

Zajedničar

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National Board of Directors Conclude Meeting - Part 2

Chart Plans for Continued Success in Future

By Edward W. Pazo / National President

The meeting of the National Board was gaveled back to order and the Report of the National Secretary/Treasurer Sister Bernadette M. Luketich-Sikaras was the next item for consideration by the Directors.

Board of Trustee Member Brother Edward Sambol moved for the adoption of the Report with customary second to the motion by Second National Vice President, Brother Michael Ricci. Sister Luketich-Sikaras' report included statistical data associated with the operational results of the society for year-end 2025 which indicated that the society fared quite favorably in terms of surplus enhancement and associated increase in safety margin for the benefit of the membership.

Highlights from the report included Net Income for the year equal to \$1,955,150; an increase in recorded Assets of \$4.3 Million dollars to \$514,104,621; and surplus of \$74,001,781 which is an all-time high for the society. These stellar financial numbers provided a very favorable solvency ratio of \$116.80 for the protection of all CFU members financial interests held with the society. Additionally, the margin of safety which includes surplus, AVR and IMR reserves was calculated at year end equal to \$120.49 which literally means that for each \$100 of Liabilities held by the Croatian Fraternal Union, \$120.49 in assets are in place to satisfy any eventual need by our membership.

The National Secretary/Treasurer's report also included information regarding the financial products (both Life and Annuity) that the society offers its membership. Sister Sikaras provided that \$22,544,653 was deposited into CFU Annuity/IRA accounts primarily through the society's offering of the CHOICE TWO Annuity offer which guarantees a present rate of 4.5% for a period of two years from the date of issue of the contract. Additionally, through the sale of life insurance the society received \$1.8 Million in premium dollars for the year.

Additional highlights from Sister Luketich-Sikaras' report included: A summary of fraternal and cultural activities sponsored by the society including our annual Junior and Adult Tamburitza festivals, sports tournaments and the largely popular Croatian Fraternal Union Day with the Pittsburgh Pirates which proudly promotes our Croatian identity as well as our society

among the tri-state population of PA, OH, and WV who follow the baseball club.

She announced the introduction of a planned 5K race first discussed by our Director of Fraternal Programs, Brother Derek Hohn. The details of the charity run will be fully disclosed to the membership of CFU and the general public very shortly with the CFU Scholarship Foundation and the UPMC Cancer Care Center at Zabok General Hospital in Zagreb as the primary charities benefiting from the event.

Additional details from the Report will be covered in more detail through the minutes of the National Board meeting which will be published in *Zajedničar*.

Prior to voting to approve the National Secretary/Treasurer's report, Sister Luketich-Sikaras introduced her motion for a Forty Dollar participant reimbursement for each CFU member participating in both of the upcoming CFU tamburitza festivals: Junior Cultural Federation Tamburitza Festival in Cleveland, OH over the July 3-5, 2026 weekend; and CFU Adult TamFest planned for Columbus, OH, the weekend of November 6-8, 2026. Board of Trustee Member Brother John Staresinic opted to provide the seconding motion and the motion carried unanimously upon a call for the question.

There being no further questions on the Report, a call for the question was entertained and the report was accepted as presented unanimously.

Sister Luketich-Sikaras introduced a number of resolutions for the proper operation of the society which the society's

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IN RECOGNITION OF CROATIAN STATEHOOD AND ARMED SERVICES DAY, a reception was held on May 27 at the Croatian Embassy in Washington, DC. Attending the celebration, from left, CFU National President Edward W. Pazo; Brig. General Ivica Kranjčević, Defense Attache; CFU National Secretary/Treasurer Bernadette M. Luketich-Sikaras; and Croatian Ambassador to the United States H.E. Pjer Šimunović.

Mukwonago Lodge Plans Important June Meeting

MUKWONAGO, WI - John Movrich CFU Lodge 993 will hold its next meeting on Saturday, June 20, at the home of Laura and Larry Ellis. We will have a potluck meal at 5:30 p.m., and start the meeting right after that. Some of us are meeting at 3 p.m. to decorate our float for the annual Mukwonago Lions Fest Father's Day Parade, which will be the next day. We need some new ideas for our float so come and help plan it, or e-mail me with ideas. If the weather cooperates, bring a swimsuit and towel and enjoy the Ellis's amazing pool after the meeting.

This is a very important meeting as it is the final one before our 66th Annual Mukwonago Croatian Day Fest on July 11th. Many plans are well underway, but there is much more to do. Though our event is one day, it is really a four-day effort for some of us.

On Thursday morning (around 8 a.m.) the guys meet at the storage unit to load up and transport all the things we need and to set up the bar. The gals meet at 1 p.m. to clean up and organize the kitchen, wash roasters and counters, and put up some signs. Ladies meet again on Fri-

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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 Tamburitians.

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

Home Office Schedule for July 4th Holiday Closure

PITTSBURGH, PA - Attention all "Z" readers and contributors: The CFU Home Office will be closed for the July 4th Holiday and the week of July 6-10, 2026. We ask everyone to please make sure that all material for the July 15th issue is submitted well in advance (no later than June 29) to be assured of publication. Plan early and send in your notices of lodge events and other important news as soon as information is available.

We appreciate your cooperation and wish all a safe and festive Fourth of July and an enjoyable summer travel and vacation season!

Editors

Zajedničar

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FROM THE EDITOR'S DESK...LORRAINE TURKALL

Five Decades Later

Pour the bubbly...this is cause for celebration! Fifty Years...whether it's a birthday, an anniversary or a golden benchmark for any annual event, it surely is a reason to celebrate. There's no doubt the golfers and guests participating in the 50th Annual CFU National Golf Tournament will do just that when they meet on June 5 and 6 at the Rackham Golf Course in Huntington Woods, Michigan. Going to press just days before this tournament, we thought it was appropriate to make mention of this golden anniversary of the CFU National Golf Tournament and to congratulate Zora CFU Lodge 351 of Detroit for accepting the responsibility of hosting this year's grand event.

It's hard to believe it's been fifty years since this tournament was initiated by our Society. Back then, bowling and basketball were the headliner CFU Tournaments drawing

hundreds of participants for these indoor sports each year. When the mention of a golf tournament was proposed, it met with both strong enthusiasm and lukewarm appeal. Would it take off as an annual event? That was the question that would soon be answered.

Stepping up to host the First Annual CFU National Golf Tournament was St. Ann's CFU Lodge 514 of Canton, Ohio. The tournament took place at the Bob-O-Link Golf Course in Canton, OH. The announcement published in the **Zajedničar** that year offered important information for all golfers.

Ready for a few fun facts from fifty years ago? Entry fee for the 1976 CFU national golf tournament: \$2 per person. Greens fees were as follows: Men-\$20 per person; Women-\$17.50 per person. Cart fees for Two Days: Men-\$10; Women-\$5. Junior golfers: No entry or greens fees.

Banquet fee: \$8. And that's how it all began!

The response from this first outing was fantastic, receiving rave reviews from golfers and guests alike. Since then, the CFU National Golf Tournament has made its way to numerous cities and communities where various CFU lodges have vied for the opportunity to host this enjoyable recreational event. With the overwhelming popularity of golf exploding on the national and international levels over the years, the success of this sport among CFU enthusiasts is no surprise. Its appeal is enjoyed by serious athletes and dedicated golfers as well as by those who have an occasional interest in the sport.

What we can comment on is that the annual CFU National Golf Tournament remains entrenched on the CFU sports calendar and is enjoyed by avid participants and guests each year. Knowing Detroit Lodge 351's track record for hosting fantastic sports and cultural events, we trust CFU golfers will enjoy a tremendous weekend of golfing, music, food and fun at this year's tournament. In addition, all of this year's golfers will forever hold the distinction of being participants of the 50th Anniversary Tournament of CFU Golf in 2026.

Congratulations and enjoy the celebration and camaraderie on the 19th hole!

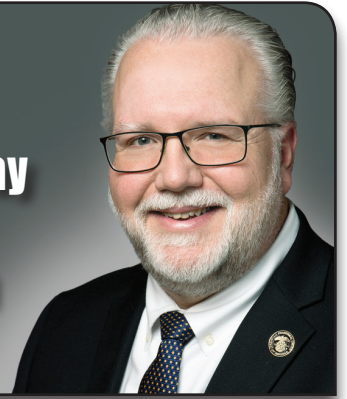
Sloga Lodge 1994 June Meeting Date

MILWAUKEE, WI - Sloga Lodge 1994 will hold its next meeting on June 17th at the home of Colleen Simonis at 1 p.m. We will discuss any applications for our scholarship fund and recap the results of the Midwest Bowling Tournament at this meeting, in addition to our normal agenda.

Anyone who would like to attend and does not have Colleen's address, please contact either me (414-793-8048) or Mary Alyce Francis (414-421-3525) for address and directions.

Colleen Simonis
 Recording Secretary

Croatian Statehood & Armed Services Day Recognized at Croatian Embassy in Washington, DC



By Edward W. Pazo/National President

On Wednesday, May 27th, my colleagues, Bernadette M. Luketich-Sikaras, National Secretary/Treasurer, Derek Hohn, Director of Fraternal Programs, and I were pleased to attend a reception sponsored by the Embassy of the Republic of Croatia in honor of Croatian Statehood and Armed Services Day.

This gathering, sponsored by H.E. Pjer Šimunović, Ambassador of the Republic of Croatia to the United States, and Brig. General Ivica Kranjčević, Defense Attache, is an event that draws upwards of three hundred guests from the US military, State Department, neighboring country representatives and the Croatian community to the Croatian Embassy. We were honored to take part in the event which recognizes the strategic importance of a free and Democratic Croatia and those service members and diplomats who made possible the now sovereign Republic of Croatia.



CFU NATIONAL OFFICERS were honored to join with the more than 300 guests in attendance, including Members of Croatian Embassy, Croatian Diplomats and Representatives from neighboring nations, US and Croatian Military, US State Department representatives, and other Croatian dignitaries and leaders to celebrate the occasion hosted at the Croatian Embassy in Washington, DC.

Upon arriving at the Croatian Embassy on Massachusetts Avenue on Embassy Row in Washington, DC, we were immediately welcomed and exchanged greetings with both Ambassador Šimunović and Brig. General Kranjčević. As we entered the reception area on the second floor, we were then greeted by former Minister of Foreign Affairs of the Republic of Croatia, H.E. Miomir Žužul who we first met during his service as Croatian Ambassador to the United States in the early 1990's. We warmly recalled many of our encounters over the past thirty-five-plus years of Croatian diplomatic efforts in the United States and are very happy to call Ambassador Žužul a member of the Croatian Fraternal Union of America. Former US Ambassador to Croatia, H.E. Robert Bradtke, was also in attendance at this auspicious occasion.

Ambassador Šimunović called everyone's attention to the front of the grand reception hall of the Embassy where the Klapa Group Bošket from Zagreb, Croatia, were introduced for the US and Croatian national anthems. Following the stirring renditions of our anthems, Ambassador Šimunović greeted all guests in attendance and remarked upon the strong relationship between the United States and Croatia, including Croatia's entrance into the North Atlantic Treaty Organization. Ambassador Šimunović spoke of the excellent cooperation in terms of Energy, specifically LNG, between Croatia and its allies in Europe/US. He also recognized with respect those Croatian American servicemen who were listed on solemn placards throughout the embassy in recognition of their receipt of the highest award for valor, the Congressional Medal of Honor, including Louis Čukela, Petar Tomich and Michael Novosel as well as those Croatian Americans who received the Silver Star and Navy Cross for combat valor in defense of the United States of America.

The Ambassador introduced from the US State Department, Mr. Daniel Lawton, Deputy Assistant Secretary for Western Central Europe and Southern Europe in the Bureau of European and Eurasian Affairs, who congratulated Croatia and its people on this Statehood and Armed Services day for the triumph of its peoples' determination to chart its own democratic future. Mr. Lawton stated that the bonds between the US and Croatia run deep and are rooted in the 'rule of law' and are strengthened by their alliance through NATO. Croatia's commitment to the shared defense, its own and the world's, was recognized, as well as its role in the recently concluded 3 Seas Summit in Dubrovnik, was lauded by the diplomat.

