his service on the Board of Directors at the 2023 National Convention in Pittsburgh, PA, after choosing not to run for re-election. The delegates to the 26th Convention honored Brother Michael Loncarich with the designation of **CFU Honorary Lifetime Member** as part of those Convention proceedings.

An additional accolade bestowed upon Mike was being named "Fraternalist of the Year" by the Ontario Federation of CFU Lodges in 2016. A large number of his colleagues from the national administration, joined by a few hundred friends, were on hand for the festive banquet recognizing our colleague for his many contributions to fraternalism and the preservation of Croatian Culture.

An excerpt from a speech by Bob Bratina, MP, in 2016 at Canadian Parliament memorialized this honor for Mike as follows:

"Michael Loncarich exemplifies the best of Canadian and Croatian values, an outstanding musician on our traditional instrument, the tambura, a teacher to both young and old, a successful businessman and a proud husband and father."

"Croatians are an important part of Canada's great diversity, and I am proud to honour Michael Loncarich as Hamilton's Croatian Man of the Year."

Throughout our thirty-five-year history of serving on the National Board of Directors, first as president of the board of trustees, then National Secretary/Treasurer, and National President since 2014, we have shared thoughts and ideas concerning the welfare and progress of our society with literally hundreds of dedicated individuals who were chosen as leaders of our society. We can say without hesitation that Brother Mike was one of the most prepared and well-spoken members of the Board of Directors over this time period. It was not uncommon to receive messages and e-mails concerning his thoughts on issues coming before the Board of Directors for discussion which he shared freely with all members of the Board. While we did not always totally agree with some of his opinions, he was genuinely interested in hearing all sides of the issue and his intentions were always for the good of the society. During our discussions with Canadian regulators concerning the retention of our membership residing in Canada, Brother Mike gave an impassioned speech in Ottawa to OSFI representatives concerning the importance of Croatian Fraternal Union to the Canadian membership. He continues to be a firm believer in the role of CFU in the diaspora and is an exceptional fraternalist by any measurable standard.

Our society owes Brother Michael Loncarich more gratitude than can be adequately expressed through words. It is our firm belief that Michael, in joining the list of stellar individuals previously named through this column, will only add to the luster of the quality of fraternalists so honored.

Kapa vam dolje, Brate Loncarich!

The Zajedničar Goes Digital

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

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, 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

★ GUIDELINES ★ for Submission of Obituaries ★

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

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

Thank you for your cooperation! —Editors

COOKING Corner

Chocolate Chip Coffee Ring

1/2 c. butter
1 c. sugar
2 eggs
1 c. sour cream
1 tsp. vanilla extract
2 c. flour
1 tsp. baking powder
1 tsp. baking soda
1/2 tsp. salt
3/4 c. chocolate chips

Topping

1/2 c. flour
1/2 c. brown sugar
1 1/2 tsp. cocoa
1/4 c. cold butter
1/2 c. pecans, chopped
1/4 c. chocolate chips

Cream butter and sugar until fluffy. Beat in eggs. Add sour cream and vanilla; mix just until combined (set aside).

Combine dry ingredients; add to creamed mixture. Stir in chocolate chips. Pour in a greased 8-cup fluted tube pan.

For topping, combine flour, sugar, cocoa; cut in butter until mixture resembles coarse crumbs. Stir in pecans and chocolate chips. Sprinkle over batter.

Bake 350° - 55 minutes. Cool in pan 20 minutes then remove coffee ring.

Mustard Tarragon Chicken

1/2 c. butter, melted
1/2 tsp. ground mustard
1/2 tsp. garlic salt
3/4 c. dry bread crumbs
1/4 tsp. dried tarragon
1/4 tsp. pepper

6 boneless skinless chicken breast halves (4 oz. each)
Combine butter, mustard and garlic salt in a bowl. Combine bread crumbs, tarragon, and pepper in another bowl.

Dip chicken in butter mixture, then coat with crumb mixture. Place in an ungreased 13x9 inch baking dish. Bake uncovered at 350° for 30 minutes or until thermometer reaches 170°.

