

Zajedničar

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CFU Annuity & Life Insurance: Remains An Excellent Value

CFU Annuity Contracts offer 4.5% Life Insurance Provides Financial Protection for Entire Family

By Edward W. Pazo / National President

PITTSBURGH, PA - We take this opportunity to apprise our membership once again of the benefits available through the CFU Annuity / IRA product offerings as well as our valuable life insurance plans. One of the mainstays of our sales program is the ability to reach current members of our society and impress upon them the need to save for their retirement years, pay for children's college expenses, or just to save some money for a "rainy day".

We appreciate the faith and trust that our current policyholders have shown in Croatian Fraternal Union by entrusting their hard-earned money to our society for financial stewardship. Our Executive Officers and management take great pride in building an increasingly large level of surplus and safety margin for members' assets through prudent management of financial resources.

Past articles in **Zajedničar** have highlighted the financial experience of Croatian Fraternal Union which has been exceptional for quite a number of years. Surplus has steadily grown while at the same time CFU has provided a very favorable 4.50% rate of return on new Annuity money coming in as premium associated with the CHOICE TWO Annuity offer. At the present time members and non-members alike can purchase a Choice Two Annuity and lock-in the 4.50% rate for a period of two years from date of issue of the contract. This very generous rate is guaranteed for contracts issued through September 30, 2026.

Recently we passed by a local bank that in the past offered very favorable rates of return. This is not the case any longer. The rate offered is below 4% and is less than 15 months in duration. In many instances, financial institutions will offer a higher rate of return for deposits of \$25,000 or more and even higher rates for jumbo accounts of greater than \$100,000. At the Croatian Fraternal Union, all members are treated equally. Whether the account is for the \$5,000 minimum or one with a balance much greater in the six-figure range.

Our Society Relies Upon Referral from Members

We ask our members to seriously consider opening an ac-

count if they do not presently maintain a Choice TWO annuity; or, if they do have an account make additional deposits to it. The rate of return, coupled with Croatian Fraternal Union's demonstrated financial strength, makes the CFU Annuity and IRA program worthy of your consideration. Additionally, since our society survives on the "member get a member" marketing philosophy, we once again ask our present satisfied members to recommend CFU to a friend or relative. You will be helping them toward financial independence while helping to build an even stronger Croatian Fraternal Union of America. Contact us and see how fast you can begin earning above market rates of return on your savings.

CFU LIFE INSURANCE PROVIDES SECURITY

A life insurance policy provides peace of mind like no other financial instrument available to young families. A variety of policy options are available to cover expenses of untimely death such as mortgage payments on a family home, college tuition for children, or the day-to-day expenses of living that a single parent must be able to afford to ensure the welfare of the remaining family members. This observation is not meant to "scare" anyone; however, it does bring the need for life insurance to the attention of a husband and wife. Other uses for life insurance include transfer of wealth from one generation to another mainly through Single Premium Paid Up life insurance. For a one time premium a parent or grandparent can purchase paid up life insurance with cash value accumulations for young children and adults that will provide future

↑ THIRTEEN CFU JUNIOR TAMBURITZA ENSEMBLES, featuring more than 400 young tamburitizens, gathered on stage at the Cleveland Hilton Downtown, to perform under the baton of 2026 Festival Guest Conductor Nikola Vranesevic for the Grand Performance on Sunday, July 5 during the 58th Annual CFU Junior Tamburitza Festival. It was an incredible musical presentation that brought audience members to their feet with resounding applause.

benefits to the insured. With these thoughts in mind, our society is presently offering two life insurance options with valuable fraternal dividend credits associated with them, the Twenty Payment Life and Single Premium Ordinary Life insurance plans.

Twenty Pay Life Special Offer Featuring Fraternal Dividend Credits for 1st Year Use

In recognition of the founding of our great country in 1776, and in an effort to celebrate the independence and freedom made possibly by our forefathers, Cro-

atian Fraternal Union has declared fraternal dividend credits applicable to contracts issued under the Twenty Payment Life plan as follows:

Applicants Aged Zero to 25

A life insurance contract from \$10,000 to \$25,000 in face value for the first-year premium of \$17.76, yes, that is correct, Seventeen Dollars and Seventy-Six Cents! The remaining premium required for the first year will be satisfied through the specially declared fraternal dividend

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Lodge 270 News

CALUMET, MI - Our July meeting will take place on Monday, July 20th, at our usual location at the Merchants and Miners Building, at 200 Fifth St. in Calumet The social hour will start at 6 p.m., with dinner and dessert. Our business meeting will follow.

We will be deciding on a date for our 50-year member dinner in the fall and continuing to discuss the Croatian Fest in August.

See you there!

Donna Preston/Secretary

Lodge 235 July Meeting Notice

CLEVELAND, OH - Lodge 235 will hold our next meeting on July 19th. The meeting will be called to order at 1 PM in the library at Croatian Home in Eastlake. If the main entrance is locked, please use the side door by the meeting rooms.

We encourage all members of the lodge to attend this important meeting. We are looking forward to seeing many of you there.

Agatha Luketic/Secretary/Treasurer

CFU Lodge 170 Plans Meetings

MERRILLVILLE, IN - Please join us for our next Lodge 170 Meeting on July 19. Meetings take place at 8550 Taft St., Merrillville IN. Meeting time is 11:30 a.m. Please use north doors.

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

Keep in mind our Lodge Picnic date is Sunday August 30, from 12 noon to 5 p.m.

Cindy Mayer/Recording Secretary



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FROM THE EDITOR'S DESK...LORRAINE TURKALL

At The Half...

Just a few days past the halfway point in the year 2026 seems like an opportune time to evaluate if we are on point for reaching goals set at the start of the year. Are the resolutions that were carefully set and documented on New Year's Day anywhere near attainment? Are they still intended or under further consideration or even abandoned all together? If the mental turmoil regarding this dilemma persists, is it really necessary to meet the "hard and fast" December 31, 2026 deadline for achieving a successful resolution? While pondering these burning questions, many people may decide to sidestep those resolutions and simply live life to its fullest, focusing on doing one's best to find happiness and fulfillment in whatever is accomplished.

From a fraternal standpoint, we chart our successes within the Croatian Fraternal Union in numerous ways. Of course, we work diligently to achieve financial success and stability for the security of all CFU members. We further strive to encourage member participation in programs and activities which attract new members and increase awareness of our fraternal

organization. Building upon our 132-history as a fraternal benefit society, the commitment of protecting members and families with excellent insurance coverage and wealth-building annuity plans remains a cornerstone of our fraternal outreach. From our oldest members to our newest applicants, we value what each person represents as a member of our CFU Family. We strive to make life insurance affordable and seek to offer the best possible returns on annuity and IRA products for current and potential members.

Life goals for our CFU members are also our fraternal goals. We want every CFU member to be proud of being a part of our Society and to spread the good word about CFU membership to their families, friends and neighbors. We work tirelessly to offer cultural activities to support our Croatian heritage and to create opportunities for involvement in sports and social events. There is no question we are motivated to protect our Croatian cultural identity and to promote member participation. We realize life insurance and investment products are available elsewhere but our objective is to provide

more than those products. It is our fraternal mission to welcome individuals into the Croatian Fraternal Union and to safeguard their insurance and financial interests which they have entrusted to us as Members of our Fraternal Family.

Making our way through the remainder of 2026, we hope all members will enjoy spending these summer days doing whatever brings them happiness and satisfaction, whether it's vacationing, relaxing at home or working at a steady pace to achieve their New Year's resolutions. We encourage current CFU members to invite family members and friends and bring them along to CFU picnics, tamburitza programs and sports outings to learn more about the fraternal offerings that enhance the total CFU experience. From our storied past to events happening today, CFU offers a wide range of interesting fraternal benefits, in addition to excellent insurance and annuity products available to protect everyone's future.

New Online Croatian Class Now Available

DETROIT, MI - New Online Croatian Course, learn to speak and read Croatian online. These classes will be held Tuesday nights via Teams. We use the Croatian textbook and the Croatian workbook right from the University of Zagreb.

My name is Michael Chovich. I graduated from the University of Zagreb and have been teaching Slavic languages, from a university level to a high school level, for over 25 years.

If you would like further details about the class, please email me at mikechovich@yahoo.com.

Mike Chovich/Lodge 351

Lodge 146 Quarterly Meeting

VERSAILLES, PA - Versailles Lodge 146 will hold a quarterly lodge meeting on Sunday, July 19 at 12 noon at the Croatian Club at 4400 3rd Street in Versailles. All lodge members are encouraged to attend.

Rachel Poturich/Secretary

Greetings

to the 58th CFU Junior Tamburitza Festival

Held July 3-4-5, 2026 in Cleveland, Ohio



By Edward W. Pazo/National President

Dear Sisters and Brothers,

As we meet in the city of Cleveland, Ohio, along the shores of Lake Erie, it is my honor to welcome each of you to this 58th Annual Children's Tamburitza Festival sponsored by the Croatian Fraternal Union of America in cooperation with the officers and member groups of the CFU Junior Cultural Federation. The city of Cleveland has been the chosen site for this wonderful festival five times previously with the most recent occurrence in 2017 at this same Hilton Downtown Cleveland Hotel.

We are proud to recognize Cleveland and the surrounding suburbs as one of the largest communities of Croatian Americans from across the United States of America. Croatian Fraternal Union of America has maintained a presence throughout the Greater Cleveland area through the establishment of Lodges from our earliest beginnings. Those early pioneers were staunch supporters of our predecessors' activities promoting and preserving our Croatian Heritage and Culture. Waves of immigration following WWII provided an influx of newly arrived Croatians to the area which further solidified Cleveland as an important center for Croatian cultural preservation efforts.

The CFU Junior Cultural Federation was organized in 1966 at the behest of National President Emeritus Bernard M. Luketich (who then served as CFU National Treasurer), his colleague at the time, CFU First Vice President, the late Milan Vranes, and several interested and dedicated fraternalists representing a few locally organized junior tamburitza ensembles. Over the ensuing years the Federation grew in number and continued an uninterrupted history of hosting an annual youth tamburitza festival featuring our beautiful Croatian Folklore from the very first festival in Des Plaines, Illinois, until Covid-19 forced the cancellation of the festival for years 2020 and 2021. With full hearts, we acknowledge that this festival has returned to its former annual status with this staging of the 58th CFU Junior Tamburitza Festival featuring thirteen (13) junior tamburitza ensembles from across the United States and Canada.

In addition to welcoming the children, parents and guests to our festival, we are especially pleased to welcome Mr. Zdeslav Milas, Director of Hrvatska Matica Iseljenika, to Cleveland to take part in our opening program and to share the entire weekend with CFU members as they celebrate and preserve our Croatian Heritage here in North America. The Croatian Immigrant organization has been an outstanding partner with Croatian Fraternal Union of America with respect to preserving Croatian Culture and Folklore and has been integral to the success of the eight (8) festivals that have been held in Zagreb at the storied Vatroslav Lisinski Concert Hall.

Our society takes great pride in the Croatian cultural activities which we are able to sponsor and promulgate with the cooperation of the member ensembles of the Junior Cultural Federation, its officers and directors. These activities are a prime example of the fraternal nature of our organization which has permitted the establishment of excellent and strong "bridges of cooperation" between Croatian Fraternal Union and the Republic of Croatia. This fraternal DNA sets CFU apart from other life insurance and annuity companies and provides our members with an opportunity to be part of an organization created to spread goodwill among its members and the general public.

While we honor our heritage brought here from across the Atlantic Ocean, we also celebrate our citizenship in the United States of America. AMERICA250 recognizes the semiquincentennial anniversary of the signing of the Declaration of Independence by the founders of our great country and permits all nationalities with the opportunity to celebrate the contributions made by their specific ethnic identity. We Croatians can be very proud of the achievements of Croatian Americans throughout the history of our nation: through honorable and distinguished military service; advancements in the fields of Science and Education; participation in the Arts; excellence in Sports; and, preserving our Culture while assimilating into the very fabric of our nation which is truly a melting pot of the world. Let's all celebrate AMERICA250.

(Continued on page 16)

GOOD NEWS

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

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

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

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

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

MINUTES

NATIONAL BOARD MEETING
TUESDAY AFTERNOON, MAY 5, 2026
■ FIRST SESSION

National President, Brother Edward W. Pazo, called the annual Spring Meeting of the National Board of Directors of the Croatian Fraternal Union of America to order at 1:40 pm on Tuesday, May 5, 2026 with greetings to all Directors.