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CFU EXECUTIVE OFFICERS AND EMPLOYEES gathered to express congratulations to longtime CFU employee, Mark Hile, at a farewell retirement celebration held in his honor on May 22, 2026. Mark served in the maintenance department at the CFU Home Office and posted his official retirement after 37 years of dedicated service. We extend our good wishes to Mark and his wife, Louise, and hope they will enjoy every happiness in his retirement years surrounded by family and friends.



BEST WISHES ARE EXTENDED TO CFU Home Office Employee Mark Hile upon his retirement by CFU National President Edward Pazo and National Secretary/Treasurer Bernadette Luketich-Sikaras.

MINUTES EXECUTIVE BOARD MEETING TUESDAY, APRIL 14, 2026

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

In attendance were National President Edward W. Pazo, Executive Vice President Franjo Bertović (online) and National Secretary/Treasurer Bernadette M. Luketich-Sikaras. Minutes of the Wednesday, March 18, 2026 meeting of the Executive Board were read and officially approved.

President Pazo opened the meeting by noting for the record that the annual CFU Basketball Tournament, which is usually held the first weekend in April, was cancelled due to low participation. We will resume the basketball tournament in 2027 if enough teams are recruited to participate. He reminded the Members that we are adding the CFU 5K in October which adds a new event to our menu of fraternal programs in which our members can participate. The next national tournament, the National Bowling Tournament, will be hosted by Lodge 136 in Lorain, Ohio the weekend of May 16-17.

President Pazo then updated the Members on preparations for the 2026 Junior Tamburitza Festival, scheduled for the weekend of July 3-5 at the Downtown Hilton Hotel in Cleveland, Ohio. He noted that an online meeting with the group representatives will take place in May to review the festival schedule and to answer any questions they may have.

President Pazo then reminded the Members that the official kick-off meeting for the implementation of our new policy administration system (FIMMAS) will take place on April 16 & 17. In addition, there are meetings for the purpose of additional discovery as follows: April 15 for death claims and April 27 for trust fund. There will also be an internal implementation team meeting on April 29 to address some other outstanding issues. Although these meetings will become more frequent, President Pazo emphasized that they are critical as the system is being developed according to our specifications to ensure a successful implementation.

He then instructed the Members to have their reports prepared for distribution to the National Board of Directors by the end of the following week. The National Board of Trustees meeting will begin on Monday, May 4, following a welcome from the Executives. Presentations will include a financial update by Controller John Zupancic and an IT update on the new system implementation by IT Project Manager Frank Bozicevic.

The meeting of the National Board of Directors is expected to commence after lunch on Tuesday. Both the actuary and the auditor will be present to deliver their reports. A dinner for board members and management staff is scheduled for Tuesday evening.

President Pazo also distributed a proposed agenda for review and comment. The Members discussed several topics that will be addressed during the meeting.

Executive Vice President Franjo Bertović then presented the following summary of new business activity for the month of March 2026:

Insurance	
• Year to Date New Members	59
• Year to Date Certificates	77
• New Insurance in Force.....	\$1,590,000.00
• Annual Premium.....	\$44,221.83
Annuities	
• Year to Date New Members	15
• Year to Date Certificates	81
• Face Value	\$5,046,095.33

National Secretary/Treasurer Bernadette M. Luketich-Sikaras reminded the Members of the annual FSGP Fraternalist of the Year banquet on April 18, the AFA Spring Symposium on May 6-7 and the annual DePersis fraternal seminar on May 21.

Sister Luketich-Sikaras also informed the Members that lunch will be provided for employees in recognition of Administrative Professionals' Day on April 22. In addition, the home office will host employees' children on April 23 in observance of annual Take Your Child to Work Day.

Secretary/Treasurer Bernadette M. Luketich-Sikaras reported the following death claims settled during the period March 1-31, 2026:

United States	Amount	Number of Certificates	Number of Members
California.....	\$ 1,787.02	6	4
Colorado	3,017.00	2	2
Illinois	5,070.00	3	2
Indiana.....	12,000.00	4	4
Iowa	1,600.00	1	1
Michigan	12,104.00	8	6
Minnesota	77.90	3	1
Montana.....	5,000.00	3	3
Ohio	35,626.00	11	9
Oregon.....	1,255.00	1	1
Pennsylvania	101,439.27	41	28
Wyoming.....	2,000.00	1	1
TOTAL.....	\$180,976.19	84	62
CANADA			
Ontario.....	\$ 21,744.00	6	6
TOTAL	\$ 21,744.00	6	6
FOREIGN/PUAS			
Foreign/PUAS.....	\$ 2,000.00	1	1
TOTAL	\$ 2,000.00	1	1
GRAND TOTAL.....	\$204,720.19	72	48

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

	Number of Certificates	Amount	Number of Members
Certificate:			
Lapses No Value.....	12	\$ 230,000.00	12
Cash Surrenders.....	49	201,150.32	45
Expired.....	15	336,000.00	15
Matureds (Pending)	12	16,138.36	12
Deaths (Pending).....	2	6,241.00	2
Certificates:			
New Sales.....	19	\$ 485,000.00	19
Increases	7	85,000.00	7
Annuity:			
New Sales.....	3	\$ 32,000.00	3
Increases	23	1,845,369.74	15

With no further business to come before this meeting of the Executive Board, President Pazo adjourned the meeting at 11:25 a.m.

Bernadette M. Luketich-Sikaras, National Secretary/Treasurer

ATTEST:
EDWARD W. PAZO
FRANJO BERTOVIĆ

Scenes from 90th CFU National Bowling Tournament hosted by CFU Lodge 136, Lorain, Ohio – May 16 - 17, 2026



At registration desk...



Orkestar Šarena



CFU NATIONAL OFFICERS with Lodge 136 Officers



RICHARD J. GRUBIC, CFU Lodge 136 and Croatian Club/President



CROATIAN CLUB OFFICERS with CFU National Officers



Kitchen Crew



DEREK HOHN, Director of CFU Fraternal Programs



Tournament Banquet



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.

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

Celebration of Croatian Heritage

WASHINGTON, DC - Tambura Across America: Celebrating Croatian-American Heritage Through Music", will take place at the Terrace Theater of the Trump Kennedy Center, Washington, DC on June 9, at 7 p.m.

This will be a special evening celebrating the rich cultural heritage of Croatian Americans and their contributions to the United States through music performed by Jerry Grevich with guests Ivan Draženović, Ivan Grgurević (Grga), Kathy White, Angela White, Steve Grassa (assistant sound engineer) Julie Throckmorton (guest speaker) and Mark Milovats.

Congratulations to all of these wonderful performers who perpetuate our Croatian musical culture!

Editors

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

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

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

Strossmayer Croatian Festival Welcomes All on June 6

VIENNA, OH - Dear fellow Croats 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 music by Grupa Zov. Our Cultural Program will include the Milwaukee Croatian Tamburitza, 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 auction and games, or by simply sitting back and relaxing and taking in the culture, music, and wonderful 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 Website and scan the QR code to place your order.

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

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Croatian Fraternal Union

The Society That Cares! 412-843-0380

CFU TamFEST to be Held in Columbus, Ohio

PITTSBURGH, PA - We are pleased to announce that the 39th Annual CFU Adult Tamburitza 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/event/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



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), **Fred Arbanas** (Football), **Gary Beban** (Football), **Bobby Grich** (Baseball), **Jack Marin** (Basketball), **Stipe Miocic** (Mixed Martial Arts), **Rob Ninkovich** (Football) and **Johnny Pesky** (Baseball).

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: sjukavina@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 HOFV

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



THE CITY OF ALEXANDRIA, VIRGINIA, official team base camp of the Croatian National Team, is dressing up the city for their arrival. Mayor Alyia Gaskins and her team have preparations in place to extend a warm welcome to players and guests as they host the Croatian National Team during the 2026 World Cup games. Search visitalexandria.com for more information about this beautiful city and World Cup activities in North America.

Lodge 170 Meeting Dates

MERRILLVILLE, IN - Please remember NO Lodge Meeting in June, due to Father's Day. Future meeting dates are: July 19; August 16; September 20; October 18; November 15; and December 20.

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

Cindy Mayer
Recording Secretary

Lodge 270 News

CALUMET, MI - The next meeting of Lodge 270 will be on Monday, June 15th. This will be held in our usual location at the Merchants and Miners Building at 200 Fifth Street in Calumet.

The social hour will start at 6 p.m., with dinner and dessert. Our business meeting will follow. Grab your fellow lodge members and come with new ideas and suggestions! Vidimo se!

Donna Preston/Secretary

Joe Rady Midwest Golf Scramble Set For July 18

CANTON, IL - Sacred Heart CFU Lodge 367 is happy to announce they will host the 2026 Joe Rady Midwest Golf Scramble on Saturday, July 18. The Joe Rady event will be held at the beautiful Kellogg Golf Course at 7716 N. Radnor Rd., Peoria, IL 61615. Entry Deadline: July 4, 2026.

Tee times will begin at 11 a.m., with registration at the course starting at 10 a.m. Following golf, an awards banquet will be held at the Lindenhoff at 7403 N. Radnor Rd., Peoria, IL 61615. The cost is \$95 for golf and dinner, \$50 for junior golfers and \$30 for non-playing members and guests only attending the banquet.

For those interested in golfing in this fun Four-Man Scramble, golf registration can be paid by check payable to CFU Lodge 367 and mailed to Toni Dillefeld, 120 W. Cedar St., Canton, IL 61520.

We hope you mark your calendars and tell your friends to reserve the date for this fun-filled CFU event. We welcome everyone and look forward to catching up with our CFU friends and guests over a great golf weekend. Hvala!

Ruth Sepich/Secretary

Kellogg Golf Course
7716 N. Radnor Rd.
Peoria, IL 61615
(309) 691-0293

Staggered Start Scramble Format

Check-in Time 10:00am
Start Time 11:00am



CROATIAN FRATERNAL UNION
72nd ANNUAL
JOE RADY GOLF TOURNAMENT

Saturday July 18, 2026

Sacred Heart Lodge 367
Canton, Illinois

ENTRY DEADLINE – Tuesday, July 4, 2026

Adult Golfers, Green Fees & Golf Cart\$95.00*
Junior Golfers, Green Fees & Golf Cart.....\$50.00*
Golf, Green Fees and Cart Only.....\$65.00
Non-Golfer Banquet Only Ticket.....\$30.00

*Includes sandwich at the turn and banquet ticket

SATURDAY EVENING VICTORY BANQUET

Lindenhoff
7403 N. Radnor Rd.
Peoria, IL 61615

Doors open – 4:30pm
Dinner Served – 6:30pm

Non-Golfing guests may attend the banquet for \$30 each

Full Name	Email and/or Phone Number	Lodge Number	Guest (Mark with X)

Make Checks Payable to:
Sacred Heart Lodge 367
NO REFUNDS
Mail entries with check to:
Toni Dillefeld
120 W. Cedar St.
Canton, IL 61520

Total Due:

Lodge Secretary _____

Signature _____



Zajedničar

FRATERNALIST



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

GODINA 121.

PITTSBURGH, PENNSYLVANIA / SRIJEDA 3. LIPNJA 2026.

SEDMA STRANA

Nacionalni odbor HBZ završio svoje godišnje zasjedanje

Usvojio više programa za buduću napredak Zajednice

Piše: Edward W. Pazo/Nacionalni predsjednik

PITTSBURGH, PA - Zasjedanje Nacionalnog odbora ponovno je otvoreno čekićem, a izvješće Nacionalne tajnice/blagajnice sestre Bernadette M. Luketich-Sikaras bilo je sljedeća točka za razmatranje od strane direktora.

Član Nadzornog odbora brat Edward Sambol predložio je usvajanje izvješća, a poduprt je bio od strane drugog nacionalnog potpredsjednika, brat Michaela Ricci. Izvješće sestre Luketich-Sikaras uključivalo je statističke podatke povezane s operativnim rezultatima Zajednice za kraj 2025. godine, koji su pokazali da je HBZ bila prilično uspješna u pogledu povećanja prihoda i pridruženog povećanja sigurnosne rezerve za dobrobit članstva.