Minty Tea Punch

8 c. water, divided
12 mint sprigs
4 tea bags
1 c. orange juice
1/4 c. lemon juice
1/2 c. sugar
Ice cubes

In large saucepan, bring 3 c. of water to a boil. Remove from heat, add mint and tea bags. Cover 5 minutes, according to taste.

Discard mint and tea bags. Stir in orange and lemon juice, sugar, and remaining water. Transfer to a pitcher, refrigerate until chilled. Serve over ice cubes.

Picnic in the Pines

GALLUP, NM – Sponsored by the Gallup Slavic Lodges, the annual Picnic in the Pines will be held on July 26th, from 12 noon to 5 p.m. at the Z-Lazy B Ranch.

There will be a Catholic Mass at 10:30 a.m. Food will be served from 12 noon to 2 p.m.

Traditional cuisine will be served along with dancing, games, and more. Music will be provided by John Miksich Midwest Band & Friends.

Come celebrate with us as we enjoy our "Picnic in the Pines."

For tickets, contact any of the following: Franki Spolar, 505-870-0898; Misty Tolson, 505-879-2804; Clara DeArmond, 505-979-0679; Marla Dee, 505-870-2807; Robbie Menapace, 505-870-1589; DJ Biava, 505-722-6601.

Deadline to purchase tickets is July 19.

Tickets prices: Adults, ages 12 and up, \$30; Children ages 5 to 11, \$15. Children four and under, free. No tickets will be sold at the picnic.

Clara DeArmond/Lodge 60

Ogulin Lodge 530 Holds Annual Spring Picnic

ST. THOMAS, ON - CFU Lodge 530 invites its members to its Spring Picnic and bocce tournament. The picnic will be held on Sunday, June 7, beginning at 12 Noon on Tower Road at the Rupic-Karn Residence in St. Thomas, ON.

This traditional picnic and tournament is always well attended and enjoyable. Let us all join in a day of complimentary food, drinks, fun and fraternalism.

If you have your own bocce set, we kindly ask that you bring it with you. See you soon! Welcome!

Franjo Bertović/President

Javor Pittsburgh Ready To Host June Picnic

MILLVALE, PA - Join Javor Pittsburgh as they host the first picnic of the season on June 7th at the Croatian Center, 80 Schuetzen Rd., Millvale, PA 15206. Celebrate the start of the summer, while helping the group do what they do best - perpetuate Croatian heritage!

Gates open at noon: \$5 admission. Please no outside food or beverage.

The kitchen will be full of Croatian favorites such as čevapi and sarma, along with delicious homemade baked goods, and of course, a stocked bar (and excellent bartenders).

Lamb by Mike Mezick will be available for pre-order only! Order by May 29th by calling Maurine at 412-580-3708.

Performances by Sacred Heart Adult Tamburitzans and Javor Pittsburgh will start at 1 PM, followed by entertainment from Orkestar Zabava from 2PM - 6PM. It's the perfect way to beat those Sunday scaries!

Lauren Suchy/Lodge 354

Mahoning-Shenango Valleys United Lodges Annual Picnic

YOUNGSTOWN, OH - The United Lodges of the Mahoning and Shenango Valleys are proud to announce and invite you all to their annual picnic to be held on Saturday, June 20, at the Strossmayer Croatian Picnic Grounds, 4202 Smith Steward Rd., Vienna, Ohio.

Admission for the day will be \$6 per person; 12 yrs. old and younger, free.

There will be five folklore groups performing from 12 p.m. to 2 p.m., followed, for your listening and dancing pleasure, by Mikey D and his All Star Tamburitzans.

Special guest speaker will be National President of the Croatian Fraternal Union Edward Pazo.

There will be a Croatian Kitchen that day serving breaded chicken, sarma, kolbasi and kraut sandwiches, haluski, Croatian potato salad, hot dogs and pizza, as well as a bar serving cooling refreshments, including Croatian and American beers, pop, and water. Cash only. Open to the public. There will also be a bake sale with apple and cheese strudels, kolachi, cookies, cakes and more, as well as a 50/50 raffle and basket raffles.

Hot Barbecued Lamb and Pork will be available for purchase by the pound (2-pound minimum), made on-site by Zvonko Juratovich and his crew. (Cash only and pre-order only). Please pre-order no later than Tuesday, June 16th, by calling or texting 330-507-6660. Please come and have a great Croatian Day filled with great food, drinks, music and comradery.