President Pazo directed National Secretary/Treasurer Bernadette M. Luketich-Sikaras to call the roll, which was as follows: National President, Edward W. Pazo – Present; Executive Vice President, Franjo Bertović – Present; National Secretary/Treasurer, Bernadette M. Luketich-Sikaras – Present; National Second Vice President, Michael Ricci – Present; President, Board of Trustees, Daniel Kochis – Present; Secretary Board of Trustees, Ruth Sepich – Present; Member, Board of Trustees, John Miksich – Present; Member, Board of Trustees, John Staresinic - Present; Member, Board of Trustees, Ed Sambol – Present; Member, Board of Trustees, Wayne Vlasic – Present; Member, Board of Trustees, Robert Luketic – Present; and Legal Counsel, Matthew Coble – Present.

President Pazo thanked the directors for attending the Annual Meeting and declared that a quorum was present. He then called for a motion to accept the agenda. **Brother Michael Ricci** moved for its adoption which was seconded by **Brother Ed Sambol**. The motion carried unanimously.

The gavel was then passed to **Executive Vice President Bertovic** for consideration of the National President’s Report. **Brother John Miksich** moved to accept the report, seconded by **Brother John Staresinic**, and the floor was opened for discussion.

Annual Report of the National President
To the Members of the National Board
May 2026

Members of the CFU National Board of Directors:

Sisters and Brothers, we greet you all as true fraternalists who have been elected by our membership to serve as stewards of our great society the Croatian Fraternal Union of America. Service on the National Board of Directors is a tremendous honor and privilege, and we thank you for your service. The following “Report of the National President” is the twelfth such report that I have had the privilege of preparing for the consideration of the National Board of Directors. Each year carries its own distinct narrative; however, an overriding theme is threaded through each year’s report. Namely, that the Croatian Fraternal Union of America is an extremely unique fraternal benefit society. A society that upholds tradition, honors our Croatian Heritage, and serves our membership’s financial needs in a very favorable manner.

Our report for the year 2025 will follow past practices of reviewing the preceding year’s performance and activities while at the same time providing information on the current and future expected achievements and results.

In reviewing the year 2025 we can without question state that the year’s financial results were a continuation of a prolonged period of profitability covering the past sixteen-year time period. A period chosen due to the nadir in the economy and the financial standing of all commercial companies due to the Great Recession of 2008. Since the beginning of the second quarter financial reporting period of 2009 through the present time, Croatian Fraternal Union has been on a constant upward trajectory with only one “off year” which occurred as a result of another volatile financial period caused by the sudden and dramatic increase in interest rates beginning in March of 2022. Therefore, we take this opportunity to memorialize for the official record the following headline and introductory paragraph to our March 25, 2026 President’s Column as printed in the official organ of the society, **Zajedničar**.

Society Records Increases in Wealth, Surplus and Assets

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

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

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

We further go on to state in our subsequent President’s column of April 8, 2026 the following:

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

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

Sisters and brothers, these two statements succinctly sum up the financial performance and success that our society experienced for the year 2025. The pages which follow will serve to provide information and insight into the financial, fraternal and cultural aspects of our great society. We hope that you will find our report informative and helpful as we continue discussions for the Good and Welfare of our society.

REMEMBERING OUR FALLEN LEADERS

While we do not have any former officer to list on the role of fallen leaders as of this reporting date, we do want to recognize all former CFU Officers and members who have gone on to their eternal reward. There have been a multitude of individuals that have positively affected the society and/or played an influential role in our collective success. From the initial gathering in Mayak Hall in 1893 with Zdravko Mužina calling for the unification of our Croatian people through the present enrollment of a newborn child, the National Croatian Society (present day Croatian Fraternal Union of America) has benefited from the selfless devotion of Croatians who saw the value of “Jedinstvo”. We remember each and every one of those who came before us hoping to build a stronger and more effective society. Slava mu vječna!

STATE OF THE UNION

As described in our opening monologue, our society achieved unmatched financial successes with the exception of one ultra exceptional year that surpassed even the spectacular results recorded as of year-end December 31, 2025. It is important to consider that the financial landscape in which our society operates does not automatically ensure success. To the contrary, a number of life insurance companies and fraternal benefit

societies experienced losses in Assets, Surplus, and Net Worth during 2025. The particular reasons vary for each organization; however, the outcomes affirm that during these turbulent times prudent action and decision making are valuable attributes to maintain. Slow and steady sometimes does “win the race.”

Croatian Fraternal Union once again was able to preserve and increase Assets under Management (AUM). This achievement was gained without paying out of market rates of return or exorbitant commissions to sales agents. To the contrary, CFU’s business model of “member get a member” has proven to be quite successful. We thank those members who have taken it upon themselves to advertise and market our products to family and friends. Special gratitude is extended to those policyholders who have shown great trust in Croatian Fraternal Union through their purchase of substantial whole life insurance or our Choice Two Annuity contracts. This premium income drives the success of our society coupled with the gains achieved in the Investment Portfolio.

We express our sincere gratitude and appreciation to CFU Portfolio Manager, Brother John Zupancic, for his continued success in managing the CFU Investment Portfolio which contributed to a modest growth in Assets of \$4,439,768 which resulted in total AUM of \$514,224,865 at December 31, 2025.

RESULTS OF OPERATIONS

This area of our report has traditionally contained copious information with respect to the financial metrics of our business operation. We will continue to list details which we believe are pertinent; however, for brevity purposes our comments will be limited.

As of year-end 2025, we are pleased to provide that Gains from Operation were listed as \$2,039,339 which was on par with the previous year’s total of \$2,111,219. The Gains from Operation metric is a decrease of the previous seven-year average (2018-2024) value of \$3,370,000. This is a natural phenomenon due to the decreased spread between the average earnings on assets versus the average earnings credited to CFU liabilities held for members’ benefit.

After consideration of dividends to our membership of \$188,320 and inclusion of Net realized capital gains of \$104,131, Net Income was recorded as \$1,955,150, a modest increase from the previous year’s total of \$1,925,811.

The positive Net Income, coupled with unrealized capital gains in the Investment Portfolio, served to strengthen the society’s surplus account by \$5,592,259 at December 31, 2025. Increased surplus led to a corresponding increase in the solvency ratio of the society from 115.50 to the present 116.84 with end of year 2025 financials included in the calculation.

With the inclusion of reserves held in the Asset Valuation Reserve (AVR) and Interest Maintenance Reserve (IMR) account of \$12,501,093 and \$808,814 respectively, the society can claim a safety margin of 120.49. We believe that these increases speak highly of the ability of Croatian Fraternal Union to honor a member’s need of funds, either Life Insurance or Annuity Benefits, when called upon. From a business standpoint, this is what we strive for, steadily increasing net worth of our society.

In our previous reports, we have explained the origins and requirements for keeping reserves in accounts designated as AVR and IMR. Specifically, increases in the society’s investment portfolio led to increases in reserves retained in the AVR account. For year 2025 the AVR account increased by \$1,784.473 and was primarily due to Unrealized Gains in the society’s Common Stock Portfolio. IMR is also a reserve which theoretically “holds” realized gains due to early calls of Bonds from being directly recognized as surplus. Rather, an amortized portion of the Gain is released to surplus each year. Interestingly, the IMR account was set up by regulators to negate the ability to manipulate a bond portfolio to generate gains in times of lowered interest rates by unlocking unrealized gains of bonds with higher market values relative to book value. At the present time we understand that some financial organizations carry a “negative” IMR which implies sales of bonds which generated Losses prior to the normal maturity of the Bond and therefore the “Loss” is not taken directly out of surplus. An amortized value each year is withdrawn from stated surplus. We offer no further comment on this practice at this time as it is not employed by our society.

Net Investment Income increased by a nominal value of \$163,636 and was recorded as \$23,372,738 as of 12/31/25.

As has become customary, we have requested that our society’s Portfolio Manager, Brother John Zupancic, provide a more nuanced review of the society’s investment experience and outlook moving forward. Although our quarterly meetings have provided an opportunity to stay abreast of the financial experience of the society, the year-end values may now be reviewed more thoroughly and in the context of some of our earlier comments regarding our industry.

For completeness, it has been our practice to provide the following financial metrics for review and consideration as of December 31, 2025: Life Insurance Premium of \$1,858,632 which is a decrease of \$115,050 from the year previous results; Annuity Premium was recorded as \$22,544,652 which is thirteen million dollars more than the year previous total of \$9,521,734. This number speaks volumes concerning the success of the CHOICE TWO Annuity program which has been in effect from March of 2023. CFU members have responded favorably to this offer and it should be noted that the society achieved these sales numbers primarily through direct marketing and word of mouth advertising.

Sales of our Life Insurance policies resulted in \$4,820,686 in new life insurance coverage underwritten by the society which was on par with the prior year recorded total of \$4,688,903. Associated with the sale of this life insurance, a total of \$208,689 in premium was recorded which evidenced a modest increase from the year previous total of \$203,521. This total includes the premium received on the Single Premium Ordinary Life plan as well as each of the other plans with recurring annualized premiums. We recognize and humbly thank our home office staff including CFU Executive Vice President Brother Franjo Bertovic, CFU Sales Coordinator Sister Cathy Brnich and Brother Bertovic’s former Executive Assistant and current Lead Underwriter Sister Megan Barisic for their efforts and interaction with volunteer recommenders and our actual membership in answering questions and providing assistance with respect to the particulars of both our Annuity and Life Insurance products is invaluable.

MEMBERSHIP STATISTICS

We herein report for the record that membership in the Croatian Fraternal Union of America stood at 39,118 as of December 31, 2025. This total indicates a reduction of 1,178 from the previous year end value. We believe that all societies face similar challenges with the advancing age of their pioneers. Some have opted to pursue “sales at all cost” in order to increase their financial metrics in the short term without care for the long-term effects to the bottom line. Our continued focus of appealing to our current membership for word of mouth advertising helps reduce the loss but does not eliminate it. We can discuss various possible programs to increase our head count; however, it is incumbent that any new members do not detract from our present members’ financial security.

INDEPENDENT AUDITS AND EXAMINATIONS

As in the past, we received a satisfactory auditing report for the period ending December 31, 2024 from our Independent Auditor, Myers, Patsy & Associates, LLC, who were retained by the National Board of Directors at its quarterly meeting of February 19, 2025. The firm has concluded their on-site work in conjunction with the 2025 year audit and it is expected that a final report will be available for distribution to the Board of Directors at the May 2026 meeting.

EMPLOYEES PENSION PLAN

The CFU Employees’ Pension Trust Fund is a benefit maintained for all CFU employees, presently working and currently retired, along with beneficiary recipients in certain specific instances. It represents a promise of the society to each employee and their heirs, as the case may be, with the cost of this benefit solely paid for by the society. The plan is administered by the CFU Pension Actuary who makes recommendations to the society concerning the appropriate level of funding in order to comply with all applicable pension laws and requirements.

With respect to plan funding, the plan is fully funded as an ongoing concern according to the latest information from the pension actuary. Annual reports are prepared by the actuary regarding the status of the plan and submitted to the

(Continued
on page 6)



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.

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



CFU Scholarship Applications Now Available

Applications for the 2026-2027 academic year are now available through the CFU Scholarship Foundation, Inc., by sending a request to Executive Secretary, CFU Scholarship Foundation, 100 Delaney Dr., Pittsburgh, PA. 15235. Eligibility rules for applying for a CFU scholarship may be found on the CFU website, www.cfu.org.

Applications are **NOT** available on the website.

All applications must be completed and submitted to the CFU Home Office no later than September 15, 2026. Applications and necessary documentation received after this deadline will not be considered.

CFU Scholarship Foundation, Inc.

The following Rules will determine qualification in applying for a CFU Scholarship Foundation Grant.