Istaknuto u izvještaju uključivalo je Neto prihod za godinu u iznosu od 1.955.150 USD; povećanje evidentirane imovine za 4,3 milijuna dolara na 514.104.621 USD; i nadprihod od 74.001.781 USD, što je najveća svota u povijesti Zajednice. Ovi izvanredni financijski rezultati omogućili su vrlo povoljan omjer solventnosti od 116,80 USD za zaštitu financijskih interesa svih članova HBZ-a koji su uloženi kod Zajednice.

Dodatno, granica sigurnosti koja uključuje nadprihod, AVR i IMR rezerve iznosila je na kraju godine 120,49 USD, što doslovno znači da za svakih 100 USD obveza koje drži Hrvatska bratska zajednica, postoji 120,49 USD imovine koja je na raspolaganju za zadovoljenje bilo kakvih potencijalnih potreba naših članova.

Izvještaj Nacionalne tajnice/blagajnice također je uključivao informacije o financijskim proizvodima (i životnim i anuitetnim) koje HBZ nudi svojim članovima.

Sestra Sikaras je navela da je \$22.544.653 uplaćeno na Anuitet / IRA račune uglavnom putem društvene ponude Anuiteta CHOICE TWO koja jamči sadašnju kamatnu stopu od 4,5% za razdoblje od dvije godine od datuma izdavanja ugovora. Osim toga, putem prodaje životnog osiguranja Zajednica je primila \$1,8 milijuna u premijama za godinu. Dodatna istaknuta mjesta iz izvješća sestre Luketich-Sikaras uključivala su: Sažetak bratstvenih

i kulturnih aktivnosti koje HBZ sponzorira, uključujući naše godišnje omladinske i odrasle tamburaške festivale, sportska natjecanja i vrlo popularni Dan hrvatske baštine s Pittsburgh Piratesima, koji ponosno promovira naš hrvatski identitet kao i našu HBZ među populacijom tri države PA, OH i WV koja prati bejzbol klub.

Najavila je uvođenje planirane utrke od 5 km koju je prvi put spomenuo naš direktor bratskih programa, brat Derek Hohn. Detalji humanitarne utrke bit će u potpunosti objavljeni članstvu Zajednice i široj javnosti vrlo uskoro, pri čemu će Zaklada za stipendije i UPMC Centar za liječenje raka u Općoj bolnici Zabok u Zagrebu biti primarne dobrotvorne organizacije koje će imati koristi od događaja.

Dodatni detalji iz Izvješća bit će obrađeni detaljnije kroz zapisnik s Nacionalnog odbora koji će biti objavljen u Zajedničaru.

Prije glasovanja o odobrenju izvješća nacionalne tajnice/blagajnice, sestra Luketich-Sikaras je predstavila svoj prijedlog o nadoknadi od četrdeset dolara po sudioniku za svakog člana HBZ-a koji sudjeluje na oba nadolazeća tamburaška festivala: festival Omladinske kulturne federacije u Clevelandu, Ohio, tijekom vikenda od 3. do 5. srpnja 2026.; i Odrasli TamFest planiran za Columbus, Ohio, tijekom vikenda od 6. do 8. studenog 2026. Član Nadzornog odbora, brat John Starešinić, predložio je usvajanje izvješća, (Nastavak na 10. strani)



NA 27. SVIBNJA je u veleposlanstvu Republike Hrvatske, u Washingtonu DC, održan svečani prijem i proslava Dana hrvatske državnosti. Prijemu i slavlju prisustvovao je veliki broj diplomata i vojnih atašea iz mnogih prijateljskih država koje imaju svoja veleposlanstva u glavnom gradu Amerike. Prijemu su nazočili i izvršni odbornici HBZ. Veleposlanik Pjer Šimunović pozdravio je sve prisutne s lijepim i sadržajnim govorom u kojem je istaknuo obljetnicu uspostave slobodne, samostalne i demokratske Republike Hrvatske. S lijeva su: direktor bratskih programa Derek Hohn, nacionalna tajnica/blagajnica Bernadette M. Luketich-Sikaras, opunomoćeni ministar Branka Pažin i nacionalni predsjednik Edward W. Pazo.

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 Detroita, 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 Pittsburgha. Dvojica sada žive u metropolitanskom području Detroitu.

Za petak navečer za zabavu

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 Patrasha, 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 isplatama 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

Raspored radnog vremena za praznik 4. srpnja

PITTSBURGH, PA - Pažnja svim čitateljima i suradnicima „Z“: Glavni ured HBZ bit će zatvoren za praznik 4. srpnja i tjedan od 6. do 10. srpnja 2026.

Molimo sve da se pobrinu da sav materijal za izdanje od 15. srpnja bude dostavljen unaprijed (najkasnije do 29. lipnja) kako bi bio objavljen. Planirajte ranije i pošaljite obavijesti o odsječnim događajima i ostalim važnim vijestima čim informacije budu dostupne.

Cijenimo vašu suradnju i želimo svima siguran i svečan Dan neovisnosti te ugodnu sezonu ljetnih putovanja i odmora!

Urednici

Zajedničar

FRATERNALIST
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ALL FOR ONE – ONE FOR ALL SVI ZA JEDNOG – JEDAN ZA SVE
Official Organ Of The Službeno Glasilo
Croatian Fraternal Union 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:

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GLAVNI URED
Hrvatske Bratske Zajednice
u Americi
Organizirane 1894. godine

RIJEČ UREDNIŠTVA...LORRAINE TURKALL

Pet desetljeća kasnije

Nalijte pjenušac... ovo je razlog za proslavu! Pedeset godina... bilo da se radi o rođendanu, obljetnici ili zlatnom jubileju bilo kojeg godišnjeg događaja, zasigurno je razlog za slavlje. Nema sumnje da će golferi i gosti koji sudjeluju na 50. godišnjem Nacionalnom golf turniru HBZ-a to i učiniti kada se sastanu 5. i 6. lipnja na golf terenu Rackham u Huntington Woodsu, Michigan. Kako smo najavili samo nekoliko dana prije ovog turnira, smatrali smo prikladnim spomenuti ovu zlatnu obljetnicu Nacionalnog golf turnira HBZ-a i čestitati društvu Zora odsjek 351 iz Detroita na preuzimanju odgovornosti za organizaciju ovogodišnjeg velikog događaja.

Teško je povjerovati da je prošlo pedeset godina otkako je ovo prvenstvo pokrenula naša Zajednica. Tada su kuglanje i košarka bili glavne atrakcije naših turnira, privlačeći stotine sudionika svake godine na ove sportske aktivnosti. Kada je predložen turnir u golfu, naišao je i na velik entuzijazam i na mlaku reakciju. Hoće li postati godišnji događaj? To je bilo pitanje na koje će uskoro biti odgovoreno.

Preuzimanje organizacije

Prvog godišnjeg nacionalnog turnira u golfu pripalo je društvu Sv. Ante odsjek 514 iz Cantona, Ohio. Turnir se održao na golf-terenu Bob-O-Link u Cantonu, OH. Objava u Zajedničaru te godine pružala je važne informacije za sve golferne.

Jeste li spremni za nekoliko zabavnih činjenica iz prije pedeset godina? Ulaznica za nacionalni golf turnir HBZ-a 1976. godine: 2 dolara po osobi. Naknade za igralište bile su sljedeće: Muškarci - 20 dolara po osobi; Žene - 17,50 dolara po osobi. Naknade za kolica za dva dana: Muškarci - 10 dolara; Žene - 5 dolara. Mladi golferi: Nema naknade za ulaz niti za igralište. Naknada za banket: 8 dolara. I tako je sve počelo!

Odaziv na ovo prvo događanje bio je fantastičan, s izvrsnim kritikama od strane golfera i gostiju. Od tada, Nacionalni golf turnir HBZ-a obišao je brojne gradove i zajednice gdje su pojedini odsjeci konkurirali za priliku da budu domaćin ovog zabavnog rekreativnog događaja. S popularnošću golfa koja je tijekom godina eksplodirala na nacionalnoj i međunarodnoj razini, uspjeh ovog sporta među našim entuzijastima nije bio iznenađenje. Njegova

privlačnost uživa se među ozbiljnim sportašima i posvećenim golferima, kao i onima koji povremeno pokazuju interes za ovaj sport.

Možemo komentirati da se godišnje Nacionalno golf natjecanje HBZ-a i dalje čvrsto nalazi na sportskom kalendaru naše Zajednice i da ga svake godine uživaju strastveni sudionici i gosti. Znajući povijest odsjeka 351 HBZ u Detroitu u organizaciji fantastičnih sportskih i kulturnih događanja, vjerujemo da će naši golferi uživati u izvanrednom vikendu golfa, glazbe, hrane i zabave na ovogodišnjem turniru. Osim toga, svi ovogodišnji golferi zauvijek će nositi prestiž da su sudjelovali na 50. obljetničkom turniru golfa HBZ 2026. godine.

Čestitamo vam i uživajte u proslavi i zajedništvu na 19. rupi!

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.

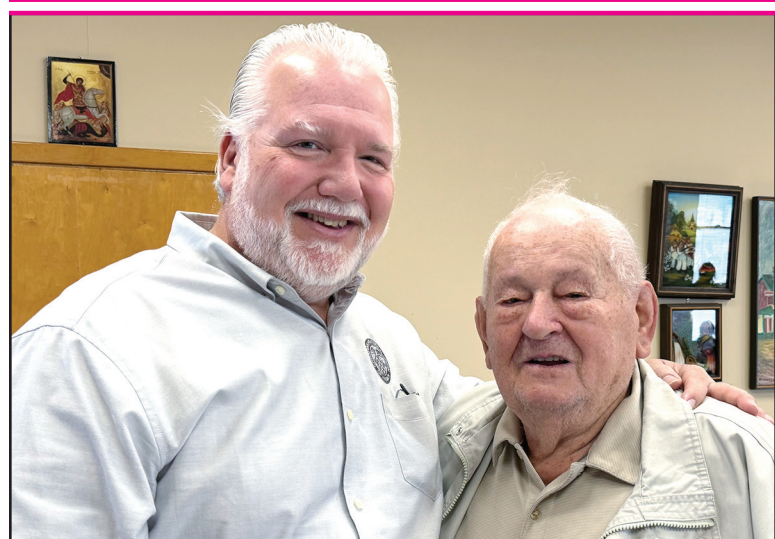
BRATSKE POGODNOSTI KOJE NUDI HBZ

Zaklada za stipendije, Inc.

Kulturne aktivnosti.

Sportski programi.

Besplatne publikacije.



PRIJATELJI...Nacionalni predsjednik HBZ Edward W. Pazo i ugledni član odsjeka 530 u St. Thomasu, Ontario Franjo Rupčić sastali su se na nedavnoj priredbi u Cokeburgu, PA.

Dan hrvatske državnosti i Oružanih snaga obilježeno u veleposlanstvu Republike Hrvatske u Washingtonu



Piše: Edward W. Pazo/Nacionalni predsjednik

U srijedu, 27. svibnja, moji kolege, Bernadette M. Luketich-Sikaras, nacionalna tajnica/blagajnica, Derek Hohn, direktor bratskih programa i ja, imali smo zadovoljstvo prisustvovati prijemu koji je organiziralo veleposlanstvo Republike Hrvatske u čast Dana hrvatske državnosti i Oružanih snaga.

Ovo okupljanje, koje su priredili g. Pjer Šimunović, veleposlanik Republike Hrvatske u Sjedinjenim Američkim Državama, i general bojnik Ivica Kranjčević, obrambeni ataše, događaj je koji okuplja više od tristo gostiju iz američke vojske, State Departmenta, predstavnika susjednih zemalja i hrvatske zajednice u veleposlanstvu Hrvatske. Bilo nam je zadovoljstvo sudjelovati u događaju koji prepoznaje stratešku važnost slobodne i demokratske Hrvatske i onih pripadnika službi i diplomata koji su omogućili sada suverenoj Republici Hrvatskoj.