If you have any questions, please call 330-519-9036,

Timothy Komara/Treasurer

CFU 2026 Calendar of Coming Events

MAY

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

7 Javor Tamburaši Annual Picnic - Croatian Center - Millvale, PA

20 Annual Picnic of United CFU Lodges of Mahoning and Shenango Valleys - Strossmayer Picnic Grounds - Vienna, OH

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

25 Seattle Lodge 439 Annual Picnic - 12 Noon - 6 PM - Royal Arch Park, 20821 Renton-Maple Valley Road Southeast, Maple Valley, WA

AUGUST

1 Detroit Tamburitza Orchestra's Bob Novosel Memorial Jamboree - American Croatian Club - 32851 Ryan Rd. - Warren, MI

2 St. George Junior Tamburitzans' Annual Golf Outing - Nemaconlin 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 Tamburitzans' Annual Picnic - Cokeburg Community Park - Cokeburg, PA

OCTOBER

10 Lodge 126 Indoor Picnic - Farrell Croatian Home - Farrell, PA

11 CFU 5K - North Park Boathouse - Allison Park, PA
17 100th Anniversary Banquet of the Rankin Croatian Home - Rankin, PA

25 United CFU Four County Lodges' Fraternalist of the Year and 50-Year Member Celebration - Croatian Home - Cokeburg, 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

Croatia announces squad for 2026 World Cup

The squad announced on Monday features a mix of experienced internationals and emerging talents, as Croatia begin their final preparations for the tournament.

Goalkeepers

Dominik Livaković, Dominik Kotarski, Ivor Pandur.

Defenders

Joško Gvardiol, Duje Čaleta-Car, Josip Šutalo, Josip Stanišić, Marin Pongračić, Martin Erlić, Luka Vušković.

Midfielders

Luka Modrić, Mateo Kovačić, Mario Pašalić, Nikola Vlašić, Luka Sučić, Martin Baturina, Kristijan Jakić, Petar Sučić, Nikola Moro, Toni Fruk.

Attackers

Ivan Perišić, Andrej Kramarić, Ante Budimir, Marco Pašalić, Petar Musa, Igor Matanović.

Stand-by

Lovro Majer, Franjo Ivanović, Dion Drena Beljo, Ivan Smolčić, Karlo Leticica, Adrian Segečić, Luka Stojković.

Dalić highlighted strong competition in the attacking department, noting that several forwards are in good form.

He pointed out that selection decisions were influenced by current performances, with players such as Musa and Matanović in strong form, while Beljo was left out due to the depth of competition rather than form alone but is on stand-by.

Dalić said his dilemmas were whether he should take five centre-backs or not.

"Gvardiol has started playing



**CROATIA
NATIONAL TEAM
HEAD COACH
ZLATKO DALIĆ.**

again and he is on the list. The slight issue is that he was out for six months, but through his training and hard work I believe he will be at full fitness and in the starting line-up at the World Cup, and a great addition for us."

There was no room though for Lovro Majer.

"I have not yet spoken with Majer. He was injured for a long time and has been having issues at his club. Since

the last gathering in the United States, he has not started a single match. I am very sorry, but his status at the club has led to him being on the standby list. His situation at the club ultimately meant he did not make the main squad."

World Cup Fixtures

Croatia open their 2026 World Cup campaign on 17 June against England in Dallas.

They will then face Panama on 23 June in Toronto, before concluding the group stage against Ghana on 27 June in Philadelphia.

Preparations and Friendly Matches

Croatia will gather on 25 May and begin preparations in Rijeka, where they will also face Belgium in a friendly match on 2 June.

On 6 June, the squad travels to Varaždin for a friendly against Slovenia on 7 June. Two days later, the team is scheduled to depart for Washington ahead of the World Cup.

by croatiaweek



UFC World Champion Stipe Miocic Headlines Croatian American Sports Hall of Fame 2026 Induction Class

WASHINGTON, D.C. - Two-time UFC Heavyweight World Champion Stipe Miocic, the son of Croatian immigrants and widely regarded as the greatest heavyweight in the history of mixed martial arts, headlines the 2026 Croatian American Sports Hall of Fame (CAS-HOF) Induction Class, set to be enshrined in Cleveland on Saturday, Oct. 24. The CAS-HOF, in partnership with the National Federation of Croatian Americans Cultural Foundation and its major partner, the Croatian Fraternal Union, today announced its eight newest honorees.