- 1.THE APPLICANT MUST BE A MEMBER OF THE CROATIAN FRATERNAL UNION FOR A MINIMUM OF THREE (3) YEARS PRIOR TO MAKING APPLICATION FOR SCHOLARSHIP GRANT; MUST BE INSURED ON A PERMANENT LIFE INSURANCE CERTIFICATEOF \$5,000 OR MORE IN FACE VALUE OR WITH AN ANNUITY/IRA PLAN; AND ONE PARENT MUST ALSO MAINTAIN MEMBERSHIP WITH THE SOCIETY.
2. Scholarship Grants will be made for undergraduate studies ONLY with 12 or more credits per semester.
3. Eligible to apply are all deserving and needy CFU student members whose Scholastic Records, including College Board Examinations, are such as to qualify them for acceptance by a college or university, or such institution that the Board of Directors from time to time may approve.
4. All applications for a Scholarship Grant must be accompanied by a transcript of the latest Scholastic Record of the applicant. Absence of the required transcript will disqualify the student's application for Grant.
5. All applications for a CFU Scholarship Foundation, Inc. Grant must be accompanied by the applicant's most recent photograph, a resume not to exceed 200 words of the applicant's biographical sketch.
6. All applicants for a Scholarship Grant must have the Financial Aid Officer complete the Financial Aid Statement and forward it directly to the Executive Secretary of the Scholarship Foundation.
7. All questions on the application and the Parents' Confidential form must be answered in full.
8. All Grant award checks will be sent to the accredited school where the applicant is enrolled FOR THE SPRING SEMESTER ONLY.
9. Transcripts and other forms included with the application shall not be returned to the applicant.
10. No application will be considered unless all requirements are met and fulfilled.
11. All applications and required forms must be submitted to the Executive Secretary, CFU Scholarship Foundation, Inc., 100 Delaney Drive, Pittsburgh, PA 15235 by September 15th of the current year. APPLICATIONS AND NECESSARY DOCUMENTATION RECEIVED AFTER THIS DEADLINE WILL NOT BE CONSIDERED.
12. All questions relating to applications, transcripts, etc. must be directed in writing to the Executive Secretary of the Foundation.

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 Tam-FEST 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, PASS-KEY, 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

CFU Annuity...

(Continued from page 1)

credits. Premiums for years two through twenty will be based upon the standard premium calculated from the current CFU life insurance rates for the Twenty Pay Life plan of insurance.

Applicants aged 26 through 70

A life insurance contract with minimum face value of \$10,000 is eligible for up to \$250 in one-time fraternal dividend credits to be used toward the first-year premium of the chosen policy. A minimum first year premium \$17.76 is required with each application. The remaining premium may be satisfied through the application of up to \$250 in one-time fraternal dividend credits and an additional payment from the applicant, should the standard premium exceed two hundred fifty dollars.

For example - a male applicant who is age 40 and does not use tobacco, desires a \$25,000 Life Insurance contract under this special offer. The standard premium equals \$569.50 and the applicant would be required to pay a first-year premium with the application equal to: \$569.50 - \$250, or \$319.50, for the first year. Alternately, if the aged 40 male chose a \$10,000 face value policy under the Twenty Pay Life plan, the standard annual premium is \$247.40. The applicant would provide \$17.76 in first-year premium and be eligible for fraternal dividend credits equal to \$229.64 to satisfy the remaining premium equal to \$247.40.

The specially declared fraternal dividend credits are eligible to be used toward the first-year standard premium of the society's Twenty Payment Pay Life Insurance plan. This offer applies regardless of the age or gender

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

Radost Returns to Twin Oaks Lounge

MCKEESPORT, PA – The popular Tamburitza Orchestra Radost will make their much-anticipated return to Twin Oaks Lounge on Saturday, July 25 starting at 3 p.m.

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

Come and enjoy a great afternoon of music and fun with Orchestra Radost. Joe Cindrić, Bob Vukić, Dave and Dan Vranešević, all members of the Tamburitza Hall of Fame, look forward to seeing many of their friends and supporters at Twin Oaks Lounge.

Free parking and free admission. Čekamo vas!

Dave Vranešević/Lodge 146

of the applicant. The applicant is responsible for a minimum of \$17.76 plus any unmet first year premium after the fraternal dividend credit has been applied.

For those present members in need of additional life insurance protection, whether \$10,000, \$50,000 or an amount between, we encourage you to take advantage of this excellent plan of life insurance designed to provide financial protection in the event of a loss of life. This special offer is available from May 6 through December 31, 2026 and the standard underwriting policies of the society apply.

SINGLE PREMIUM PLAN OFFERS 15% SAVINGS

Maintaining adequate life insurance remains a critical component of sound financial planning for all families. There is no good reason why a family should be underinsured as there are a variety of insurance products available for families across the financial spectrum. Oftentimes those families who have the most to benefit from sound life insurance coverage are those who neglect to arrange for adequate coverage for both wage earners of today's family. In an effort to provide this valuable coverage to all members of the family, Croatian Fraternal Union of America, continues to offer life insurance at special first-year savings through the application of fraternal dividend credits on the very popular Single Premium Ordinary Life plan of insurance.

Applicants who are age forty (40) or younger are eligible for a Fraternal Dividend Credit in an amount equal to 15% of the lump sum premium required for a Single Premium Ordinary Life (SPOL) insurance policy; and applicants who are forty-one (41) years of age or older are eligible

for a Fraternal Dividend Credit equal to 10% of the full premium required for a CFU issued SPOL certificate. In either case, the maximum fraternal dividend credit available to any member is equal to One Thousand Dollars (\$1,000), regardless of the percentage calculated. The benefits available through the SPOL Plan are not limited to only newborns and youthful members, we continue to believe that our more senior members of the society should give earnest consideration

This special offer is in effect through December 31, 2026 in order to provide members with adequate time to review their family's life insurance needs. However, we cannot emphasize enough the need to take action immediately in order to safeguard families from the tragic misfortune of death. We firmly believe that it is very difficult to have "more than enough" life insurance.

With today's ever-increasing costs, the amount of life insurance coverage that many members purchased in the past is no longer is sufficient to cover the cost of a decent burial. Additionally, with a mobile work-force, the days of maintaining life insurance through employment is difficult and may oftentimes be interrupted. Therefore, a life insurance policy with the Croatian Fraternal Union spans the changes in jobs and may be counted upon well after a normal retirement age.

We urge our members to call our CFU Sales Coordinator, Sister Cathy Brnich, at 412-843-0380 to become a volunteer recommender and learn more about the specific options available to them and their family members from the Croatian Fraternal Union of America.

MINUTES

NATIONAL BOARD MEETING
FIRST SESSION...

(Continued from page 4)

appropriate regulatory bodies. The Pension Benefit Guaranty Corporation is the guarantor of the society's plan in accord with ERISA requirements. As the Plan Administrator for the pension plan, we have included a financial accounting of the CFU Employees' Pension Trust Fund as follows:

Financial Summary of Plan

Previous Plan Liability as of December 31, 2024	\$18,254,303
Interest Income	+ 859,778
CFU Contribution Year Ending 2025.....	+ 400,000
Less: Benefits Paid During Year 2025	- 863,892
Pension Liability as of December 31, 2025	\$18,650,189
Total Increase in Liability for the Year 2025 over the 2024 requirement.....	\$ 395,886

SCHOLARSHIP FOUNDATION

Croatian Fraternal Union Scholarship Foundation, Inc., is by far the “cream of the crop” when reviewing scholarship funds available for the benefit of membership. The Foundation is enriched by CFU members who believe strongly in the absolute benefit of higher education to the youthful members of the society. Separately incorporated as an IRS Treasury Department designated 501 c (3) tax exempt organization, the foundation complies with all requirements of a charitable organization. We are certain that the original incorporators never imagined the heights to which the Foundation has risen since its inception in 1958 by a small cadre of CFU members.

Assets of the Foundation as of September 30, 2025 totaled \$9,899,890 and were distributed among one hundred eighteen (118) individual scholarship funds including the General Fund. The directors of the CFU Scholarship Foundation Inc., met for their annual meeting on October 29, 2025 in order to fulfill their required duties which included the election of officers, approval of reports and motions for the good of the Foundation and the review of applications and granting of subsequent awards.

From our lead story article in the April 8, 2026 issue of Zajedničar, we are pleased to repeat once again in our report the following: a grand total of \$180,500 in grants were dispersed to 168 eligible applicants.

All CFU parents and grandparents should earnestly consider enrolling their children and grandchildren into the society if they have not already done so. The awards available from our Foundation will far outweigh the nominal cost of either a life insurance policy or the initiation of a tax favored Annuity savings account for the children.

EMPLOYEE RELATIONS

For completeness we take this opportunity to recognize our entire CFU home office staff. Management and clerical staff are the backbone of our member service activity here at the home office and are called upon to be the face of the society each day through their interactions with our membership.

The clerical staff is represented by the Office and Professional Employees International Union Lodge No. 457 of the AFL-CIO-CLC. The current collective bargaining agreement was agreed upon at the end of December 2023 and is effective through January 1, 2028.

OFFICIAL ORGAN

Published on a regular bi-weekly schedule, our **Zajedničar** remains our steadfast link to all member households for the purpose of direct marketing of our products, articles on CFU sponsored events, announcements of activities sponsored by our Lodges and affiliated cultural groups, and newsworthy articles from members. The society continues to publish the official organ in paper and electronic format.

We appreciate the interest shown by our members in reading the newspaper and encourage all members to consider receiving the paper via electronic means in order to rein in production and postage costs. In accord with previous Board discussions, the paper is now available directly on our website, www.cfu.org, and may be downloaded by our membership or possible members for free. We take this opportunity to express our sincere appreciation and gratitude to our co-editors of the paper, Sister Lorraine Turkall and Brother Ivan Begg, both of whom are dedicated individuals who take pride in producing a quality product that informs our membership.

CFU MUSEUM AND LIBRARY

In our earlier remarks we commented on the quality and importance of preserving Croatian Heritage and artifacts through the **Bernard M. Luketich Cultural Museum**. A short walk through the museum can sometimes lead to a few hours of discussion on the history of our society and the beauty and wonder of our Croatian Culture. We urge our members to take advantage of the opportunity to visit the museum during working hours Monday through Friday and see for themselves.

FRATERNAL CONGRESSES

Croatian Fraternal Union maintains membership in local, state and federal level fraternal organizations that include: the Fraternal Societies of Greater Pittsburgh, the Pennsylvania Fraternal Congress and, the American Fraternal Alliance. Our officers and management personnel regularly attend luncheons and meetings and have served on various Boards of the respective organizations in the past. We take this opportunity to congratulate our colleague, Sister Bernadette M. Luketich-Sikaras, who was honored by the American Fraternal Alliance as the recipient of the “John Jordan Upchurch” award. The honor is annually granted by the Pennsylvania Fraternal Alliance to an individual who represents the ideals of fraternalism in accord with the founder of the fraternal benefit system John Jordan Upchurch. Sister Luketich-Sikaras joins with her father, National President Emeritus Bernard M. Luketich, as one of the very few parent-child recipients of this award. Congratulations, Bernadette!

CFU HUMANITARIAN AND CHARITABLE EFFORTS

In support of our fraternal charter, Croatian Fraternal Union and our local lodges continue to answer the call whenever a need or disaster occurs. Lodges are requested to submit their annual activity report at the same time a Report of Lodge Election is submitted to the home office. The activity report is generated by the American Fraternal Alliance and serves to support the AFA's lobbying efforts in the US Congress to maintain our critical and favored tax-exempt status as a 501 c(8) organization as designated by the Internal Revenue Service.

Our Director of Fraternal Programs, Brother Derek Hohn, brought an idea of a charity benefit fundraising event to the attention of our Executive Board and it has been approved. Namely, a CFU sponsored 5k run is planned for North Park in Allegheny County on Sunday, October 11, 2026. Proceeds from the event will benefit the CFU Scholarship Foundation Inc., and the newly established UPMC Hillman Cancer Care Hospital in Zagreb, Croatia. We have discussed the project with UPMC representatives and Dr. Dragan Primorac, MD, the prime initiator for the establishment of the care facility in Croatia.

CFU CULTURAL AND SPORTS PROGRAMS

The society continues to promote and sponsor a variety of sports and cultural programs for the benefit of our membership. National Tournaments for Bowling and Golf remain on our schedule of events for this year. One of the more popular events has evolved from a simple retreat to the hills of Western PA or West Virginia during the winter season. We are referring to our now annual SkiFEST weekend for the enjoyment of our members and friends. Regional tournaments for Bowling and Golf also are supported by the CFU Home office through the Director of Fraternal Programs Brother Derek Hohn's office. Our support for these programs remains unwavering as we look forward to increased participation in each of the events sponsored by our society through increased interaction with Lodge and Nest representatives across the US and Canada.