Po dolasku u veleposlanstvo Republike Hrvatske na Massachusetts Avenue na Embassy Row u Washingtonu, D.C., odmah smo bili primljeni i razmijenili pozdrave s ambasadorom Šimunovićem i brigadirskim generalom Kranjčevićem. Kada smo ušli u predvorje na drugom katu, odmah nas je pozdravio bivši ministar vanjskih poslova Republike Hrvatske, g. Miomir Žužul, kojeg smo prvi put upoznali tijekom njegove službe kao hrvatskog veleposlanika u Sjedinjenim Američkim Državama početkom 1990-ih. Srdačno smo se prisjetili mnogih naših susreta tijekom proteklih više od trideset pet godina hrvatskih diplomatskih nastojanja u Sjedinjenim Državama i vrlo nam je drago što možemo ambasadora Žužula nazvati članom Hrvatske bratske zajednice. Na ovom svečanom događaju bio je prisutan i bivši američki veleposlanik u Hrvatskoj, g. Robert Bradtke.



Bivši veleposlanik Miomir Žužul u društvu izvršnih odbornika Hrvatske bratske zajednice



Klupa Bošket iz Zagreba je svojim pjevanjem oduševila prisutne

Ambasador Šimunović skrenuo je pažnju svih na prednji dio velike svečane dvorane veleposlanstva, gdje je predstavljena Klupa Bošket iz Zagreba, Hrvatska, za izvođenje američke i hrvatske himne. Nakon dirljivih izvedbi naših himni, veleposlanik Šimunović pozdravio je sve prisutne goste i izrazio pohvalu za izvrsnu suradnju između Sjedinjenih Američkih Država i Hrvatske, uključujući ulazak Hrvatske u Sjevernoatlantski savez. Veleposlanik Šimunović govorio je o izvrsnoj suradnji u sektoru energije, posebno LNG-a, između Hrvatske i njenih saveznika u Europi i SAD-u. Također je s poštovanjem istaknuo hrvatsko-američke vojnike koji su navedeni na svečanim pločama diljem veleposlanstva u znak priznanja za primanje najvišeg priznanja za junaštvo, Zastave Kongresa, uključujući Louisa Cujkelu, Petra Tomicha i Michaela Novosela, kao i hrvatsko-američke vojnike koji su primili Srebrnu zvijezdu i Navy Cross za ratničku hrabrost u obrani Sjedinjenih Američkih Država.

Veleposlanik je predstavio g. Daniela Lawtona iz State Departmenta SAD-a, zamjenika pomoćnika tajnika za zapadnu, središnju i južnu Europu u Uredu za europske i euroazijske poslove, koji je čestitao Hrvatskoj i njenom narodu ovaj Dan državnosti i dan (Nastavak na 10. strani)

Obilježena 355. obljetnica žrtve Zrinskog i Frankopana

ZAGREB – Molitvom, paljenjem vijenaca, paljenjem svijeća i misom zadušnicom u Zagrebačkoj katedrali, 30. travnja navečer dostojanstveno je obilježena 355. obljetnica pogubljenja hrvatskih velikaša Petra Zrinskog i Frana Krste Frankopana.

Ovaj tragični događaj koji se zbio u Bečkom Novom Mjestu daleke 1671. godine ostao je duboko urezan u kolektivnom pamćenju hrvatskog naroda, ne samo kao tragedija, nego i kao trajno svjedočanstvo časti, odanosti i hrabrosti.

Vijence, svijeće i lampaše ispred glavnog oltara Zagrebačke katedrale položili su predstavnici Zrinske garde iz Čakovca, predstavnici Družbe "Braća Hrvatskoga Zmaja", predstavnici hrvatskih branitelja iz Udruge "Zagrebačkih brigada", izaslanica Hrvatskog žrtvoslovnog društva i brojni domoljubi. Sv. misa zadušnica održana je u Bogoslužnom prostoru Bl. Alojzija Stepinca na Kaptolu.

Ovogodišnje obilježavanje ove tužne obljetnice organizirali su nositelji filmskog projekta "Urotnici" - redatelj Bobby Grubić, scenarist Miro Gavran i izvršni producent Antun Krešimir Buterin, uz podršku Družbe "Braća Hrvatskoga Zmaja" i Zrinske garde. Komemoraciji su nazočili i prvaci hrvatskoga glumišta Goran Grgić i Jakov Gavran koji će u skorom filmskom spektaklu utjeloviti likove Zrinskog i Frankopana.

"Trenutačno pripremamo bogat dokumentarni film koji izlazi ove jeseni, a zatim krećemo u produkciju igranog filma i TV serije od pet epizoda. Ovo je ambiciozan projekt koji će po prvi put na umjetnički relevantan način prikazati nikad ispričanu

priču o jednom od najboljih, ali i najponosnijih razdoblja naše povijesti", izjavio je scenarist Miro Gavran, najprevedeniji hrvatski književnik čiji uspjesi diljem svijeta jamče i kvalitetu ovog filmskog projekta.

Projekt "Urotnici" nastoji suvremenim filmskim jezikom približiti sudbinu hrvatskih plemića široj publici, istodobno čuvajući povijesnu autentičnost i dignitet aktera čija imena i danas simboliziraju otpor tiraniji i vjernost domovini.

PRIGODNI GOVOR MIRE GAVRANA
(održan u Zagrebačkoj katedrali nakon polaganja vijenaca i svijeća):

"30. travnja 1671. godine jedan je od najtužnijih datuma u sveukupnoj hrvatskoj povijesti. Vijest o pogubljenju Petra Zrinskog i Frana Krste Frankopana pronijela se cijelom Europom. Za Hrvate, taj je događaj označio početak jednog iznimno teškog razdoblja, a istodobno je njihova žrtva rasplamsala san o slobodi našeg naroda te nadahnula brojne umjetnike i domoljube.

Danas sa sigurnošću možemo reći da je žrtva Petra Zrinskog i Frana Krste Frankopana ugrađena u temelje moderne hrvatske države. Njegovanjem sjećanja na taj sudbonosni događaj od prije 355 godina, mi danas šaljemo poruku da poštuemo svoje korijene i sve one koji su se i u najtežim vremenima usudili sanjati slobodnu i samostalnu Hrvatsku.

Petar Zrinski i Fran Krsto Frankopan bili su plemići, pjesnici, ratnici i državnici. 150 godina prije njihova pogubljenja papa Lav Deseti naš je prostor imenovao „predziđem kršćanstva“. I doista su Hrvati stoljećima uspješno branili Europu od prodora Osmanlija. Fran Krsto Frankopan i Petar Zrinski, kao izdanci najutjecajnijih hrvatskih obitelji, bili su svojim rođenjem predodređeni za taj teški i uzvišeni zadatak. Njihovo pogubljenje bilo je stoga nepravda i prema njima i njihovim obiteljima, ali i prema našem narodu. Daleke 1919. godine Družba „Braća Hrvatskoga

Zmaja" organizirala je prijenos njihovih posmrtnih ostataka iz Bečkog Novog Mjesta u Zagreb, odnosno u Zagrebačku katedralu u kojoj je tada stolovao nadbiskup Antun Bauer. Bio je to trenutak kojim je hrvatski narod iskazao poštovanje prema žrtvi Zrinskoga i Frankopana.

I mi danas ovdje okupljeni na 355. obljetnicu njihova pogubljenja šaljemo poruku da ih nismo zaboravili i da njihova žrtva zavrjeđuje naše poštovanje. Došli smo im zapaliti svijeću, položiti cvijeće na mjestu njihova vječnog počivališta i na misnom slavju u molitvi prisjetiti se njihove dobrote te zamoliti dragoga Boga da prema njima bude milostiv.

Frank Krsto napisao je onaj poznati stih „Navik on živi ki zgine pošteno“, za koji smo uvjereni da će se izgovarati sve dok i posljednji Hrvat bude hodao ovim svijetom. Dragi Bože, molimo te podari im pokoj vječni."

Antun Krešimir Buterin
u ime filmskog projekta Urotnici

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

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 donesete.

Vidimo se uskoro, dobro nam došli!

Franjo Bertović/preds.

PROGRAMI HBZ-A POD POVEĆALOM

HBZ OBILJEŽAVA 250. OBLJETNICU SAD-A

Povodom obilježavanja 250. rođendana naše velike zemlje, Sjedinjenih Američkih Država, HBZ je najavila kredit kroz fraternalističku dividendu kod kupnje životnog osiguranja u programu Osiguranje otplaćeno u 20 godina (20 Pay Life Plan).

Osiguranje otplaćeno u 20 godina je stalno životno osiguranje s predviđenim dividendama. Premije se uplaćuju kroz 20 godina ili do smrti osiguranika, ako nastupi ranije. Izdaje se osobama životne dobi od 0 do 70 godina.

Specijalna ponuda HBZ-a glasi:

- Osobe od 0 do 25 godina 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 iznos od \$10,000 ili veći s pomoću jednokratnog fraternalističkog kredita na dividendu do \$250.
- Premija u prvoj godini iznositi će također \$17.75. **Na primjer:** žena u dobi od 42 godine (nepušač) ako odluči kupiti nominalni iznos od \$10,000 standardna premija iznosi \$245.80. Kod podnošenja zahtjeva osoba bi prvu godišnju premiju platila \$17.76 i ispunjavala bi uvjet za kredit kroz fraternalističku dividendu od \$228.04 koji bi doplatio razliku ostatka iznosa od \$245.80. Ili, muškarac starosti 42. godine (nepušač) kupnjom nominalnog iznosa od \$10,000 uz standardnu cijenu od \$263.80, imati će ovaj popust. Osoba će u prvoj godini platiti \$17.76 plus \$13.80 da bi podmirila ostatak iznosa od \$263.80.

Ova specijalna ponuda vrijedi do 31. prosinca 2026. Standardni propisi Zajednice primjenjivati će se kod odobrenja zahtjeva. Niže objavljena tablica cijena za žene za \$1,000.