The CAS-HOF recognizes Croatian Americans who have achieved national distinction through extraordinary accomplishments in sports. This year's class exemplifies that tradition at the highest level, bringing together legends from basketball, baseball, football, mixed martial arts, and Masters Olympia bodybuilding. From Miocic's record-setting UFC heavyweight title reigns to Heisman Trophy glory and Gold Glove excellence, these eight inductees represent the pinnacle of athletic achievement — and a deep, shared pride in their Croatian heritage.

"This 2026 induction class is among the most accomplished in our history," said Steve Rukavina, CAS-HOF Co-Chairman and President of the National Federation of Croatian Americans Cultural Foundation. "From world champions to Heisman Trophy winners and Hall of Famers, these Croatian American sports legends will be enshrined in Cleveland that evening — a night that honors not only their extraordinary careers, but the heritage that shaped them."

The CAS-HOF Selection Committee announced the following 2026 inductees.

Meri Abbado (Bodybuilding) is a Croatian American IFBB professional bodybuilder raised in Split, Croatia. She began competing at 46, earned her IFBB Pro Card in 2017, and has since won 26 IFBB Pro titles. A two-time Masters World Champion (2022, 2024), she has qualified twice for the Masters Olympia competition (2023, 2025).

Fred Arbanas (Football), born 1939, in Detroit, Michigan, was a standout tight end for the Dallas Texans and Kansas City Chiefs. A six-time All-AFL selection and AFL All-Time Team member, he posted 198 receptions, 3,101 yards, and 34 touchdowns, helping win three AFL championships and Super Bowl IV. After retiring, he served for decades as a Jackson County, Missouri legislator.

Gary Beban (Football), born 1946, in San Francisco, was one of UCLA's greatest quarterbacks. Nicknamed "The Great One," he led UCLA to a 24-5-2 record (1965-1967) and delivered a historic 1966 Rose Bowl win over top-ranked Michigan State. In 1967, he won the Heisman Trophy, Maxwell Award, and unanimous All-America honors before enjoying a brief NFL career with Washington.

Bobby Grich (Baseball), born 1949, in Muskegon, Michigan, was an elite second baseman for the Baltimore Orioles and California Angels. A six-time All-Star, four-time Gold Glove winner, and Silver Slugger, he led the AL in home runs in 1981. Over 17 seasons, he posted a .266 average, 224 home runs, and 864 RBI, with

a 71 WAR placing him statistically alongside Hall of Famers.

Jack Marin (Basketball) from Farrell, Pennsylvania, was a valedictorian, All-State player, and NBA All-Star. He led Duke to Final Four appearances in 1964 and 1966, then was drafted fifth overall by the Baltimore Bullets. A two-time NBA All-Star (1972, 1973) known as "Mr. Consistency," he is enshrined in multiple Halls of Fame, including at Duke, North Carolina, and Pennsylvania.

Stipe Miocic (Mixed Martial Arts), born in Euclid, Ohio, to Croatian immigrant parents, is a two-time UFC Heavyweight Champion and is widely regarded as the greatest heavyweight in the sport's history. He holds records for most wins in heavyweight title fights and one of the longest title defense streaks. Before MMA, Miocic was a Golden Gloves boxing champion and NCAA Division I wrestler at Cleveland State, bringing rare athletic versatility to his MMA dominance.

Rob Ninkovich (Football), born Feb. 1, 1984, in Blue Island, Illinois, is a former NFL linebacker of Croatian descent. After earning All-Big Ten honors at Purdue, he was drafted in 2006 and went on to spend eight seasons with the New England Patriots, winning two Super Bowls. He retired in 2017 and was named to the Patriots All-Dynasty Team (2001-2019).