In terms of culture, we can without a doubt say that Croatian Fraternal Union of America, as a fraternal benefit society, is more closely attached to its cultural roots than any other organization similarly founded. With the size and longevity of our society we are considered the largest and most influential organization of Croatians outside of the homeland. With this mantra comes an obligation to continue supporting the promotion and pres-

ervation of our Culture here in North America. In support of this ongoing effort, our society, through the CFU Junior and Adult Tamburitza Federations, promotes and administers two outstanding festivals that provide our children and adults with a venue to learn our Croatian Folklore and songs and then share their love of our heritage through participation in each respective festival.

During the past year 2025 we were pleased to host, in conjunction with the directors of the CFU Junior Cultural Federation, the 57th annual Tamburitza Festival in the city of Pittsburgh, Pennsylvania. The headquarters hotel was the Wyndham Grand Hotel in downtown Pittsburgh with the festival occurring over the June 27-29, 2025 weekend. As part of the weekend, at the Friday night Pittsburgh Pirates' baseball game special recognition celebrated our Croatian Culture and Heritage. We thank all ensembles and members who attended the baseball game with special thanks to Derek Hohn for working diligently with the team and groups to ensure everyone had a great time. A total of fourteen ensembles participated, including Slavonsko Tamburaško Društvo Pajo Kolarić from Osijek, Croatia. We congratulate all of the children from the ensembles and also recognize Tamburica Band Sedma Brzina of Cleveland, OH, for their performance at the Saturday evening social.

The 38th CFU Adult TamFEST was held in Atlantic City, New Jersey, November 7-9, 2025 for the very first time. We were pleased to welcome seventeen performing ensembles along with hundreds of guests to the Tropicana Hotel and Casino. In addition to the performance of the participating ensembles, guests were entertained on Friday and Saturday evenings by Zadnja Stanica and Pittsburgh Trubaduri, two outstanding tamburitza bands that offer a wide range of Croatian songs and dance music.

Corporate Governance

In furtherance to our previous Report to the National Board, we take this opportunity to discuss the on-going regulations with respect to Data Security and the requirement for all Pennsylvania domiciled insurance companies to comply with the Pennsylvania Insurance Data Security Act. In conjunction with the planned design and implementation of the new policy administration system, management has engaged consultants who have expertise in this field. Due to the extensive nature of this subject and the need for documentation including power point presentations, discussion of required work product and cost, a separate letter has been provided to the members of the National Board which contains the background for adopting CIS Controls (v8.1) Framework and alignment with the associated Group 1 Controls. Our intention is to engage the CFU IT Manager and Special Project Manager in a Board of Directors' review of the intended project needs during our May meeting. This will permit a frank discussion with the individuals who have been leading the society's efforts concerning this project thus far.

IT System Upgrade

Since the previous May meeting of the National Board of Directors, work has continued on this daunting project. Updates have been provided to the National Board members during each of the ensuing quarterly meetings of the Board of Directors. Suffice to say, the scope of the overall project is large. Frequent meetings have been held in-house with the society's team discussing present procedures and desired improvements. Additionally, meetings with the software development team of MDI have occurred frequently to permit the project to proceed according to schedule. Regular updates concerning the schedule and progress are provided by the MDI project manager to ensure adherence to the approved timetable for evaluation, development, implementation, testing, and changeover from the current system in use.

GOOD AND WELFARE

We have long appreciated the opportunity to meet with Croatian Government officials and discuss our society and its role in promoting our Croatian Culture and Heritage in the diaspora. Subsequent to last year's annual meeting, our Executive Board was incredibly pleased to attend a gala awards banquet in Washington, DC sponsored by the Atlantic Council honoring the Prime Minister of the Republic of Croatia, His Excellency Andrej Plenković. The Prime Minister and his delegation of ministers and advisors were in Washington for meetings on Capitol Hill with Congressmen and Senators which also included a reception with the Congressional members of the Croatian Caucus. Traveling with the Prime Minister were H.E. Gordan Grlić-Radman, Foreign Minister, and Economy Minister Ante Šušnjar. Prior to the evening reception and dinner, we were pleased to attend a special reception held in honor of the Prime Minister's visit to Washington, DC sponsored by Croatian Ambassador to the United States, H.E. Pjer Šimunović. Our visit was covered extensively through our President's Column in the May 21, 2025, issue of **Zajedničar**.

We had the honor once again of meeting with the Prime Minister during our early September visit to Croatia in order to attend the Annual Croatian Folklore Festival, Zlatne Zice Slavonije, held in Požega. During our time in Croatia, my colleagues, CFU National Secretary/Treasurer Bernadette Luketich-Sikaras and CFU Board of Trustees President Daniel Kochis, and I met with Prime Minister Plenković and his advisors at Banski Dvori in Zagreb.

Later in the month of September our Executive Board, at the invitation of our friends, Ambassador Pjer Šimunović, and Consul General Nikica Kopačević, was pleased to attend a reception in honor of President of the Republic of Croatia, Hon. Zoran Milanović and his wife, Prof. Dr. Sc. Sanja Music Milanović. The reception took place at a local New York restaurant on Sunday, September 21, 2025. Our lead story in the October 8, 2025, issue of Zajedničar carried additional details on this event.

It was our distinct honor to represent the Croatian Fraternal Union and its membership at these distinguished gatherings as well as numerous other events which we have attended over the past year at the invitation of our United Lodges' organizations, Lodges, and other affiliated Croatian organizations.

CONCLUSION

Croatian Fraternal Union of America truly is the Society That Cares. We are an organization that cares for the financial welfare of our members through prudent stewardship of their monetary treasure which they have entrusted to us either through annuity deposits or life insurance coverage. Additionally, CFU is uniquely qualified with the ability and desire to safeguard the Croatian Culture and Heritage for future generations. This is a testament to those who came before us as well as those with whom we presently serve.

Our task is to keep this record of achievement in mind as we continue to chart our shared path into the future. A future with areas that can be improved most certainly, but also a future in which we believe continued success is achievable.

With fraternal best wishes, I remain,

Sincerely,
Edward W. Pazo
National President

President Pazo began by highlighting the Society's strong financial performance for calendar year 2025. He reported an increase in assets of approximately \$4.5 million and an increase in surplus of \$5,592,259, bringing total surplus at year-end to \$74,001,781. He also noted an improved Solvency Ratio of 116.84, realized capital gains of \$104,131, and net income of \$1,955,150.

In addition, **President Pazo** reported that annuity sales for 2025 totaled \$22,544,652, a substantial increase over the 2024 total of \$9,521,734. He noted that this remarkable growth was primarily attributable to the continued success of the Choice II Annuity product.

Brother Daniel Kochis thanked President Pazo for his comprehensive report and observed that the Society is experiencing an annual membership decline of approximately 1,100 members. He inquired as to what strategies are being pursued to address this trend.

President Pazo responded that the Society continues to closely monitor membership levels and noted that declining membership is a challenge facing nearly all fraternal organizations, with the possible exception of those employing agents. He added, however, that organizations utilizing agents for sales have encountered other operational and financial challenges. Despite the decline in membership, he expressed encouragement that current members continue to recommend the Society to prospective members.

President Pazo stated that the introduction of new products could help expand membership, citing the proposed pre-need coverage product, which the actuary | *(Continued on page 11)* would discuss the following day. While acknowledging that such initiatives



Anuiteti i životno osiguranje: i dalje su izvrсна vrijednost

Anuitetski računi nude 4,5% a životno osiguranje pruža financijsku zaštitu za cijelu obitelj

Piše: Edward W. Pazo/Nacionalni predsjednik

PITTSBURGH, PA - Iskoristit ćemo ovu priliku da još jednom obavijestimo naše članove o pogodnostima dostupnim kroz Anuitetske/IRA račune, kao i naše vrijedne planove životnog osiguranja. Jedan od ključnih elemenata našeg prodajnog programa je mogućnost da dođemo do postojećih članova naše Zajednice i objasnimo im važnost štednje za mirovinu, plaćanja troškova fakulteta za djecu ili jednostavno štednje za „crne dane“.

Mi cijenimo vjeru i povjerenje koje su naši sadašnji osiguranici pokazali Hrvatskoj bratskoj zajednici povjeravajući svoj teško zarađeni novac našoj bratskoj ustanovi za financijsko upravljanje. Naši izvršni odbornici i menadžment ponosni su što kroz pažljivo upravljanje financijskim sredstvima gradimo sve veći višak i sigurnosnu marginu za imovinu članova.

Prošli članci u Zajedničaru istaknuli su financijsko iskustvo Hrvatske bratske zajednice, koje je već godinama izvanredno. Zarada je stalno rasla, dok je istodobno HBZ pružala vrlo povoljan prinos od 4,50 % na nove Anuitete koji dolaze kao premija povezana s ponudom CHOICE TWO Annuity. Trenutno članovi i nečlanovi podjednako mogu kupiti Choice Two Anuitet i osigurati stopu od 4,50 % na razdoblje od dvije godine od datuma izdavanja ugovora.

Ova vrlo povoljna stopa je zamčena za ugovore izdane do 30. rujna 2026. Nedavno smo svratili do lokalne banke koja je u prošlosti nudila vrlo povoljne stope povratka. To više nije slučaj. Ponudena stopa je ispod 4% i traje manje od 15 mjeseci. U mnogim slučajevima financijske institucije nude veću stopu povratka za depozite od 25.000 USD ili više, pa čak i još više za jumbo račune veće od 100.000 USD. U Hrvatskoj bratskoj zajednici svi članovi se tretiraju jednako. Bilo da se radi o računu s minimalnih 5.000 USD ili o računu s mnogo većim stanjem u šestoznamenastom rasponu.

Naša Zajednica se oslanja na preporuke članova

Molimo naše članove da ozbiljno razmotre otvaranje računa ako trenutno nemaju Choice TWO anuitet; ili, ako već imaju račun, da na njega uplate dodatna sredstva. Stopu povratka, zajedno s dokazanim financijskim snagama Hrvatske bratske zajednice (CFU), čini program anuiteta i IRA vrijedan vaše pažnje. Također, budući da naša Za-

jednica opstaje na marketinškoj filozofiji 'član dovede člana', još jednom molimo naše zadovoljne članove da preporuča HBZ prijatelju ili rođaku. Pomažući im ka financijskoj neovisnosti istovremeno doprinosite izgradnji još jače Hrvatske bratske zajednice Amerike. Nazovite Glavni ured na broj 412-843-0380 i tražite sestru Cathy Brnich, CFU koordinatoricu prodaje, i saznajte koliko brzo možete početi zarađivati povratke iznad tržišnih na svoje uštede.

Životno osiguranje HBZ pruža sigurnost

Polica životnog osiguranja pruža mir uma kao nijedan drugi financijski instrument dostupan mladim obiteljima. Postoji nekoliko opcija polica koje pokrivaju troškove neočekivane smrti, poput otplate hipoteke za obiteljski dom, školarine za djecu ili svakodnevnih životnih troškova koje samohrani roditelj mora pokriti kako bi osigurao dobrobit preostalih članova obitelji.

Ova napomena nije namijenjena da „prestraši“ ikoga; međutim, ona skreće pažnju supruge i supruge na potrebu životnog osiguranja. Ostale namjene životnog osiguranja uključuju prijenos bogatstva s jedne generacije na drugu, uglavnom putem jednokratno plaćenog životnog osiguranja. Uz jednom plaćenu premiju roditelj ili djed/baka može kupiti životno osiguranje s akumuliranom novčanom vrijednošću za djecu i odrasle, koje će pružiti buduće koristi osiguraniku.

S ovim mislima na umu, naša Zajednica trenutno nudi dvije

(Nastavak na 10. strani)



ZAHVALNICU ZA DUGOGODIŠNJU MEĐUSOBNU SURADNJU izvršni odbornici HBZ uručili su direktoru Hrvatske matice iseljenika u Zagrebu mr. sc. Zdeslavu Milas povodom ovogodišnjeg 58. festivala Omladinske kulturne federacije Hrvatske bratske zajednice održanom početkom srpnja u Clevelandu, Ohio.