ŽENA NEPUŠAČ					ŽENA PUŠAČ				
God.	\$5,000- izdanja \$9,999	\$10,000- \$24,999	\$25,000- \$99,999	\$100,000- \$125,000	God.	\$5,000- izdanja \$9,999	\$10,000- \$24,999	\$25,000- \$99,999	\$100,000- \$125,000
0	14.97	10.58	8.12	7.81	0				
1	15.13	10.76	8.32	8.00	1				
2	15.30	10.95	8.51	8.19	2				
3	15.46	11.13	8.72	8.40	3				
4	15.63	11.32	8.92	8.60	4				
5	15.81	11.52	9.14	8.82	5				
6	16.01	11.74	9.37	9.05	6				
7	16.22	11.96	9.61	9.29	7				
8	16.43	12.19	9.85	9.53	8				
9	16.65	12.43	10.11	9.79	9				
10	16.87	12.66	10.36	10.04	10				
11	17.12	12.93	10.64	10.32	11				
12	17.37	13.20	10.92	10.60	12				
13	17.63	13.48	11.21	10.89	13				
14	17.90	13.76	11.50	11.18	14				
15	18.16	14.04	11.81	11.48	15				
16	18.81	14.14	11.95	11.59	16	19.21	14.63	12.44	12.08
17	19.47	14.24	12.09	11.69	17	20.32	15.23	13.10	12.71
18	20.16	14.34	12.24	11.80	18	21.49	15.86	14.23	13.37
19	20.88	14.44	12.39	11.91	19	22.73	16.52	14.55	14.06
20	21.62	14.53	12.53	12.02	20	24.05	17.21	15.32	14.79
21	21.86	14.82	12.83	12.31	21	24.43	17.61	15.74	15.21
22	22.10	15.10	13.14	12.62	22	24.82	18.03	16.17	15.63
23	22.34	15.39	13.45	12.93	23	25.21	18.45	16.60	16.06
24	22.59	15.69	13.77	13.25	24	25.62	18.89	17.05	16.51
25	22.85	15.99	14.10	13.57	25	26.03	19.33	17.52	16.96
26	23.17	16.35	14.46	13.94	26	26.49	19.82	18.00	17.44
27	23.50	16.71	14.84	14.31	27	26.97	20.31	18.49	17.93
28	23.83	17.08	15.22	14.70	28	27.46	20.82	19.00	18.43
29	24.16	17.46	15.62	15.09	29	27.95	21.34	19.53	18.95
30	24.50	17.85	16.03	15.49	30	28.46	21.88	20.06	19.48
31	24.90	18.27	16.46	15.92	31	29.06	22.30	20.33	19.74
32	25.31	18.71	16.91	16.37	32	29.68	22.74	20.60	20.01
33	25.72	19.16	17.37	16.82	33	30.32	23.18	20.88	20.27
34	26.14	19.62	17.84	17.29	34	30.96	23.63	21.15	20.54
35	26.56	20.10	18.32	17.77	35	31.63	24.10	21.44	20.81
36	27.05	20.60	18.83	18.27	36	32.30	24.78	22.12	21.49
37	27.54	21.13	19.36	18.78	37	33.00	25.49	22.83	22.19
38	28.04	21.66	19.89	19.32	38	33.70	26.22	23.57	22.92
39	28.55	22.21	20.45	19.86	39	34.43	26.97	24.32	23.66
40	29.07	22.78	21.02	20.43	40	35.16	27.74	25.11	24.44
41	29.70	23.66	21.73	21.02	41	36.00	28.84	26.06	25.24
42	30.35	24.58	22.47	21.63	42	36.85	29.97	27.04	26.08
43	31.00	25.54	23.23	22.27	43	37.73	31.15	28.07	26.94
44	31.67	26.53	24.02	22.92	44	38.62	32.37	29.13	27.83
45	32.35	27.56	24.83	23.58	45	39.53	33.64	30.23	28.74
46	33.08	27.93	25.28	24.00	46	40.51	34.44	31.22	29.68
47	33.82	28.31	25.73	24.43	47	41.51	35.25	32.23	30.65
48	34.58	28.69	26.18	24.86	48	42.54	36.08	33.28	31.65
49	35.36	29.07	26.65	25.30	49	43.59	36.93	34.37	32.68
50	36.16	29.46	27.13	25.74	50	44.66	37.80	35.48	33.75
51	36.98	30.31	27.97	26.56	51	45.91	39.02	36.68	34.88
52	37.82	31.19	28.85	27.40	52	47.20	40.28	37.92	36.05
53	38.68	32.09	29.75	28.27	53	48.52	41.58	39.20	37.25
54	39.56	33.01	30.68	29.17	54	49.87	42.91	40.52	38.50
55	40.46	33.96	31.63	30.10	55	51.26	44.30	41.89	39.80
56	41.41	34.97	32.65	31.08	56	52.86	45.84	43.40	41.21
57	42.38	36.01	33.70	32.09	57	54.49	47.43	44.97	42.68
58	43.38	37.08	34.78	33.13	58	56.19	49.09	46.60	44.21
59	44.40	38.18	35.89	34.21	59	57.93	50.80	48.29	45.78
60	45.44	39.32	37.05	35.32	60	59.73	52.57	50.03	47.41

(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



DEATHS REPORTED

FROM MAY 12 TO MAY 25, 2026

1	Jean R. Skupnik	Pittsburgh, PA
5	Tillie Plaza	Johnstown, PA
32	David S. Deitz	Chicago, IL
50	Donald C. Sorich	St. Louis, MO
141	Leonard Brezarich	E. Pittsburgh, PA
170	Timothy W. Raykovich	Merrillville, IN
217	Linda R. Buckley	Benld, IL
248	Anne M. Lockwich	Clairton, PA
268	Ferdinando Luvisotto	Nanaimo, BC
304	Susan B. Jurewicz	Ambridge, PA
304	Anne M. McKenzie	Ambridge, PA
304	Gary R. Thomas	Ambridge, PA
316	Constance A. Klaers	S. St. Paul, MN
354	Bernadine Simon	Cokeburg, PA
515	Milka Zoroe	Toronto, ON, CAN
612	Carol McDowell	San Jose, CA
975	Maria Trpcich	Toronto, ON
1959	Kurt A. Runkel	Greenfield, WI
1990	Antun T. Beric	New Jersey
2000	Zdenka Burda	Zagreb, HR

Ujedinjeni odsjeci HBZ održavaju godišnji piknik

YOUNGSTOWN, OH - Ujedinjeni odsjeci HBZ Mahoning i Shenango dolina s ponosom najavljuju i pozivaju sve na njihov godišnji piknik koji će se održati u subotu, 20. lipnja, na Strossmayer piknik zemljištu, 4202 Smith Steward Rd., Vienna, Ohio.

Ulaz za dan iznositi će 6 dolara po osobi; djeca do 12 godina imaju besplatan ulaz. Nastupit će pet folklornih grupa od podne do 2 sata poslije podne, a zatim, za vaše uživanje u slušanju i plesu, nastupit će Mikey D i njegovi All Star Tamburaši.

Specijalni gost i govornik biti će Nacionalni predsjednik HBZ Edward W. Pazo. Tog će dana biti hrvatska kuhinja koja će posluživati pohanu piletinu, sarmu, kobasice i sendviče s kiselim kupusom, haluške, hrvatsku krumpir salatu, hrenovke i pizzu, kao i bar s osvježavajućim napitcima, uključujući hrvatska i američka piva, gazirane napitke i vodu. Plaćanje isključivo gotovinom. Otvoreno za javnost. Također će biti prodaja peciva s jabukama i sirom, kolači, kolačići, torte i još mnogo toga, kao i tombola 50/50 i tombole s košarama.

Vruća pečena janjetina i svinjetina bit će dostupni za kupnju po funti (minimalno 2 funte), pripremljeni na licu mjesta od strane Zvonka Juratovića i njegove ekipe. (Isključivo gotovina i unaprijed naručivanje). Molimo da unaprijed naručite najkasnije do utorka, 16. lipnja, pozivom ili SMS-om na broj 330-507-6660.

Dodite i uživajte u sjajnom Hrvatskom danu ispunjenom odličnom hranom, pićem, glazbom i druženjem. Ako imate bilo kakvih pitanja, nazovite 330-519-9036.

Timothy Komara/blagajnik

PROGRAMI CIJENE JEDNOPREMIJSKOG...

(Nastavak sa 7. strane)

ŽENA NEPUŠAČ					ŽENA PUŠAČ				
God.	\$5,000-	\$10,000-	\$25,000-	\$100,000-	God.	\$5,000-	\$10,000-	\$25,000-	\$100,000-
izdanja	\$9,999	\$24,999	\$99,999	\$125,000	izdanja	\$9,999	\$24,999	\$99,999	\$125,000
61	46.80	40.64	38.34	36.54	61	61.90	54.58	51.97	49.20
62	48.20	42.02	39.68	37.80	62	64.16	56.67	53.99	51.05
63	49.64	43.44	41.07	39.11	63	66.50	58.83	56.08	52.97
64	51.13	44.91	42.51	40.46	64	68.92	61.09	58.26	54.97
65	52.66	46.42	44.00	41.85	65	71.44	63.42	60.51	57.03
66	54.47	48.18	45.69	43.43	66	74.56	66.31	63.28	59.56
67	56.34	50.01	47.46	45.06	67	77.83	69.32	66.18	62.20
68	58.28	51.90	49.29	46.76	68	81.24	72.46	69.20	64.95
69	60.28	53.87	51.20	48.52	69	84.80	75.75	72.37	67.83
70	62.35	55.91	53.17	50.35	70	88.52	79.20	75.67	70.84

Potičemo sve naše članove, članove vaših obitelji i prijatelje da iskoriste prednosti ove posebne ponude. Osiguranje otplaćeno kroz 20 godina je odličan i vrlo popularan postojeći proizvod. Zaštite sebe i vaše drage koji ovisi o vama!

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.

Nacionalni odbor HBZ...

(Nastavak sa 7. strane)

a prijedlog je jednoglasno prihvaćen nakon glasanja o pitanju. Budući da nije bilo daljnjih pitanja u vezi s Izvještajem, provedeno je glasanje o pitanju i izvještaj je jednoglasno prihvaćen kako je predstavljen.

Sestra Luketich-Sikaras predstavila je niz rezolucija za pravilno poslovanje HBZ koje je Odbor jednoglasno odobrio. One su uključivale, ali nisu bile ograničene na: Investicijsku politiku; Imenovanje aktura i revizora; Politike u vezi s sprečavanjem pranja novca i Privatnosti; te, Razne rezolucije u vezi s ratifikacijom ulaganja izvršenih tijekom 2025. godine, Bankovnim transakcijama, Zakonskim depozitima; imenovanjem aktura i neovisnih revizora; te, Proglašenim dividendama na policama životnog osiguranja s participacijom.

Zasjedanje Nacionalnog odbora nastavio se pregledom i ratifikacijom Izvještaja drugog potpredsjednika Brata Michaela Riccija. Prema uobičajenoj praksi, Izvještaj Brata Riccija uključivao je pregled njegovih aktivnosti u predstavljanju Hrvatske bratske zajednice tijekom prethodne godine. Napominjemo da je, iako je naš dobri prijatelj na kratko bio spriječen zbog planirane medicinske potrebe, Brat Ricci ostao je aktivan kao i prethodnih godina bez iznimke. Okupljeni su cijenili napore brata Riccija i odlučili su usvojiti njegov izvještaj onakvim kakav je predstavljen, jednoglasno.

Drugo zasjedanje odbora počelo je u 9 ujutro u srijedu, 6. svibnja 2026. razmatranjem Izvještaja imenovanog akturarija. Gospodina Michael LeBoeuf, FSA, MAAA, ChFC, CLU, glavni aktuar Bruce and Bruce Actuaries & Consultants, po prvi put je dočekan u sjedištu HBZ i predstavljen članovima odbora. Aktuar LeBoeuf predstavio je svoj izvještaj sažeto, s naglaskom na svaki od najvažnijih dijelova sadržanih u tiskanom primjerku dostavljenom svakom članu odbora. Izvještaj je naveo da su „HBZ financije za 2025. nastavile snažan, stabilan učinak“. „Atributi ostaju isti kao i prethodnih godina i uključuju: održivu dobit; povećanje nadpripada sredstava; i rekordnu razinu sredstava; ključni omjeri i prosjeci blizu ili na ciljanoj vrijednosti.“

Zabilježeno je da sadašnje okruženje kamatnih stopa i dalje predstavlja izazove za mnoge životne osiguravajuće tvrtke, dok su financijski rezultati HBZ-a za 2025. godinu nastavili pokazivati snažan i stabilan učinak.

Metrike koje su pregledane kao i prethodnih godina uključivale su: imovinu, obveze, višak sredstava, solventnost i sigurnosnu marginu, neto dobit od poslovanja i kapital temeljen na riziku. Sve metrike bile su pozitivne, osim prethodno spomenutog smanjenja RBC-a. Aktuar LeBoeuf pružio je detaljniju analizu čimbenika koji utječu na izračun RBC-a te je zaključio da je izračunata vrijednost kapitalnog omjera prilagođenog aktuarski 1134% znatno veća od praga od 200% koji su postavili regulatori, navodeći da je vrijedno održavati trenutni omjer HBZ-a.“

Aktuar LeBoeuf iznio je temeljitu reviziju Analize adekvatnosti imovine HBZ u obliku detaljne procjene izračunatih scenarija novčanih tokova potrebnih za Knjigovodstvenu i Tržišnu vrijednost imovine HBZ pod propisanim uvjetima. Zaključak studija ukazuje da će se u budućnosti ostvarivati dobiti na postojećem portfelju poslovanja, uz uvjet da se nastavi kontrola troškova i stručna

uprava imovinom i obvezama. Ova osobna revizija ispunila je regulatorni zahtjev koji je postavljen pred Aktuara i HBZ u smislu pružanja ovih informacija odboru na godišnjoj bazi.