Johnny Pesky (Baseball), born John Michael Paveskovich, in 1919, Portland, Oregon, was a beloved Boston Red Sox icon and son of Croatian immigrants. A standout infielder with a .307 career average, he led the AL in hits his first three seasons. His 61-year association with the Red Sox as player, manager, coach, and broadcaster made him a Fenway institution; his No. 6 was retired in 2008. The Red Sox named their right field foul pole in Fenway Park, the Pesky Pole.

The 2026 CAS-HOF Selection Committee members are: Derek Hohn, Jerome Jurenovich, Jim Kresnik, Ken Krsolovic, Dino Mattessich, Vedran Joseph Nazor, Jim Berklan, Tom Steich, Bill Cumbelich and Steve Rukavina.

The 2026 induction ceremony to the Croatian American Sports Hall of Fame will take place on Saturday, Oct. 24th, at the American Croatian Lodge in Eastlake, Ohio. Banquet tickets will go on sale in June.

The Four Points by Sheraton Eastlake at 35000 Curtis Boulevard will be the host hotel for out-of-town guests.

The CAS-HOF Committee is proud to announce that longtime sports broadcaster Jerome Jurenovich will serve as the Master of Ceremonies for the Oct. 24th induction ceremony banquet dinner.

Please contact the CAS-HOF Co-Chairmen, Steve Rukavina at: sjrukavina@gmail.com or Vedran Joseph Nazor at: croatianamericansportshof@gmail.com with any questions and visit our CAS-HOF website at: croatianamericansports.com.

Steve Rukavina
Croatian American Sports HOF



SPORTS DIRECTOR Patrick Carroll letting Chicago folks know that they found the right bowling alley.



1ST PLACE TEAM from Lodge 337, Euclid, OH.

Members Enjoy Jerbich Memorial Bowling Classic

MILWAUKEE, WI - The nine participating teams were from Wisconsin, Illinois, Indiana, and Ohio. The banquet with delicious food and camaraderie was held at Alioto's Restaurant, very close to the Bowlero bowling alleys and the hotel.

This was the first event for Sloga 1994's new Sports Director, Patrick Carroll, who was challenged in finding a bowling alley to accommodate our event.

Milwaukee is a bowling town and has some great houses still in business, however, February and March are popular months for annual bowling fundraisers for various nonprofits and schools.

If you're an old-time bowler, you'll remember when houses were always packed with league play in February and March. It was a struggle to find enough available lanes to accommodate our CFU Midwest bowling event. It's also a struggle to find an agreeable date that doesn't conflict with CFU lodges, tamburitzan performances, and other events. That being said, we really appreciate the CFU members who participated in making this year's bowling event a success.

Sloga thanks Patrick Carroll who did all the preliminary planning and handled the bowling registrations while his family helped in the wrap-up because Patrick and Emma were busy with the birth of their firstborn, Juliette.

Colleen Simonis and Mary Alyce Francis did a stupendous job of collecting items for the raffle baskets and a big thank you to our Milwaukee-area businesses who donated either financially or with items for the baskets. The proceeds from the raffle were deposited in the Sloga Scholarship Fund.

Thank you to CFU's Fraternal Programs Director Derek Hohn who is a great supporter of these smaller, regional CFU events, and to the National Board for allocating funds to help supplement the prize fund.

We all were blessed with good weather for the bowlers who went on a road trip to Milwaukee to join us; in the Midwest, it can be hit or miss, one day early Spring and the next a very snowy, icy blizzard. We were all so happy to be together, enjoying each other's company; bowling may have even been secondary. We look forward to seeing you at the next event!

The bowling scores have all been tabulated and the standings from the February 2026 Frank M. Jerbich Memorial Midwest Bowling Classic are below:

Team 1st Place: Lodge 337 Jutarnja Zora, Euclid, OH - Erik Miller, Kevin Smith, Mike Mitch, Steve Mitch, Kyle Zenobi.

Team 2nd Place: Lodge 32 Hrvatska Sloboda, Chicago, IL - Deb Blazina, Dean Viverito, Mike Smetko, Michael Gonzalez, Patrick Carroll (L1994).

Team 3rd Place: Lodge 367 Sacred Heart, Canton, IL - Brian Sepich, Dino Biglazzi, Matt Bordner, Rich Bittner, Mary Fischer (L1994).