Udruga UNUO posjetila sjedište HBZ

PITTSBURGH, PA - Na Očev dan, u nedjelju, 21. lipnja, bilo nam je zadovoljstvo ugostiti u sjedištu HBZ gospodina Vedrana Habela i njegovu suprugu Silviju, zajedno sa studentima koji sudjeluju u njihovom programu pod okriljem UNUO.

Prvi put smo se susreli s Vedranom i njegovim studentima u Kennedyjevom centru za izvedbene umjetnosti u Washingtonu na tamburaškom koncertu u organizaciji Hrvatske ambasade koji su izvodili Jerry Grcevič i njegovi prijatelji. Nakon što smo saznali za njihovu misiju, koja uključuje studente s posebnim potrebama u svakodnevni život kroz poučavanje vještina kuhanja koje se mogu koristiti na radnom mjestu, primijetili smo njihove aktivnosti vezane uz prisutnost hrvatske nogometne reprezentacije u Alexandriji, Virginia, kao i prijateljstvo koje čini se uživaju s menadžerom Zlatkom Dalićem.

Iz online medijskih izvora također smo saznali da je UNUO organizacija koja zagovara uključivanje i pristupačnost za osobe s invaliditetom. Nedavno je UNUO sudjelovao u raznim događanjima, uključujući okupljanje 27. lipnja 2026. u Craft Hallu, gdje su sudjelovali na prosvjedu podrške Vatreanima. Također su imali priliku pokazati svoje vještine i sposobnosti u Apostolskoj nuncijaturi u SAD-u 26. lipnja 2026. Jedna od njihovih metoda za postizanje uspjeha je

fokusiranje na male promjene koje mogu napraviti značajnu razliku za studente, poput prilagodbe tempa grupe kako bi se uključile osobe kojima je potrebno više vremena, te davanja jasnih uputa za izvršavanje zadatka.

Kada smo se susreli s grupom u našem glavnom uredu, bili smo impresionirani njihovim jezičnim sposobnostima i interesom za našu organizaciju. Dok smo prolazili kroz tri razine ureda, s naglaskom na muzejsko kvalitetne hrvatske artefakte, bilo nam je jako drago objasniti našu povijest ovdje u SAD-u i Kanadi, a također pružiti informacije o našim osnovnim principima. Pazili smo uključiti i našu počast hrvatskoj crkvi sv. Nikole u Northside, Pittsburgh, na trećem katu, kao i obnovljeni zvonik koji je nekada pozivao Hrvate na misu, a sada ponosno

stoji na ulazu u kompleks naše glavne poslovnice. Nakon što smo proveli gotovo četiri sata s Vedranom, njegovom suprugom i studentima, pozdravili smo se dok su oni nastavili svoje putovanje prema Lackawanni, NY, gdje su ih čekale dodatne avanture.

Od Vedrana smo dobili sljedeće objašnjenje njegovih razmišljanja o pomaganju djeci s invaliditetom, kao i QR kod preko kojeg se može saznati više o organizaciji i eventualno pružiti financijsku pomoć za njihov konačni cilj osnivanja stalnije lokacije u blizini Zagreba kako bi nastavili sjajan posao koji su započeli.

UNUO – Za bolji život naše djece

Ovo nije samo priča. Ovo je pokret obrazovanja, inkluzije, dostojanstva i jednake prilike.

Postoji mali edukativni centar

(Nastavak na 9. strani)



U GLAVNOM UREDU Hrvatske bratske zajednice s nacionalnim predsjednikom Edwardom Pazo.

Foto: Max Jeremić i Fran Rubil.

Zajedničar

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

Official Organ Of The Croatian Fraternal Union of America

Službeno Glasilo Hrvatske Bratske Zajednice u Americi

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GLAVNI URED
Hrvatske Bratske Zajednice
u Americi
Organizirane 1894. godine

RIJEČ UREDNIŠTVA...LORRAINE TURKALL

Na pola smo puta...

Samo nekoliko dana nakon što smo prošli polovicu godine 2026., čini se kao dobar trenutak da provjerimo jesmo li na dobrom putu za ostvarenje ciljeva postavljenih na početku godine. Jesu li rezolucije koje smo pažljivo postavili i zapisali na Novu godinu uopće blizu ispunjenju? Jesu li još uvijek namjeravane, pod daljnjim razmatranjem ili su potpuno odbačene? Ako mentalna borba oko ove dileme i dalje traje, je li stvarno potrebno držati se strogo određenog roka od 31. prosinca 2026. za postizanje uspješne rezolucije? Dok razmišljaju o ovim gorućim pitanjima, mnogi ljudi mogu odlučiti zaobići te rezolucije i jednostavno živjeti život punim plućima, fokusirajući se na davanje svog maksimuma kako bi pronašli sreću i ispunjenje u svemu što postignu.

S fraternalističke perspektive, naše uspjehe unutar Hrvatske bratske zajednice bilježimo na razne načine. Naravno, marljivo radimo na postizanju financijskog uspjeha i stabilnosti za sigurnost svih članova HBZ-a. Također

nastojimo potaknuti sudjelovanje članova u programima i aktivnostima koje privlače nove članove i povećavaju svijest o našoj bratskoj organizaciji. Građeci na našoj 132-godišnjoj povijesti kao društvo s bratskim pogodnostima, predanost zaštiti članova i njihovih obitelji vrhunskim osiguranjem i planovima za izgradnju bogatstva ostaje temelj našeg bratskog djelovanja. Od naših najstarijih članova do najnovijih prijavljenih, cijenimo što svaka osoba predstavlja kao član naše zajedničarske obitelji. Trudimo se učiniti osiguranje života pristupačnim i nastojimo ponuditi najbolje moguće povratke na anuitete i IRA proizvode za sadašnje i potencijalne članove.

Životni ciljevi naših članova su također naši bratstveni ciljevi. Želimo da svaki naš član bude ponosan što je dio naše Zajednice i da širi dobre vijesti o članstvu u HBZ svojim obiteljima, prijateljima i susjedima. Marljivo radimo na pružanju kulturnih aktivnosti koje podržavaju naše hrvatsko naslijeđe i stvaranju prilika

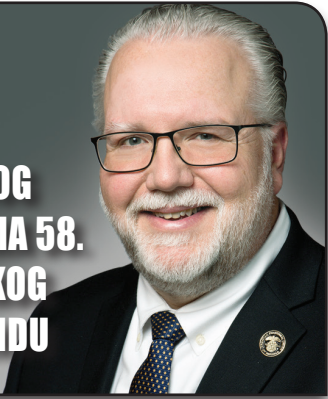
za uključivanje u sportske i društvene događaje. Nema sumnje da smo motivirani za zaštitu našeg hrvatskog kulturnog identiteta i promicanje sudjelovanja članova. Svjesni smo da su proizvodi životnog osiguranja i ulaganja dostupni i drugdje, ali naš je cilj pružiti više od tih proizvoda. Naša bratska misija je dočekati pojedince u Hrvatsku bratsku zajednicu i štiti njihove osiguravajuće i financijske interese koje su nam povjerili kao članovi naše bratske obitelji.

Kako prolazimo kroz ostatak 2026. godine, nadamo se da će svi članovi uživati u ovim ljetnim danima radeći ono što ih veseli i ispunjava, bilo da je riječ o odmoru, opuštanju kod kuće ili radu u mirnom tempu kako bi postigli svoje novogodišnje odluke. Potičemo sadašnje članove HBZ-a da pozovu članove obitelji i prijatelje te ih povedu na naše piknike, tamburaške programe i sportske izlete kako bi saznali više o bratskim pogodnostima koje obogaćuju naše cjelokupno iskustvo. Od naše bogate prošlosti do događaja koji se događaju danas, HBZ nudi širok raspon zanimljivih bratskih pogodnosti, uz izvrsne proizvode osiguranja i anuiteta dostupne kako bi zaštitili budućnost svih.



ZBOG IZVANREDNO LIJEPOG VREMENA posjet na proljetnom pikniku odsjeka 530 HBZ u St. Thomasu, Ontario je također bio izvanredan. Ljetni piknik planiran je za 30. kolovoza. Rado vas očekujemo!

POZDRAV NACIONALNOG PREDSJEDNIKA SUDIONICIMA 58. OMLADINSKOG TAMBURAŠKOG FESTIVALA HBZ U CLEVELANDU



Piše: Edward W. Pazo/Nacionalni predsjednik

Drage sestre i braćo, dok se okupljamo u gradu Clevelandu, Ohio, uz obale jezera Erie, čast mi je pozdraviti svakoga od vas na ovom 58. godišnjem Omladinskom tamburaškom festivalu koji organizira Hrvatska bratska zajednica Amerike u suradnji s odbornicima i članovima Omladinske kulturne federacije. Grad Cleveland je pet puta bio odabran za domaćina ovog prekrasnog festivala, a posljednji puta to se dogodilo 2017. godine u istom Hilton Downtown Cleveland hotelu.

Ponosni smo što možemo reći da su Cleveland i okolna predgrađa jedno od najvećih mjesta okupljanja Hrvata Amerikanaca iz cijelih SAD-a. Hrvatska bratska zajednica bila je prisutna u širem području Clevelanda od samih početaka kroz osnivanje naših odsjeka. Ti rani pioniri snažno su podržavali aktivnosti naših prethodnika u očuvanju i promicanju hrvatske baštine i kulture. Imigracijski valovi nakon Drugog svjetskog rata donijeli su novi priljev Hrvata u ovo područje, što je dodatno učvrstilo Cleveland kao važan centar za očuvanje hrvatske kulture.

Omladinska kulturna federacija HBZ osnovana je 1966. godine na inicijativu bivšeg nacionalnog predsjednika Bernarda M. Luketicha (koji je tada služio kao naš nacionalni blagajnik), njegovog tadašnjeg kolege, prvog potpredsjednika, pokojnog Milana Vraneša, i nekoliko zainteresiranih i predanih fraternalista koji su predstavljali nekoliko lokalno organiziranih omladinskih tamburaških ansambala. Tijekom godina federacija je rasla i nastavila s neprekidnom tradicijom organiziranja godišnjeg festivala mladih tamburaških ansambala, predstavljajući naš prekrasni hrvatski folklor od prvog festivala u Des Plainesu, Illinois, sve do Covid-19, koji je prisilio otkazivanje festivala za 2020. i 2021. godinu. S punim srcem priznajemo da se ovaj festival vratio na svoj nekadašnji godišnji status s ovom izvedbom 58. omladinskog tamburaškog festivala, na kojem nastupa trinaest (13) mladih tamburaških ansambala iz cijelih Sjedinjenih Država i Kanade.

Osim što pozdravljamo djecu, roditelje i goste na našem festivalu, posebno nam je drago što možemo pozdraviti g. Zdeslava Milasa, ravnatelja Hrvatske matice iseljenika, u Clevelandu da sudjeluje u našem svečanom programu te da provede cijeli vikend s našim članovima dok slave i očuvavaju naše hrvatsko naslijeđe ovdje u Sjevernoj Americi. Organizacija hrvatskih iseljenika bila je izvanredan partner s Hrvatskom bratskom zajednicom Amerike u očuvanju hrvatske kulture i folkloru te je bila ključna za uspjeh osam (8) festivala koji su održani u Zagrebu u poznatoj Koncertnoj dvorani Vatroslava Lisinskog.

Dok odajemo počast našoj baštini donesenu ovamo s Atlantskog oceana, također slavimo naše državljanstvo u Sjedinjenim Američkim Državama. AMERICA250 prepoznaje polustoljetnu obljetnicu potpisivanja Deklaracije o neovisnosti od strane osnivača naše velike zemlje i omogućuje svim nacionalnostima priliku da proslave doprinose koje su dali kroz svoj specifični etnički identitet. Mi Hrvati možemo biti vrlo ponosni na postignuća hrvatskih Amerikanaca kroz povijest naše nacije: kroz časnu i istaknutu vojnu službu; napredak u znanosti i obrazovanju; sudjelovanje u umjetnosti; te očuvanje naše kulture dok se istovremeno uklapamo u samu tkaninu naše nacije koja je istinski talionica svijeta. Hajde da svi proslavimo AMERICA250.