Dodatni detalji ovog aktuarskog izvješća bit će navedeni u zapisniku sa sastanka Glavnog odbora.

(Treći dio objavit ćemo u sljedećem broju Zajedničara)

Piše: Edward W. Pazo/Nacionalni predsjednik

(Nastavak sa 8. strane)

oružanih snaga za trijumf odlučnosti njezinog naroda da kroji vlastitu demokratsku budućnost. G. Lawton je izjavio da veze između SAD-a i Hrvatske postoje duboko i temelje se na 'vladavini prava' te su ojačane savezom kroz NATO. Hrvatska predanost zajedničkoj obrani, svojoj i svjetskoj, prepoznata je, kao i njezina uloga na nedavno završenom Samitu 3 mora u Dubrovniku, što je diplomat pohvalio.

Izvijestilo se da američke tvrtke vide Hrvatsku kao destinaciju za dugoročne poslovne investicije te da će energija, obrana i poslovanje oblikovati budućnost Srednje Europe generacijama koje dolaze. Hvaleći hrvatsku povijest, prošlost i sadašnjost, gospodin Lawton zaključio je: „najviše od svega s povjerenjem gledamo prema svemu što će SAD i Hrvatska zajedno postići u budućnosti“.

Sljedeće, general-major Shawn Manke, pomoćnik generala, Nacionalne garde Minnesote, izrazio je zadovoljstvo što je prisutan na proslavi 35. Danu državnosti Hrvatske. U ime 13.000 članova Nacionalne garde Minnesote čestitao je narodu Hrvatske i hrabrim muškarcima i ženama koji služe u njezinim Oružanim snagama.

General Manke ispričao je o početnoj suradnji koja je započela prije otprilike 30 godina između Nacionalne garde Minnesote i Hrvatskih oružanih snaga. Dalje se prisjetio bliskog radnog odnosa razvijenog tijekom nekoliko zajedničkih raspoređivanja i izvrsnog odnosa između dviju vojnih jedinica.

Veleposlanik Šimunović potom je predstavio gradonačelnicu Alexandrije, VA, gđu. Alyiu Gaskins, uz priznanje uloge Alexandrije kao grada domaćina za Hrvatsku nogometnu reprezentaciju dok se natječu na Svjetskom prvenstvu planiranom za kraj lipnja.

Gradonačelnica Gaskins bila je vrlo zanimljiva govornica i s uzbuđenjem je navela planove svog grada za domaćinstvo „Vatrenih“. Bilo nam je zadovoljstvo saznati da je ona originalno iz Pittsburgha pa smo joj ovom prilikom uputili srdačan poziv da posjeti sjedište naše Zajednice u Wilkins Townshipu kada se vrati kući u posjet.

Zadnji govornik predstavljen je uz priznanje hrvatsko-američkim uspješnim u poslovanju i javnoj službi. Gradonačelnik Andrew Gilich iz Biloxija, MS, zaključio je program čestitkama povodom Dana hrvatske državnosti, pritom ističući snažnu hrvatsku povijest u južnim zajednicama u kojima je odrastao. Bilo nam je zadovoljstvo razgovarati s gradonačelnikom Gilichom i radujemo se mogućoj zajedničkoj suradnji u organizaciji HBZ događaja u budućnosti u području Biloxija - New Orleansa.

Osim delegacije HBZ-a koja je predstavljala hrvatsko-američku zajednicu na događaju, brat Steve Rukavina, predsjednik Nacionalne federacije hrvatskih Amerikanaca, NFCA-CF, i član odbora Glavne porote HBZ-a, također je bio prisutan na okupljanju. Prije odlaska iz veleposlanstva, naši sudionici HBZ imali su priliku razgovarati s našom dugogodišnjom prijateljicom Brankom Pažin, ministrom punomoćnikom, o nekoliko planiranih događanja koja će se održati u lipnju u vezi s priznanjem veleposlanstva za doprinos hrvatsko-američke zajednice napretku i rastu naše američke demokracije u posljednjih 250 godina. Dok smo bili na prijemu, također smo s veseljem čestitali zapovjedniku Ivanu Rivaroliju, pomoćniku obrambenog atašea za Sjedinjene Države, na njegovom najavljenom promaknuću s prethodnog čina poručnika zapovjednika. Također smo imali priliku razmijeniti pozdrave s dugogodišnjom članicom naše Zajednice, sestrom Joyce Basick Stocks, i njezinim suprugom, umirovljenim kontraadmiralom Altonom Stocksom, dr. med., koji su bili prisutni.

Naši završni dojmovi o prekrasnom danu u Washingtonu su da je ta prigoda na toliko načina odala počast sazrijevanju Hrvatske kao novoosnovane demokracije u Zapadnoj Europi. Hrvatska je zemlja koja je postala važna svojim susjedima i mnogo pridonijela gospodarskoj stabilnosti i obrambenoj sposobnosti regije. Neka Bog i dalje blagoslivlja Sjedinjene Američke Države i Hrvatsku.

National Board...

(Continued from page 1)

Board of Directors unanimously approved. They included but were not limited to: Investment Policy; Designation of Actuaries & Auditors; Policies with respect to antimoney laundering and Privacy; and, Miscellaneous resolutions with respect to the ratification of investments made during 2025, Banking transactions, Statutory deposits; Appointment of Actuary and Independent Auditors; and, Declared Dividends on participating life insurance policies.

The National Board of Directors meeting continued with the review and ratification of the Report of the Second Vice President Brother Michael Ricci. As per usual custom, Brother Ricci's Report included a review of his activities representing the Croatian Fraternal Union throughout the previous year. We note that although our good friend was sidelined for a short while due to a planned medical need, Brother Ricci remained as active as in previous years without fail. The assembled body was appreciative of Brother Ricci's efforts and moved to adopt his report as presented unanimously.

The Second Session of the Society's board of directors meeting began at 9 a.m. on Wednesday, May 6, 2026 with the consideration of the Appointed Actuary's Report. Mr. Michael LeBoeuf, FSA, MAAA, ChFC, CLU, Chief Actuary of Bruce and Bruce Actuaries &

Consultants, was welcomed to the society's home office for the first time and introduced to the members of the Board of Directors.

Actuary LeBoeuf presented his report in summary fashion with emphasis on each of the most important pieces contained within the hard copy provided to each director. The Report noted that "CFU financials for 2025 continued a strong, steady performance." "The attributes continue to be the same as in prior years and are the following: sustained profits; increases in surplus; and record level surplus; key ratios and averages near or on target."

It was noted that the present interest rate environment continued to pose challenges for many life insurance companies,

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PITTSBURGH, PA -

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

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

while CFU's financials for 2025 continued their strong, steady performance.

Metrics reviewed as in prior years included: Assets, Liabilities, Surplus, Solvency and Safety margin, Net Gain from Operations, and Risk Based Capital. All metrics were positive with the exception of the aforementioned reduction in RBC. Actuary LeBoeuf provided a more in-depth analysis of the factors affecting the RBC calculation and concluded that the calculated value of an Actuarial Adjusted capital ratio of 1134% was far greater than the 200% threshold established by the regulators, stating that it is worth maintaining CFU's current ratio."

Actuary LeBoeuf provided a thorough review of the society's Asset Adequacy Analysis in the form of a detailed review of the calculated cash flow scenarios required for Book and Market Value of CFU Assets under the prescribed conditions. The conclusion of the studies indicates that profits will be generated in the future on the present book of business subject to continued control of expenses and expert management of assets and liabilities. This in-person review satisfied the regulatory requirement placed upon the Actuary and society in terms of providing this information to the Board of Directors annually.

Additional details of this Actuarial Report will be covered in the minutes of the meeting of the Board of Directors.

Part 3 to be continued next issue.

There's Much To Do With 32

CHICAGO, IL - 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 Gen-eral Meeting, then the party! If you want to contribute to the festivities, please be my guest!

Saturday, June 20: Summer 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, Ćevap-čići and a lot more. Your mouth watering yet?

Friday-Sunday, July 3/5: It's the 58th Annual CFU Junior Tamburitza 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, ćevaps, 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 Prijatelji 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!

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.



4th Annual Bob Novosel Memorial Tamburitza Jamboree

DETROIT, MI - Detroit Tamburitza Orchestra Presents: **The 4th Annual Bob Novosel Memorial Tamburitza Jamboree on Saturday, August 1st, at the Croatian American Club, 32851 Ryan Road, Warren, MI, from 5 p.m. until midnight.**



Join us for a summer night of wonderful music and dancing as tamburaši from near and far find their way to the Motor City to honor our brother and dear friend, Bob Novosel. Over the past few years, we have had as many as 20 musicians and singers travel from six states and Canada to honor Bob at this event. We miss Bob's leadership, we miss his humor, we miss the steady rhythm of his bugarija, but most of all we just miss HIM.

Please come celebrate the man and the legend at Detroit Lodge 351. We are again extending an open invitation for all musicians and singers to join us. If you bring an instrument and you plan to "JAM," your entry is free of charge. There will be a modest entry fee of \$10 at the door for all other adult guests. Children seventeen and under are free of charge. There will be continuous music all night for your enjoyment, and lyrics will be projected for a karaoke style sing-along.

We will enjoy: Delicious Food Available for Purchase; Bake Sale; 50/50 Raffle; Basket Raffle; Croatian Market Souvenirs; Great Friends; Wonderful Musicians!

A block of rooms has been reserved for our out-of-town guests: Holiday Inn Express & Suites Detroit North - Troy; 400 Stephenson Highway, Troy, Michigan 48083; Phone: 248-583-1900. Rate: \$129 plus tax per night. Group Name for discounted room rate: Memorial Jamboree 2026 Cutoff date for room discount: July 18, 2026.

Contact Debbie Babich, 586-918-5442, or Joe Novosel (novoselnorth@aol.com) for more information. We hope to see you at the Tam Jam!

Vicky Fulks/DTO Secretary



When is the last time you evaluated your insurance needs?

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

412-843-0380 and make sure your loved ones have the security and protection they deserve.

"The great gift of human beings is that we have the power of empathy." - Meryl Streep
Arlene Boudos/Lodge 32



DRAGO VINSKI, the oldest participant, from Lodge 177, Los Angeles, CA.



EDWARD W. PAZO
National President



Croatian Club Staff



Mikey Dee Tamburitza All Stars

Scenes from 90th CFU National Bowling Tournament...



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

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

Lorain Lodge 136 Plans June Meeting

LORAIN, OH - "Jesus of the Last Supper" CFU Lodge 136 will hold its quarterly meeting on Saturday, June 20, at 2 p.m., at the American Croatian Club Hall, 4846 Oberlin Ave., Lorain, OH 44053.

Members are encouraged to attend as several important topics will be discussed, including funding opportunities for local 501(c)(3) charitable organizations. Another major topic will be the upcoming Croatian Festival on July 18, co-sponsored by our CFU Lodge and the American Croatian Club of Lorain.

The Lodge looks forward to seeing all members. Refreshments will be served following the meeting. Hvala!

Donna Perichak Katrincsak /Secretary

ACAP Marks 10th Annual Conference in Seattle October 2-4

SEATTLE, WA - The Association of Croatian American Professionals (ACAP) will convene its 10th Annual ACAP Conference at the Westin Seattle from October 2-4, 2026. Themed Croatian Excellence: Celebrating the Decade, Engineering the Century, the milestone event marks ten years of the organization's flagship professional gathering and signals its ambitions for the decade ahead.

The conference will run in tandem with Seattle's iconic CroatiaFest, creating a singular weekend where professional development, cultural celebration, and community connection converge in one of the world's most dynamic cities. It marks the first time in ACAP's history that its national conference will be held in the Pacific Northwest.