Doubles 1st Place: Dean Viverito, Ron Demco.

Doubles 2nd Place: Mike Smetko, Michael Gonzalez.

Doubles 3rd Place: Tom Boudos, Tony Boudos.

Singles 1st Place: Tony Boudos.

Singles 2nd Place: Matt Bordner.

Singles 3rd Place: Mark Bunetta.

Christina M. Carroll/President
CFU/Sloga Milwaukee Lodge 1994

All Recipes from the Cooking Corner Archives

Attention All Cooking Corner Contributors:

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

—Editors

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

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
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@lpescu.org or 888-834-6614, or by accessing the PFA Website at www.pafraternals.org.

Applicants must:

- Be a resident of Pennsylvania and a member of a Fraternal Benefit Society that is a

member of the Pennsylvania Fraternal Alliance.

- Be a current year high school graduate attending an accredited college, university, trade school, etc. in the summer/fall as a full-time student (twelve semester credits).
- Obtain a recommendation letter from their Fraternal Benefit Society.
- Submit a 500-word essay on: "What has membership in a Fraternal insurance company meant to you".

The deadline for submitting applications is June 30, 2026, postmark. All completed applications and supporting information (essay and letter of recommendation) must be mailed to: Rebecca Kasper, PFA Scholarship Chair, LCBA, P. O. Box 13005, Erie, PA 16514-1305.

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

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

PA Fraternal Alliance

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, or 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

How to Email Your Materials to the "Z"

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

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

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

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

Editors

CFU SCHOLARSHIP FUND

CANFIELD, OH - Ron Ples, in memory of my dear aunt Bette Plesh. She was a kind, loving and caring person and a ray of sunshine at all our family gatherings. She will truly be missed. May she rest in peace.....	150.00
Towards the Renee L. Ples Scholarship Fund	
YOUNGSTOWN, OH - Beverly Andrews, in loving memory of our dear aunt Bette Plesh. Thank you for so many good times and fond memories	50.00
Towards the Renee L. Ples Scholarship Fund	
CANFIELD, OH - Ron Ples, in memory of Mary Lee Sandusky, my life-long friend and dedicated educator. May she rest in peace.....	50.00
Towards the Renee L. Ples Scholarship Fund	
NORTH CHICAGO, IL - "Nezavisna Hrvatska" Lodge 848, in memory of Josephine P. Bobusch	100.00
YOUNGSTOWN, OH - Repko Family.....	25.00
Towards the Markulin/Marmilich-Rosan Scholarship Fund	
WHITESTONE, NY - Dorian Mecir, in memory of my grandma Angeline Uvodich.....	25.00
SALIX, PA - John J. Rok, in honor of my parents Joseph and Charlotte Rok.....	100.00
LOS ANGELES, CA - "Stjepan and Ante Radic" Lodge 177, in memory of Madeline Barefoot and Steve Pilic.....	100.00
Towards the Marko Konjevod Scholarship Fund	
CHATHAM, MA - Judy and Ed Goldman, in loving memory of darling Stephe Milinovich Ranney.....	100.00
TOTAL THIS REPORT	\$700.00
TOTAL COLLECTED	\$3,963.12

Special Offer

250 YEARS OF AMERICA



AFFORDABLE LIFE INSURANCE FOR EVERY STAGE OF LIFE

Simple Coverage. Valuable Protection.

PLAN TYPE: 20 PAY LIFE SPECIAL OFFER

APPLICANTS AGE 0 TO 25



Purchase a contract with the face value of

\$10,000 TO \$25,000



FOR THE FIRST-YEAR PREMIUM

\$17.76

APPLICANTS AGE 26 TO 70



Purchase a contract with the

MINIMUM FACE VALUE OF \$10,000



Eligible for up to

\$250

in one-time fraternal dividend credit to be used toward the first-year premium.

*MINIMUM FIRST-YEAR PREMIUM PAYABLE \$17.76

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



PROTECTION TODAY. *Peace of mind always.*



AFFORDABLE. FLEXIBLE. BUILT FOR YOU.



Offer Valid May 6-December 31, 2026