Kao što je uobičajeno na našim omladinskim i odraslim tamburaškim festivalima, misa tamburice je zakazana za subotu nakon završetka koncerta u 5 sati poslije podne. Vrlo nam je drago što možemo pozdraviti fra Nikolu Pašalića, OFM, Custosa Superiora Hrvatske franjevačke provincije Svete Obitelji iz Chicaga, IL, kao gosta slavitelja svete mise. Velik broj naših članova poznaje fra Nikolu kroz njegov pastirski rad u nekoliko hrvatskih župa u Sjedinjenim Državama i Kanadi prije preuzimanja trenutnih dužnosti kao Custos. S fra Pašalićem će koncelebrirati naš dugogodišnji prijatelj, poznat i sudionicima naših festivala, fra William Hritsko, kapelan katoličkih groblja u Columbusu, Ohio.

Tradicionalno, Omladinska kulturna federacija

(Nastavak
na 10. strani)



Udruga UNUO...

(Nastavak sa 7. strane)

u blizini Zagreba, gdje osobe s invaliditetom nose pregače, uče pripremati hranu, postavljati stolove, komunicirati s gostima i razvijati vještine za život i posao.

To mjesto je UNUO — Udruga najosjetljivijih na treningu. UNUO je osnovan s jednom jasnom svrhom: stvoriti stvarne prilike za osobe s invaliditetom kroz obrazovanje, praktičnu obuku i uključivanje u svakodnevni život i tržište rada. Više od 16 godina naš tim radi s osobama s invaliditetom, djecom i mladima s razvojnim teškoćama te drugim ranjivim skupinama. Kroz kuhanje, ugostiteljstvo, usluge, komunikaciju i timski rad, pomažemo sudionicima razviti samopouzdanje, neovisnost i praktične vještine koje mogu otvoriti vrata zaposlenju i aktivnom sudjelovanju u društvu.

Naša misija je jednostavna, ali moćna: pokazati sposobnosti, stvoriti prilike i izgraditi društvo jednakih šansi. Mnoge osobe s invaliditetom i dalje se promatraju kroz njihove ograničenosti, umjesto kroz njihov potencijal. U UNUO vjerujemo da svaka osoba zaslužuje priliku učiti, raditi, doprinostiti i biti prepoznata za ono što može učiniti. Ugostiteljstvo nam je alat jer povezuje ljude. Za stolom smo svi jednaki. Kuhanje, posluživanje, priprema hrane i dočekivanje drugih nisu samo profesionalne vještine — oni su i načini izgradnje dostojanstva, samopouzdanja, komunikacije i osjećaja pripadnosti.

Tijekom godina, UNUO je organizirao više od 2.000 edukativnih radionica i uključio više od 1.800 sudionika. Naš rad je predstavljen u Hrvatskoj i međunarodno, a naši inkluzivni programi povezali



OVO ZVONO je nekada pozivalo Hrvate na misu u crkvu sv. Nikole u Pittsburghu, a sada ponosno stoji na ulazu u kompleks našeg glavnog ureda HBZ. Foto: Max Jeremić i Fran Rubil.

su ljude, zajednice, institucije, poslodavce i obitelji.

Naš cilj nije dobrotvorstvo. Naš cilj je prilika. Ne želimo da osobe s invaliditetom budu pasivni promatrači. Želimo da budu aktivni sudionici — u obrazovanju, na poslu, u životu zajednice i u društvu.

Zato UNUO također razvija širu viziju: inkluzivni edukacijski kampus koji će služiti kao mjesto za osposobljavanje osoba s invaliditetom, educiranje poslodavaca, podizanje svijesti među općom javnošću i stvaranje modela inkluzije koji se može dijeliti izvan Hrvatske.

Ovaj kampus će biti više od same zgrade. Bit će to mjesto gdje osobe s invaliditetom mogu učiti stvarne vještine u stvarnim uvjetima, gdje poslodavci mogu bolje razumjeti kako ih uključiti na radnom mjestu, i gdje šira zajednica može vidjeti da je inkluzija moguća kada postoji znanje, strpljenje i prava podrška.

Godine 2026. UNUO donosi ovu misiju u Sjedinjene Američke Države tijekom FIFA Svjetskog prvenstva. Kroz inkluzivne kulinarske demonstracije, društvene sastanke, edukativne videozapise i javne aktivnosti,

želimo pokazati da Hrvatska može biti prepoznata ne samo po sportu, kulturi i tradiciji, već i po svojoj predanosti inkluziji i ljudskom dostojanstvu.

Otvoreni smo za suradnju s pojedincima, tvrtkama, hrvatskim zajednicama, institucijama i svim prijateljima inkluzije koji žele podržati naš rad, povezati se s nama ili postati dio naše misije.

Pozivamo pojedince, tvrtke, hrvatske zajednice i prijatelje inkluzije da podrže naš rad.

Vaša podrška pomaže nam da nastavimo pružati obrazovanje, praktičnu obuku i nove prilike osobama s invaliditetom.

Pomozite nam izgraditi uključiviju budućnost.

Možete podržati rad UNUO-a donacijom. Posjetite web stranicu kako biste saznali više o UNUO-u i izvršili donaciju: www.unuo.hr. Svaka donacija pomaže nam nastaviti naš rad i stvoriti društvo u kojem osobe s invaliditetom nisu zapostavljene, nego uključene, poštovane i dobivaju priliku pokazati svoje sposobnosti.

Zajedno možemo stvoriti. Hvala vam na podršci. **Vedran Habel**, pro. spec. oec. predsjednik UNUO-a

Dobro je znati

Prije povratka u Hrvatsku

Pri donošenju i provedbi odluke koja nosi veliku promjenu za vas i za članove vaše obitelji, važno je imati saznanja i o onome što vas očekuje na vašem željenom cilju.

Ako razmišljate o povratku i o tome da dođete u Hrvatsku živjeti, raditi, studirati ili provesti mirovinu, možda postoje neke značajne razlike između sustava u Hrvatskoj i matične države iz koje dolazite pa će biti korisno unaprijed upoznati se i imati saznanja o onome što vas očekuje na vašem željenom cilju. Informirajte se o važnim područjima vašeg interesa, kao i postupcima koje je potrebno provesti pri povratku/useljenju u Republiku Hrvatsku.

Središnji državni ured za Hrvate izvan Republike Hrvatske nadležno je tijelo državne uprave za područje odnosa između Republike Hrvatske i Hrvata izvan Republike Hrvatske, stoga vas posebno pozivamo da se neposredno informirate o aktivnostima, programima i projektima koje provodimo za vas i zajedno s vama.

Preporučujemo vam da pretražite ovu mrežnu stranicu, mjesto jednostavnog pristupa

svim informacijama iz područja vašeg interesa i mjesto za pretraživanje informacija o javnim uslugama u Republici Hrvatskoj.

Republika Hrvatska je članica Europske unije koja na središnjem portalu Vaša Europa građanima pruža pomoć i savjete za život u Europskoj uniji i to na svim službenim jezicima EU.

Dodatno se informirajte i o vašoj lokalnoj samoupravi u mjestu, odnosno gradu ili općini u kojem se namjeravate trajno nastaniti u Republici Hrvatskoj - Popis gradova i općina.

Brojnost administrativnih postupaka te vremenski okvir rješavanja statusnih pitanja u Republici Hrvatskoj, primarno zavise o vašem statusu, osobnim činjenicama vas i članova vaše obitelji, dokumentaciji kojom raspolazete i dr.

Kako bi dobili širi pregled navodimo najvažnije:

- osobni pravni status: povratnik/useljenik ste s hrvatskim državljanstvom/bez hrvatskog državljanstva
- povratnik ste iz države EU i EGP-a/ iz države trećih

zemalja

- po prvi puta useljavate u Republiku Hrvatsku iz države EU i EGP-a/iz države trećih zemalja
- raspolazete/ne raspolazete dokumentima koji su vam potrebni za ostvarivanje statusa i prava, odnosno podnošenje zahtjeva pred nadležnim tijelima status koji želite ostvariti u Republici Hrvatskoj (učenik, student, zaposlenik, poslodavac, umirovljenik i dr.)

Dobro je prije dolaska u Hrvatsku dogovoriti smještaj, čak i za prve dane boravka, kako biste si dali vremena da se upoznate s vašom sredinom te da si osigurate željenu kuću ili stan u mjestu u kojem planirate živjeti.

Vjerujemo da vas dodatno zanimaju i najvažnije informacije o zemljopisu, povijesti, političkom ustroju, stanovništvu, gospodarstvu, kulturi i društvu Republike Hrvatske, stoga preporučujemo da posjetite i mrežnu stranicu Hrvatska.eu.

HINA

Pozor

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

Uredništvo!

PROGRAMI HBZ-A

POD POVEĆALOM

PITALI STE A GLAVNI URED OGOVARA

Kupnja životnog osiguranja može izgledati komplicirana i za kupca nejasna. U glavni ured pristižu mnoga pitanja s terena o programima HBZ-a. Niže pogledajte nekoliko pitanja koja se često postavljaju i naše odgovore. Nadamo se da će odgovori objasniti upite i otkloniti bilo kakove nejasnoće.

Sva vaša pitanja o programima koje HBZ ima za vas su dobrodošla. Osjećajte se slobodnima da nazovete naš upravni ured. Rado ćemo pomoći!

P: Možemo li promijeniti baštinika ili dodati drugoga nakon što je polica izdata?

O: Da, baštinika ili baštinike možete promijeniti u bilo koje vrijeme. Zahtjev obrasca za promjenu baštinika možete pronaći na našim web stranicama www.cfu.org i ispisati ga ili jednostavno nazovite naš Glavni ured radi dostave s redovitom poštom.

P: Je li mogu imati više od jedne police životnog osiguranja?

O: Da! Možete imati više police osiguranja. Mi potičemo naše članove da imaju na uvidu svoje životno osiguranje i zaštitu te svoje trenutne potrebe. Potrebe od svakog od nas se mijenjaju kroz vrijeme zbog različitih razloga. Preporučljivo je da imamo dovoljni iznos osiguranja da bi mogli podmiriti sva svoja dugovanja, plus zaračunatu kamatu na dug, posebno ako imamo posuđena sredstva, hipoteku na kuću ili stan, ili studentski zajam.

P: Koja je razlika između grupnog i osobnog životnog osiguranja?

O: Grupno životno osiguranje je proizvod životnog osiguranja kojeg daje poslodavac. Ako izgubite posao gubite i osiguranje. Osobno životno osiguranje je proizvod kojeg kupite i vaše je vlasništvo te je neovisno, u svakom smislu, od mjesta zaposlenja.

P: Koja je razlika između Osiguranje otplaćeno u 20 godina i Jedno ročno osiguranje na 20 godina?

O: Osiguranje otplaćeno u 20 godina je stalno životno osiguranje s predviđenim dividendama. Stalno osiguranje pruža iznos sredstava kod nastupa smrti a ima i gotovinsku vrijednost. Sredstva kod nastupa smrti osiguranika isplaćuju se baštiniku. Gotovinska vrijednost police je dio štednje koja se može koristiti u slučaju nepredviđene potrebe. Jedno ročno osiguranje na 20 godina je samo za razdoblje od 20 godina. Daje zaštitu za 20 godina uz nepromjenjiv iznos godišnje premije. Nakon isteka roka od dvadeset godina prestaje važiti ako nije napravljen drugi izbor.

P: Koja je temeljna razlika između stalnog i jedno ročnog životnog osiguranja?

O: Stalno ili trajno životno osiguranje osigurava vas doživotno i uključuje komponentu štednje u gotovinskoj vrijednosti. Jedno-ročno osiguranje osigurava na određeni vremenski rok, često na određen broj godina tj. privremenog je karaktera.

P: Ja sam student na sveučilištu i čitao sam na web stranicama HBZ-a o odličnim školarinskim programima. Kako mogu podnesti zahtjev za stipendiju?

O: Za školarinsku pomoć trebate biti najmanje 3 godine član HBZ-a s minimalnim iznosom od \$5,000 stalnog životnog osiguranja ili kupnjom nekog štednog računa i jedan od vaših roditelja mora biti član.

P: Zbog čega mi je potrebno životno osiguranje, ja sam samo 26 godina star?

O: Životno osiguranje je zaista potreba bez obzira na životnu dob. U životu postoje mnoge financijske prepreke koje se ne mogu zaobići a za koje moramo biti unaprijed pripremljeni. Stvari kao recimo, kupnja kuće (hipoteka), studiji na višim ili visokim školskim ustanovama i štednja za mirovinu. Na vrh ovih planiranih troškova potrebno je biti pripremljen za izvanredne troškove ili tražbine. To može biti i ostavština ili dar najmilijima koje ostavljamo iza sebe.