"This is more than a conference anniversary. It is a moment to reflect on what this community has built over ten years and to cast a bold vision for what comes next. Seattle is a city defined by innovation and ambition, and there is no more fitting place to ask ourselves what Croatian excellence looks like in the century ahead. We are honored to bring ACAP's national gathering to the Pacific Northwest for the first time, and we look forward to welcoming our community here." - Vedran Brozović, Conference Chair and President, ACAP Seattle Chapter

A Decade of Building the Croatian Professional Community

Founded in 2014 by a small group of visionary leaders in California, ACAP has grown into a global network of more than 5,000 members and subscribers across 10+ chapters in the United States and Croatia. Under the successive leadership of past presidents Marko Zoretić, Dr. Steven Pavletić, and Maria Sentić, and

current president Nikola Meteš, the organization has become the premier professional home for Croatians, Croatian Americans, and friends of Croatia across industries and academic communities.

The ACAP Conference has served as the organization's cornerstone event since its inception, drawing leaders, entrepreneurs, students, and innovators from across the United States and Croatia each year. Past speakers have included David Diehl, two-time Super Bowl champion with the New York Giants; Silvio Kutić, CEO and Co-founder of Infobip; Violet Grgich, President of Grgich Hills Estate; Pete Radovich, Vice President of Production at CBS Sports; and former NBA player Damjan Rudež.

The 10th Annual Conference will continue and expand this tradition with programming designed to encourage meaningful conversations, cross-industry collaboration, and new professional connections, from opening symposia and keynote addresses to industry panels, breakout sessions, a formal gala dinner, and receptions throughout the weekend.

Seattle: Innovation Capital Meets Cultural Celebration

Known as the Emerald City, Seattle is one of the world's leading centers of technology, entrepreneurship, and global commerce. Its thriving startup and enterprise ecosystem, stunning natural setting, and reputation for forward-thinking leadership make it a natural home for a conference exploring the future of professional excellence.

The conference will be held at The Westin Seattle, located in the heart of downtown, steps from Pike Place Market, the Seattle waterfront, and the city's most vibrant dining and cultural venues. Group hotel rates are now available for conference attendees. Those planning to attend are encouraged to book early, as availability at the conference rate is limited. The timing of the conference alongside CroatiaFest, Seattle's beloved annual celebration of Croatian culture, extends the experience beyond professional programming and into the broader life of the Croatian American community in the Pacific Northwest.

A Growing Chapter, A Defining Moment

The ACAP Seattle Chapter, founded in 2020, has emerged as one of the organization's most active regional communities. Currently led by Vedran Brozović and a dedicated team of volunteers, the chapter has grown to more than 50 members and has hosted over 15 events, from professional panels to rooftop networking gatherings, and has participated in CroatiaFest for three consecutive years. Hosting the 10th Annual Conference represents a milestone not only for the chapter but for the entire Croatian professional community in the region.

Blind Bird Tickets Now Available

A limited number of Blind Bird tickets are currently available for community members who wish to secure their place early and support the 10th anniversary conference from the start. Blind Bird supporters commit before

the full program and speaker lineups are announced, and in doing so, play a direct role in making the event possible.

A full ACAP Conference ticket typically includes:

- Two full days of conference programming
- Two pre-conference symposium sessions
- Keynote addresses and industry panels
- Professional networking with leaders from the U.S. and Croatia
- Breakout sessions across multiple industries
- Lunch on conference days
- A formal gala dinner celebration and awards ceremony
- Conference receptions and social gatherings
- Conference materials and goodie bag
- Access to the broader ACAP professional community

Group hotel rates at The Westin Seattle are available exclusively for conference attendees. Early booking is strongly recommended.

Registration and Information

Secure tickets: <https://members.croampro.com/networks/events/147994>

Book your hotel stay:

<https://book.passkey.com/gt/221314392?g-tid=e9ff9026ca4d53be1ec-82b762ae018f5>

Learn more about ACAP:

<https://www.croampro.com/about>

Become a member:

<https://members.croampro.com/>
Lara Fahey/ACAP

Come To Versailles For Father's Day Celebration

VERSAILLES, PA – Do you have plans for Father's Day? You do now!

Croatian Club of CFU Lodge 146 is proud to welcome back Orkestar Radost on Sunday, June 21st, from 3 p.m. to 7 p.m.

This will be a non-smoking, family friendly event.

There will be traditional food in the kitchen and Cindy will be behind the bar.

Let's all celebrate Father's Day at our Croatian Club in Versailles on Sunday, June 21!

Everyone is invited - svi ste dobro došli!

Beth Cindric Steele
President

Mukwonago Lodge Plan...

(Continued from page 1)

day around 2 p.m. to finish setting up the kitchen and bakery and prepare some of the food. We will also set up the "Croatian Corner". Guys come on Friday by 2 p.m. to start spicing and tying on animals. On Saturday, there are plenty of time slots to work. We need more guys to cook čevaps, clean spits, and work in the pits. Sunday morning is clean up...we usually start by 7 a.m.

I don't know everyone's phone number or e-mail, so please contact me at: croatian993@gmail.com to let us know when you can help us out. We always have fun working together, so please join us.

Carol Movrich Gedde
Secretary

By Edward W. Pazo/National President

(Continued from page 2)

It was related that American companies see Croatia as a destination for longterm business investment and that Energy, Defense and Business will shape the future of Central Europe for generations to come. While lauding Croatia's history, past and present, Mr. Lawton concluded, „Most of all, we look forward in confidence to all that the US and Croatia will accomplish together in the future.“



DEPUTY ASST. SECRETARY OF STATE, Bureau of Europe and Eurasian Affairs Daniel Lawton; Mayor Andrew Gilich, Biloxi, MS; Maj. General Shawn Manke, Minnesota National Guard; and H.E. Pjer Šimunović.

Next, Major General Shawn Manke, Adjutant General, Minnesota National Guard, indicated his pleasure in being present to celebrate Croatia's 35th Statehood Day. On behalf of the 13,000 members of the Minnesota National Guard, he congratulated the people of Croatia and the brave men and women who serve in her Armed Forces. General Manke recounted the initial cooperation begun some 30 years ago between the Minnesota National Guard and the Croatian Armed Services. He further recalled the close working relationship developed over several joint deployments and the excellent rapport between the two service units.

Ambassador Simunovic next introduced the Mayor of Alexandria, VA, the Honorable Alyia Gaskins, with an acknowledgement of Alexandria's role as host city for the Croatian National Soccer Team as they compete in the World Cup scheduled to begin in late June. Mayor Gaskins was quite an engaging speaker and indicated with excitement her city's plans to host „Vatreni“. We were pleased to learn that she is originally from Pittsburgh and extended a warm invitation for her to visit our society's home office in Wilkins Township when she returns home for a visit.

The final speaker was introduced with the acknowledgement of Croatian-Americans who excel in business and public service. Mayor Andrew Gilich of Biloxi, MS, concluded the program with congratulatory remarks upon the occasion of Croatian Statehood Day while noting the strong Croatian history in the Southern communities in which he was raised. We were pleased to speak with Mayor Gilich and look forward to some mutual cooperation in hosting a CFU event at some point in the future in the Biloxi-New Orleans area.

In addition to the CFU entourage representing the Croatian-American community at the event, Brother Steve Rukavina, President of the National Federation of Croatian Americans, NFCA-CF, and member of the CFU High Trial Board, was also present at the gathering.

Prior to leaving the Embassy, our CFU attendees were able to speak with our longtime friend Branka Pažin, Minister Plenipotentiary, concerning a few of the planned events upcoming in June in relation to the Embassy's recognition of Croatian-Americans' contributions to progress and growth of our US democracy over the past 250 Years. While at the reception we were also pleased to congratulate Commander Ivan Rivarolli, Assistant Defense Attaché to the United States, upon his announced promotion from his previous rank of Lieutenant Commander. We also were able to exchange greetings with a lifelong member of our society Sister Joyce Basick Stocks and her husband, ret. Rear Admiral Alton Stocks, MD, who were in attendance.

Our final thoughts on the wonderful day in Washington DC are that the occasion honored, in so many ways, the maturation of Croatia as a newly established democracy in Western Europe. Croatia is a country that has grown in importance to its neighbors and has contributed mightily toward economic stability and defensive capability of the region. May God continue to bless the United States and Croatia.

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

★ 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

Cheesy Zucchini Casserole

5 medium zucchini, diced
2 Tbsp. flour
2 tsp. baking powder
1 tsp. salt
1/2 c. milk
4 eggs, lightly beaten
1 can (4 oz.) chopped green chilies
16 oz. shredded Colby Monterey Jack cheese
1/2 c. dry bread crumbs
2 Tbsp. butter, melted

In saucepan cook zucchini in boiling water until crisp-tender, approx. 4 minutes, drain. Cool for 10 minutes.

In large bowl combine flour, baking powder, and salt; whisk in milk until smooth. Beat in eggs and chilies. Stir in cheese and zucchini.

Transfer to greased 13x9 inch pan. Toss bread crumbs and butter, sprinkle over zucchini mixture. Bake uncovered for 325° for 45 minutes until knife inserted in center comes out clean and edges are lightly browned.

Let stand 5 minutes before cutting.

Broccoli Salad

12 oz. broccoli florets
1/2 c. shredded sharp cheddar cheese
3 Tbsp. bacon pieces
8 oz. poppy seed dressing

Cut broccoli into bite size pieces. If desired place in medium size bowl.

Add remaining ingredients; toss to coat. Chill until ready to serve.

Cauliflower Au Gratin

1/4 c. sliced green onions
1 Tbsp. butter
1 can (11 oz.) condensed cheddar cheese soup
1/4 c. water
1/2 c. sour cream
1 tsp. lemon juice
1 large head cauliflower, cooked and drained

In saucepan, cook onion in butter, until tender.

Add remaining ingredients except cauliflower. Heat mixture, stirring occasionally. Serve over cauliflower.

Makes 6 servings.

Summer Corn Salad

5 tsp. olive oil, divided
1 Tbsp. lime juice
1/4 tsp. salt
1/4 tsp. hot pepper sauce
1 1/2 c. fresh or frozen corn, thawed
1 1/2 c. cherry tomatoes, halved
1/2 c. finely chopped cucumber
1/4 c. finely chopped red onion
2 Tbsp. fresh basil or 2 tsp. dried basil
1/4 c. crumbled feta cheese

In bowl whisk 4 tsp. oil, lime juice, salt, pepper sauce; set aside.

In a skillet cook & stir corn in remaining oil med. high heat under tender. Transfer to a salad bowl; slightly cool. Add tomatoes, cucumber, onion & basil. Drizzle with dressing & toss to coat. Let stand 10 minutes before serving or refrigerate until chilled. Sprinkle with cheese just before serving.

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.

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 Rupcic-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

Lodge 66 Hosts Annual Indoor Picnic July 19

YOUNGSTOWN, OH - St. George Lodge 66 will host its annual indoor celebration picnic on Sunday, July 19th, at the Croatian Home, 3200 Vestal Road in Youngstown. We will recognize our members who have attained 50 years of CFU membership this year. We also will have a short candlelight memorial service for our deceased members whose names are being added to our memorial plaque. If you would like to have a deceased lodge member's name added to our plaque please contact Patty Moran.

Doors will open at noon with a \$6 adult admission. The bar will open at noon and the kitchen will open shortly after that, featuring our own čevapi and pork schnitzel, as well as other standard items. The musical program will begin at 12:30 p.m., with a performance by Veseljaci of Farrell Lodge 126 followed by our own Od Srca Adult Tamburitzans.

Following those performances, at approximately 1:45 p.m., we will have a short program recognizing our new class of 50-year members and our candlelight memorial to honor and remember our deceased members whose names are being added to our memorial plaque.

Following the program, the always fun and enjoyable Mikey Dee will provide music for our dancing and listening pleasure.

Lodge members and friends are asked to bake one of their special treats for our bake sale. We need our members and friends to help us have a successful day by attending and/or volunteering for this event. Please call/text Patty Moran at 330-550-3404 to volunteer for a shift in the kitchen, at the bake sale or door, and for set up or clean up.

Please mark your calendars and join us for a great afternoon of fun and fraternalism and see our new "Cro's Nest" area!

Patty Moran/Secretary/Treasurer

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.