P: Zašto uložiti novac u štedne račune kao što su anuiteti/IRA?

O: Ulozi vam daju mogućnost štednje za budućnost. Pružaju vam olakšicu kod obračuna i plaćanja poreznih obveza. Zarađene kamate se akumuliraju kroz godinu, povećavaju glavnicu uloga a ne oporezuju se sve dok se ne podižu s anuitetskog računa. Ove štedne mogućnosti su izvor štednje za budućnost i dio su vaše financijske stabilnosti. Štednja je dio financijskog planiranja vaše budućnosti a posebno za mirovinu.

Ako imate bilo kakvo pitanje o našim planovima štednje, osiguranja ili beneficija molimo vas da **nazovite naš Glavni ured na tel. 412-843-0380 ili posjetite naše internetske stranice na <www.cfu.org>**.





DEATHS REPORTED

FROM JUNE 23 TO JUNE 29, 2026

32	Margaret A. Nowicki.....	Chicago, IL
32	George A. Sudar.....	Chicago, IL
66	Joan Agler	Youngstown, OH
170	Tom Brebrich.....	Merrillville, IN
217	JoAnne Walker	Benld, IL
248	Duane M. Pishney	Clairton, PA
354	Mary Sudar.....	Cokeburg, PA
402	Agnes C. Glavich.....	Pueblo, CO
557	Arthur Kowalski.....	Buffalo, NY
561	Gerald C. Lenhart.....	Flint, MI
602	John Godshall	Verona, PA
900	Patrick A. Franusich	San Francisco, CA



“IMATE SE ČIME PONOSITI”, rekli su nam gosti iz Hrvatske i Australije o našem glavnom uredu HBZ kada su nas posjetili na putu iz Philadelphije u Toronto kako bi prisustvali utakmici između Vatrenih i Portugala.

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

bira Gosta-dirigenta koji vodi i djecu i dirigente kroz tri pjesme posebno odabrane i priređene za festival. Iskreno čestitamo bratu Nikoli Vraneševiću, glazbenom direktoru Junior Tamburice2 iz Duquesnea. Nikola donosi svojem ansamblu životno iskustvo i glazbeno znanje, uz neiscrpnu energiju i entuzijazam. Čestitamo našem gostujućem dirigentu i uvjereni smo da će sposobno voditi djecu i dirigente na zadovoljstvo svih prisutnih gostiju.

Svoje posljednje misli čuvamo za djecu koja sudjeluju na ovogodišnjem festivalu i za one koji su članovi dodatnih juniorskih tamburaških ansambala, a nažalost nisu mogli doći. Vaš trud da naučite svirati tamburicu, plesati hrvatski folklorni set i pjevati pjesme cijenjen je više nego što možete zamisliti. U ovo doba elektroničkih medija, i umjetne inteligencije, iznimno je osvježavajuće svjedočiti pridržavanju "starih načina." Sudjelovanje u tamburaškom ansamblu pruža priliku da postanete svestranija osoba, naviknuta na nastup pred publikom, razgovor na stranom jeziku i učenje više o kulturi svojih predaka. Čestitamo i hvala!

Živila Hrvatska i Živila Hrvatska bratska zajednica!

Prednosti HBZ-a

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

Anuiteti...

(Nastavak sa 7. strane)

opcije životnog osiguranja s vrijednim bračinskim dividendnim kreditima koji su povezani s njima, planove životnog osiguranja Twenty Payment Life i Single Premium Ordinary Life.

Posebna ponuda Twenty Pay Life

U znak priznanja osnivanja naše velike zemlje 1776. godine i u nastojanju da proslavimo neovisnost i slobodu koju su omogućili naši preci, Hrvatska bratska zajednica proglasila je da se dividendni krediti primjenjuju na ugovore izdane prema planu Twenty Payment Life kako slijedi: **Podnositelji zahtjeva u dobi od nula do 25 godina**

Ugovor o životnom osiguranju s iznosom osiguranja od 10.000 do 25.000 USD za premiju prve godine od 17,76 USD, da, točno je Sedamnaest dolara i sedamdeset šest centi! Preostala premija za prvu godinu bit će pokrivena putem posebno deklariranih fraternalnih dividendi. Premije za druge do dvadesete godine bit će temeljenje na standardnoj premiji izračunatoj prema trenutnim stopama životnog osiguranja za plan osiguranja Twenty Pay Life.

Podnositelji zahtjeva u dobi od 26 do sedamdeset godina

Ugovor o životnom osiguranju s minimalnim iznosom osiguranja od 10.000 USD može koristiti do 250 USD jednokratnih fraternalnih dividendi za pokriće premije prve godine odabrane police. Potrebna je minimalna premija prve godine od 17,76 USD sa svakom prijavom. Preostala premija može biti pokrivena korištenjem do 250 USD jednokratnih fraternalnih dividendi i dodatnom uplatom od podnositelja ako standardna premija prelazi dvjesto pedeset dolara.

Na primjer - muški kandidat star 40 godina koji ne koristi duhan želi životno osiguranje u iznosu od 25.000 USD prema

Vreme nam je darivano je li mudro korišteno

Samo petnaestak minuta
Na početku novog dana
Kada pozdravljamo Gospu
I ljubljenog njenog Sina
Osvijetli nam horizonte
I odagna tamne sjene
U sjećanja vrati ljude
Pomalo zaboravljene.

Samo trideset minuta
Za doručak, dovoljno je
Pripremiti, uživati
Da i tijelo dobi" svoje.

Četrdesetak minuta
Posegnimo u daljine
Te srdačnom porukom,
Pjesmom, likom,
Glasom, zvukom
Pozdravimo voljene.

Četrdeset-pet minuta
Kao ono; školski sati
Pružiti nam može šetnju
I strukturu danu dati.

Vreme nam je svima
Potencijalno, kreativno
Dragocjeno dato
Darujmo ga potrebnima
Ne svojatajmo sebično
Kao škrtac novac, zlato.

Tužno je čuti
Kad netko kaže;
„Nema se vremena"
Svima je isto, ali je važno
Tko vremenom upravlja!

Darinka D.H. Smintich
Odsjek 515/Toronto

ovoj posebnoj ponudi. Standardna premija iznosi 569,50 USD, a kandidat bi prilikom prijave trebao platiti premiju za prvu godinu koja iznosi: 569,50 USD - 250 USD ili 319,50 USD za prvu godinu. Alternativno, ako muškarac od 40 godina odabere policu s nominalnom vrijednošću od 10.000 USD prema planu Twenty Pay Life, standardna godišnja premija iznosi 247,40 USD. Kandidat bi u prvom mjesecu platio 17,76 USD premije, a za preostali iznos od 247,40 USD bio bi kvalificiran za fraternalne dividendne kredite u iznosu od 229,64 USD.

Posebno proglašeni bratski dividendni krediti mogu se koristiti za plaćanje standardne premije prve godine plana životnog osiguranja s dvadeset uplata. Ova ponuda vrijedi bez obzira na dob ili spol podnositelja zahtjeva. Podnositelj zahtjeva odgovoran je za minimalno 17,76 USD plus bilo koju neplaćenu premiju prve godine nakon što je primijenjen bratski dividendni kredit.

Za sadašnje članove kojima je potrebna dodatna zaštita životnog osiguranja, bilo da je riječ o iznosu od 10.000 USD, 50.000 USD ili nekom iznosu između njih, potičemo vas da iskoristite ovaj izvrstan plan životnog osiguranja osmišljen kako bi osigurao financijsku zaštitu u slučaju gubitka života. Ova posebna ponuda dostupna je od 6. svibnja do 31. prosinca 2026. godine, a primjenjuju se standardni uvjeti za osiguranje.

Plan jednokratne premije nudi 15% uštede

Održavanje adekvatnog životnog osiguranja i dalje je ključna komponenta dobrog financijskog planiranja za sve obitelji. Ne postoji dobar razlog zašto bi neka obitelj bila podosigurana, budući da postoji niz osiguravajućih proizvoda dostupnih za obitelji u različitim financijskim situacijama. Često su to upravo one obitelji koje bi najviše imale koristi od dobrog životnog osiguranja one koje zanemaruju osiguranje adekvatne pokrivenosti za oba glavna hranitelja u obitelji. Kako bi se ovoj vrijednoj zaštiti omogućio pristup svim članovima obitelji, Hrvatska bratska zajednica i dalje nudi životno

osiguranje uz posebne uštede prve godine kroz primjenu fraternalnih dividendi na vrlo popularni plan Jednokratnog premijskog običnog životnog osiguranja.

Podnositelji zahtjeva koji imaju četrdeset (40) godina ili manje imaju pravo na dividendni kredit u iznosu jednakom 15% jednokratne premije potrebne za osiguranje života za jednu premiju (SPOL); a podnositelji zahtjeva koji imaju četrdeset i jednu (41) godinu ili više imaju pravo na dividendni kredit jednak 10% pune premije potrebne za SPOL certifikat izdan od strane HBZ-a. U svakom slučaju, maksimalni dividendni kredit dostupan bilo kojem članu iznosi Tisuću dolara (1.000 USD), bez obzira na izračunati postotak. Beneficije dostupne kroz SPOL plan nisu ograničene samo na novorođenčad i mlađe članove, i dalje vjerujemo da bi naši stariji članovi trebali ozbiljno razmotriti.

Ova posebna ponuda vrijedi do 31. prosinca 2026. godine kako bi članovima omogućila dovoljno vremena za pregled potreba osiguranja života svoje obitelji. Ipak, ne možemo dovoljno naglasiti potrebu za što bržim djelovanjem kako bismo obitelji zaštitili od tragične nesreće smrti. Čvrsto vjerujemo da je vrlo teško imati "više nego dovoljno" životnog osiguranja. S današnjim stalno rastućim troškovima, iznos životnog osiguranja koji su mnogi članovi kupili u prošlosti više nije dovoljan da pokrije trošak pristojnog ukopa.

Osim toga, s današnjom mobilnom radnom snagom, dani kada se životno osiguranje održavalo kroz zaposlenje su prošli i često može biti prekinuto. Stoga, polica životnog osiguranja s Hrvatskom bratskom zajednicom prati promjene poslova i može se osloniti na nju i nakon uobičajene dobi za mirovinu.

Pozivamo naše članove da nazovu našu koordinatore prodaje, sestru Cathy Br-nich, na broj 412-843-0380 kako bi postali volonterski preporučitelji i saznali više o specifičnim opcijama koje su dostupne njima i članovima njihove obitelji od Hrvatske bratske zajednice Amerike.

Odsjek 66 organizira godišnji piknik 19. srpnja

YOUNGSTOWN, OH – Društvo Sv. Juraj odsjek 66 organizirat će svoj godišnji unutarnji piknik u nedjelju, 19. srpnja, u Hrvatskom domu, 3200 Vestal Road u Youngstownu.

Odati ćemo priznanje našim članovima koji ove godine slave 50 godina članstva u HBZ. Također ćemo održati kratku sviječnu memorijalnu službu za naše preminule članove čija će imena biti dodana na našu memorijalnu ploču.

Ako želite da se ime preminulog člana odsjeka doda na našu ploču, molimo kontaktirajte Patty Moran. Vrata će se otvoriti u podne, a cijena ulaza za odrasle iznosi 6 dolara.

Bar će se otvoriti u podne, a kuhinja će se otvoriti ubrzo nakon toga, nudeći naše vlastite čevape i svinjski odrezak, kao i druge standardne poslastice.

Glazbeni program započet će u 12:30, s nastupom odraslog ansambla Veseljaci iz odsjeka 126 u Farrell, nakon čega će nastupiti naš odrasli ansambl Od Srca. Nakon tih nastupa, oko 2 sata poslije podne, održat ćemo kratki program u kojem ćemo priznati našu novu generaciju članova s 50 godina članstva i svijećama odati počast našim preminulim članovima čija su imena dodana na našu Spomen ploču. Nakon programa, uvijek zabavni orkestar pod vodstvom Mikey Dee će svirati glazbu za naše plesanje i uživanje.