"Acustica Duo" of Zovne and Marko



Tommi Mischell

Croatian World Cup Celebration in Philadelphia on June 26

PHILADELPHIA, PA - The National Federation of Croatian Americans Cultural Foundation is proud to announce the Friday, June 26th, Croatian Cultural Heritage-World Cup Soccer Celebration in Philadelphia at: The Liberty Point Restaurant at Penns Landing on the Delaware River at 211 South Columbus Boulevard.

The evening reception with wonderful Croatian entertainment will allow Croatian soccer fans from near and far to gather in Philadelphia to celebrate together the night before the all-important match for "Vatreni" against Ghana at the Philadelphia Stadium at 5 p.m.

All Croatians in attendance that night will be thoroughly entertained and singing along with the "Acustica Duo" of Zovne and Marko, the sensational Croatian American Band from New York City, playing today's and yesterday's Croatian hits. Tommi Mischell, Croatian American singer and songwriter, will be a featured special guest performer.

Dinner selections will be heavy hors d'oeuvres and appetizers for 2.5 hours and with a cash bar. All attendees must RSVP and pay ahead the \$45 to get on the registered invite list and one can buy tickets at: www.nfcacf.org

Please contact Mark Plavetic at: mplav96@gmail.com for any immediate questions.

The NFCACF World Cup Soccer Advisory Committee, led by Co-Chairs: Daniel Pedisich, Mark Plavetic and Steve Rukavina.

This event is planned in close collaboration with Zeljko Bulic and the "Mi Hrvati" Croatian Soccer Fan Club from Zagreb.

Steve Rukavina/Lodge 760 /President, NFCACF

CFU

Guarantees Your Protection

The Croatian Fraternal Union provides its members with competitive life insurance and annuity products and fraternal benefits.

PERMANENT LIFE INSURANCE PLANS

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- ★ 10 Pay Life Plan
- ★ 20 Pay Life Plan

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- ★ Scholarship Foundation, Inc
- ★ Cultural Activities
- ★ Sports Programs
- ★ Complimentary Publication



CFU Junior Nest KIDS PAGE

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

CFU 2026 Calendar of Coming Events

- **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 Tamburitza's 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 Tamburitza's Annual Picnic - Cokeburg Community Park - Cokeburg, PA



JUNE HAPPY BIRTHDAYS

(Junior Members Transferring into the Adult Lodge)

- 4 **Johnstown, PA**
Theodore J. Rose
Casey Ann Tomljanovic
Sydney Marie Tomljanovic
- 10 **Merrillville, IN**
Sienna C. Eenigenburg
Brady Swisher
- 27 **Versailles, PA**
Ayaka Koike
- 36 **Ambridge, PA**
Emma Josephine Mitchell
- 39 **Clairton, PA**
Madison E. Grisnik
Miryana Newman
Dominic Vallecorsa
- 77 **Gallup, NM**
Alexandra Lauren Campbell
- 86 **Cleveland, OH**
Alen Cindric
- 103 **Conway, PA**
Malanna L. Chelak
- 111 **Pittsburgh, PA**
Lukas J. Bilec
- 134 **Waukegan, IL**
Joseph Michael Hoffman
William Allan Hoffman
- 181 **Gilbert, MN**
Dylan W. Johnson
- 272 **Canonsburg, PA**
Jackson Jones
- 536 **Oakland, CA**
John William Rocha
- 607 **Los Angeles, CA**
Cole F. Silberstein
- 2019 **Deerfield Beach, FL**
Samuel M. Caldwell
- CANADA**
- 397 **Hamilton, ON**
Maksim E. Pokorski

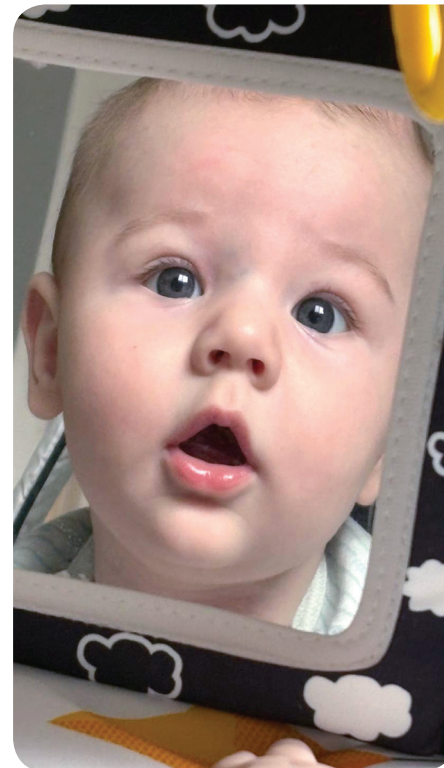
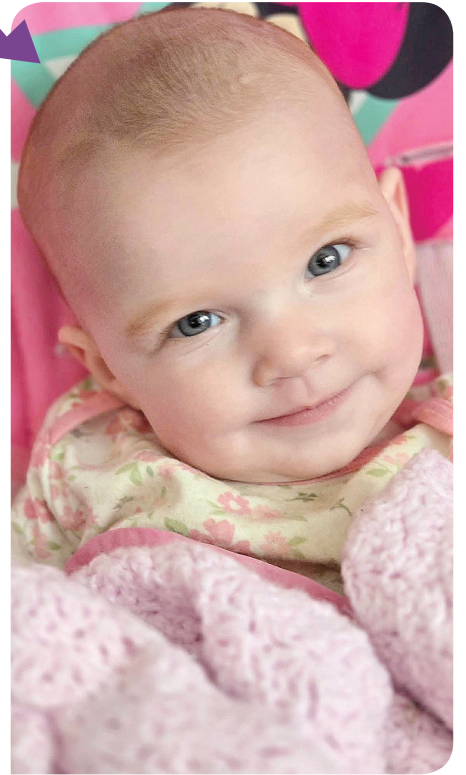


Conversational Expressions In Croatian

- POPUNITI - TO FILL IN
- POĆI - TO DEPART
- PODUZETI - TO UNDERTAKE
- PODMETNUTI - TO PUT UNDER
- PRENIJETI - TO BRING OVER
- PREJESTI SE - TO OVEREAT
- PRIDATI - TO ADD
- PRIVESTI - TO LEAD TO
- PRIHVATITI - TO ACCEPT
- PROGOVORITI - TO SPEAK OUT
- PROTEĆI - TO FLOW THROUGH
- RAZVEZATI - TO UNTIE
- RAZBITI - TO BREAK
- SPASTI - TO DROP DOWN
- SPOJITI - TO JOIN

CFU LODGE 515

"Bernard M. Luketich" is proud to welcome its new member, **MARKO BELAN**. Continuing a strong third-generation legacy rooted in family and tradition, with both his grandparents and parents having been part of the Lodge, he carries forward a meaningful connection to its history and values. Inspired by those before him, he looks forward to one day following in his Dida's footsteps and taking on the role of President, helping guide future generations just as his family has done. **Emilia Belan/Lodge 515**



JOHN MOVRIČH LODGE 993'S NEWEST MEMBER

comes from a long line of CFU members. **ELAINA DARR** is the daughter of Hannah Long and Michael Darr, the granddaughter of Lisa Long, the great-granddaughter of Cindy Movrich Wendlandt, and the great-great-granddaughter of John and Frances Movrich. Welcome, little one **Carol Movrich Gedde** Secretary

WORD SEARCH

World Cup Soccer

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

- | | | |
|-------------|---------------|--------------|
| ASSIST | HEADSHOT | SOCCER |
| CLEAN SHEET | INTERNATIONAL | STRIKER |
| CORNER KICK | KNOCKOUT | SUBSTITUTION |
| DEFENDER | MIDFIELDER | THROW IN |
| ELIMINATION | OFFSIDE | TIEBREAKER |
| EXTRA TIME | OPPONENTS | TOUCHLINE |
| FINAL | PENALTY | TRAP |
| FORWARD | PITCH | WINGER |
| FOUL | SET PIECE | WORLD CUP |
| GOALIE | SHOOTOUT | YELLOW CARD |

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

Bernadette M. Luketich-Sikaras
National Secretary/Treasurer

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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 _____

A REMINDER

From the Home Office

The Need For Keeping Beneficiaries Up To Date

Many of us have forgotten the last time we did anything with our beneficiary designation. Most of us probably designated a beneficiary when we applied for our original insurance. Many people never consider their beneficiary again, even though changes may have occurred in our life conditions. The goal of this article is to remind our policy-holders they may need to update that section of their insurance certificate.

It is important to know how to change the beneficiary designation. There are several points that should be addressed at the time you decide to update your designation and the Home Office staff will be more than willing to provide you with the necessary form required to change the beneficiary status. To obtain beneficiary information on a policy a request in writing is required due to the Privacy Act enacted by Congress on Nov. 13, 2000.

Please keep in mind the importance of reviewing all your insurance needs on a regular basis and if there is a need for additional insurance, the Home Office staff is always available to provide you with the necessary assistance.

Please call us at 412/843-0380.

SPOTLIGHT 20 PAY LIFE PLAN...

(Continued from page 3)

FEMALE NON-TOBACCO					FEMALE TOBACCO				
Issue Age	\$5,000-\$9,999	\$10,000-\$24,999	\$25,000-\$99,999	\$100,000-\$125,000	Issue Age	\$5,000-\$9,999	\$10,000-\$24,999	\$25,000-\$99,999	\$100,000-\$125,000
59	44.40	38.18	35.89	34.21	59	57.93	50.80	48.29	45.78
60	45.44	39.32	37.05	35.32	60	59.73	52.57	50.03	47.41
61	46.80	40.64	38.34	36.54	61	61.90	54.58	51.97	49.20
62	48.20	42.02	39.68	37.80	62	64.16	56.67	53.99	51.05
63	49.64	43.44	41.07	39.11	63	66.50	58.83	56.08	52.97
64	51.13	44.91	42.51	40.46	64	68.92	61.09	58.26	54.97
65	52.66	46.42	44.00	41.85	65	71.44	63.42	60.51	57.03
66	54.24	48.18	45.69	43.43	66	74.56	66.31	63.28	59.56
67	56.34	50.01	47.46	45.06	67	77.83	69.32	66.18	62.20
68	58.28	51.90	49.29	46.76	68	81.24	72.46	69.20	64.95
69	60.28	53.87	51.20	48.52	69	84.80	75.75	72.37	67.83
70	62.35	55.91	53.17	50.35	70	88.52	79.20	75.67	70.84

We encourage all of our members, as well as your family members and friends, to take advantage of this special offer. The 20 Pay Life is an excellent product and one of the most popular plans available. Protect yourself and your loved ones who depend on you!

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.

PRODUCT PORTFOLIO

WHY CHOOSE CFU?



Now in our 130th years, the Croatian Fraternal Union (CFU) has provided solutions for our members' financial needs. From our original offering of basic assistance and mutual aid, to our current portfolio of modern insurance and savings products, the CFU continues to provide financial peace of mind to our members as well as the opportunity to participate in a variety of fraternal programs.

When an insurance or annuity product is purchased from the CFU, an individual becomes a member and has access to numerous benefits and activities on all levels of the Society - local, regional and national. These programs are focused on preserving and promoting Croatian heritage and culture, humanitarian and charitable giving, support of higher education, patriotic and civic undertakings, and other fraternal activities that enable our members to support each other and their communities.

THE CFU ADVANTAGE

- The CFU offers a complete portfolio of quality, affordable programs to meet your financial needs.
- The CFU consistently demonstrates financial stability and responsibility through prudent and experienced management of assets.
- Profits are returned to members through dividends and through access to a full array of fraternal programs.
- Rates are affordable and compare favorably with commercial insurance companies.
- The CFU has no stockholders - It is owned and operated for the benefit of members and their families.
- Members receive courteous and efficient service and are never subjected to administrative loads or fees.
- The CFU is the only Croatian Fraternal Benefit Society in existence in North America and is the largest Croatian organization outside of Croatia.

We invite you to take advantage of all that the CFU has to offer!

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\$10,000 TO \$25,000

FOR THE FIRST-YEAR PREMIUM

\$17.76

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MINIMUM FACE VALUE OF \$10,000

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