Članove odsjeka i prijatelje molimo da ispeku jednu od svojih posebnih delicija za našu prodaju kolača. Trebamo da nam članovi i prijatelji pomognu da ovaj dan bude uspješan tako što će prisustvovati i/ili volontirati na ovom događaju. Molimo vas da nazovete ili pošaljete SMS Patty Moran na 330-550-3404 kako biste se prijavili za smjenu u kuhinji, na prodaji kolača ili na ulazu, te za postavljanje ili čišćenje.

Molimo označite datume u kalendaru i pridružite nam se na sjajnom popodnevnu zabave i prijateljstva te pogledajte naš novi prostor "Cro's Nest"!

Patty Moran/tajnica/blagajnica

MINUTES

NATIONAL BOARD MEETING
FIRST SESSION...

(Continued from page 6)

would not eliminate the membership deficit, he indicated that they could generate a meaningful number of new members.

He further reviewed several factors affecting membership growth and asked the Directors to keep in mind that, historically, the Society experienced periods of growth through mergers with other organizations, a circumstance that has not occurred in recent years. He also noted changing demographic trends, observing that Croatian families today generally have one or two children rather than the larger families of previous generations. In addition, the Society no longer markets and sells insurance in Canada, and many immigrants who came to the United States following the war have shown little interest in purchasing insurance.

President Pazo emphasized that commercial insurance companies that utilize agents incur significant commission expenses. While the CFU avoids these commission costs, it also provides extensive fraternal programs that require substantial funding.

He further noted that, although agents can generate new business, investment managers are often required to seek higher returns—and therefore assume greater risk—to offset commission expenses. He stressed that new business must ultimately be self-supporting and observed that many fraternals experiencing growth in premium volume are nevertheless operating at a loss.

Brother John Staresinic suggested that the Society may have marketing opportunities available through tools already at its disposal and at minimal cost. He recommended that, now that the **Zajedničar** is publicly available on the Society’s website, a special edition could be produced as a marketing piece describing the CFU, its mission, and the products and benefits it offers. Such a publication could be distributed electronically and members could be encouraged to forward it to family and friends as a means of recruiting new members.

Vice President Bertović added that the membership issue is two-fold: first, how to reach prospective non-members, and second, how to reconnect with existing members. **President Pazo** emphasized that all members should view themselves as volunteer recruiters. He further advised the Directors that the Society would welcome professional agents interested in working with the CFU. He noted that agent contracts and life insurance commission schedules are already in place and that only annuity compensation arrangements would need to be addressed.

The Directors discussed obtaining licenses to conduct business in the states of Louisiana and Mississippi, as well as reactivating the Society’s license in New York. **Counsel Coble** stated that obtaining licenses in Louisiana and Mississippi should not present any significant difficulties and would likely require only pro forma financial statements, information regarding the Society’s organizational structure, and a business plan. With respect to New York, he recommended meeting with the current regulators in that state. The matter was to be discussed further with the actuary the following day.

Brother Dan Kochis moved, seconded by **Brother John Miksich**, that the Society pursue obtaining licenses in Mississippi, and Louisiana. The motion carried unanimously.

There being no further discussion on the National President’s Report, the Question was called by **Brother Mike Ricci** and the report was approved.

President Pazo then called for consideration of the Executive Vice President’s Report. **Brother Wayne Vlasic** moved to accept the report, seconded by **Brother John Miksich**, and the floor was opened for questions and discussion.

REPORT OF THE
CFU EXECUTIVE VICE PRESIDENT
TO THE NATIONAL BOARD OF DIRECTORS
MAY 2026

Dear CFU National Board Members:

Welcome to the annual Board meeting at the CFU Home Office. I hope your stay in Pittsburgh will be enjoyable and our business deliberations productive for the benefit of our society.

Together we will review and discuss the reports and evaluate the standings of the Croatian Fraternal Union of America. It’s with exceptional pride we state that our society, in the 132nd year of our existence, is getting stronger and stronger in our financial and fraternal activities.

I encourage your participation in discussions and deliberations so that we will remain true to our mission by providing members the best possible protection available. As a fraternal society, we are member driven and must remain dedicated to our commitment of fostering social bonds and performing charitable community service.

Throughout 2025 the Executive Board, with input from Home Office staff, met and created a plan with Management Data Inc. (MDI) representatives. I was personally impressed with the employees’ involvement and knowledge of the operations of our Society as well as their valuable contributions to these discussions and planning.

The Executive Board, Home Office Staff and MDI team will continue to work together to make sure the implementation of a new technology system improves our relationship with CFU members and serves them adequately while being cost efficient.

MEMBERSHIP

Since being elected as a member of the CFU Executive Board, I have always valued the relationships that I hold with members, referrers, lodges and CFU Home Office staff. Megan Barišić, Catherine Brnich and Dario Sako continue to be instrumental in providing necessary information to members when requested.

I am pleased to review CFU production results each month and continue to send reports to the **Zajedničar** and quarterly to the National Board of Directors.

I am pleased to report that as of December 31, 2025 the CFU had 33,576 active and 5,542 passive members totaling 39,118 members. Throughout the year 2025, a total of 310 new members were enrolled and 548 certificates issued. This was completed by 54 re-cruiters and the Home Office employees led by CFU Sales Coordinator Catherine Brnich.

2025 CAMPAIGN WINNERS – ATLANTIC CITY 777
(*with at least 250 points combined)

	Last Name	First Name	Points	Lodge	Stands
1	Respet	Patricia	1036	5	1st Place
2	Obenour	Catherine	939	567	2nd Place
3	Henderson	Adam	883	354	3rd Place
4	Michtich	Virginia	854	13	4th Place
5	Bertovic	Mirjana	792	530	5th Place
6	Pazo	Alexandra	505	248	6th Place
7	Janicki	Michelle	355	720	7th Place
8	Striskovic	Carol Ann	280	995	8th Place

I sincerely thank all participants for leading the ranks of enrollment.

2025 VOLUNTEER REFERRERS
ENROLLING THREE OR MORE NEW MEMBERS

Members	Volunteer Referrer	Lodge	City/State
9	Adam P. Henderson	354	Cokeburg, PA
9	Patricia A. Respet	5	Johnstown, PA
8	Virginia M. Michtich	13	Steelton, PA
8	Catherine Obenour	567	Canonsburg, PA
7	Michelle A. Janicki	720	Aliquippa, PA
7	Patricia Ann Moran	66	Youngstown, OH
7	Carol Ann Striskovic	995	Cleveland, OH
5	Robert T. Keber	304	Ambridge, PA
5	Anthony R. Leousis	75	Waukegan, IL
4	Mirjana Bertovic	530	St. Thomas, ON
3	Monica Savchuk	126	Farrell, PA
3	Douglas S. Falk	32	Chicago, IL
3	Alexandra Pazo	248	Clairton, PA

On behalf of the CFU National Administration I extend gratitude to the dedicated referrers who give their time, energies and talents to help build our lodges and nests.

The acquisition of new members is vital to the CFU. I encourage all our CFU members, lodge officers and directors of the National Board to become involved.

REFERRAL PROGRAM

The CFU Referral Program is a word-of-mouth marketing tactic that encourages members to advocate on behalf of our Society. A Referrer is eligible for a referral bonus if they “recommend” or “refer” a new member. A bonus is offered to each of them regarding life insurance or annuity products. The referral program is easy to participate in. Referrers complete a simple form and provide the information to the Home Office.

In addition to the Referral Program, we are encouraging members to apply for a fraternal license, if applicable, in their state. Those professionally licensed are invited to contact the Home Office to request an appointment as an affiliated agent.

ZAJEDNIČAR

Zajedničar, our bi-weekly publication continues to inform the CFU members and lodges of our cultural, humanitarian and business activities. It was established in 1909 and continues to connect our members and lodges. It provides news from the USA, Canada and Croatia. The **Zajedničar** is a great marketing tool as it promotes CFU products and services.

Recently we have provided access to a PDF of the **Zajedničar** via the CFU website. I am receiving many positive comments and compliments regarding this change. Members may still receive a paper version of the “**Z**” but the electronic version is growing in popularity due to easy and time appropriate access.

CONCLUSION

The CFU remains a strong fraternal society that continues to provide valuable protection and meet our members’ financial and cultural needs. With our total assets of \$514,224,865 and growth in surplus, totaling \$74,001,781 CFU remains a fraternal leader in strength. Our controller John Zupancic monitors the money markets, line of investments and, with consultation and approval of the CFU Executive Board, makes appropriate decisions. John with his many years of experience and love of the job produces great results. Thank you, Brother Zupancic!

Let us all focus our efforts on the countless benefits that the CFU offers and work together to insure continued stability and growth for future generations.

I strongly believe that we will advance services to our members and lodges with a new IT system. We are opening the door to members and non-members to serve them promptly and keeping them informed of financial and cultural opportunities.

Our society stands ready to meet any future challenges. Let’s continue to get involved and continue working together in unity to keep the CFU strong.

Fraternally yours,

Franjo Bertović

Executive Vice President

Brother Kochis thanked Brother Bertović for his report and questioned why he continued to report on new business and membership matters since those responsibilities had been transferred with the restructuring of his position. President Pazo responded that the Society’s sales function falls under the Office of the President and that he had delegated certain related responsibilities to the Executive Vice President. He clarified that underwriting, new business processing, and member services now fall under the Office of the National Secretary/Treasurer.

Brother Miksich inquired whether the Society was experiencing any membership growth in the Milwaukee and Chicago areas. It was noted that recruitment efforts have not been successful in those regions despite their large Croatian populations. The Directors agreed that meaningful growth in those areas would likely require having a local representative or presence on the ground.

There being no further discussion, the Question was called by **Brother John Miksich**, and the Executive Vice President’s Report was unanimously approved.

President Pazo then called for consideration of the National Secretary/Treasurer’s Report. **Brother Ed Sambol** moved to accept the report, seconded by **Brother Michael Ricci**, and the floor was opened for questions and discussion.

Report of the
National Secretary/Treasurer
To the Members of the National Board
May 2026

Dear Members of the CFU National Board:

Welcome once again to our CFU Home Office for the annual Spring Meeting of the National Board of Directors.

We look forward to the upcoming meeting during which we will review and discuss the Society’s 2025 financial results, which we are pleased to report are outstanding. As Controller John Zupancic indicated at our previous quarterly meeting, they represent the second-strongest financial performance in CFU’s 132-year history. However, as will be presented and discussed, the year-end results for many of our sister fraternal societies contrast sharply with those of CFU.

While this has been a challenging year for fraternal organizations overall, CFU’s success can be attributed to prudent investment management, disciplined expense control and the steadfast dedication of our leadership team. These factors have enabled us to achieve a distinguished level of performance despite the broader industry difficulties.

We take great pride in being a leading performer among our fraternal peers in the region. This accomplishment reflects our commitment to the Society, its members, as well as the expertise of our professional financial and investment team, underscoring our continued strength and long-term stability.

In addition to our strong financial performance, we also experienced a successful year in fraternal programming and member engagement. We are proud not only of the breadth and quality of the programs and benefits offered, but also the active participation and support by our Lodge members across the United States and Canada.

Our fraternal initiatives in sports, culture, education and humanitarian efforts remained robust throughout 2025, bringing together a broad cross-section of members in the true spirit of fraternalism. National events were well attended and positively received by participants and guests alike, while numerous local and regional activities engaged members of all ages.

The most popular of our annual fraternal events are our junior and adult tamburitza festivals. In 2025, the junior tamburitzans converged on the City of Pittsburgh for the 57th CFU Junior Tamburitza Festival. On Friday evening of the festival, we celebrated our Croatian heritage with the Pittsburgh Pirates. There were over 1,000 CFU members and guests in attendance at that evening’s game against the New York Mets and approximately 500 of our tamburitzans presented the national anthem on the field at the start of this nationally televised game.

This was our third Croatian Heritage Day at PNC Park with the Pirates, all three of which have been very successful and well attended. The Pirates organization has provided our ticketholders with Pirate hats adorned with the Croatian flag and for our next Croatian Heritage Day on May 30th, Croatian themed jerseys will be distributed to our ticketholders. CFU ticket sales for this game have surpassed 750 one month before the event.

Our 38th CFU Adult Festival “TamFEST” was held in Atlantic City, New Jersey during the weekend of November 7-9. This marked the first time our senior tamburaši performed in this well-known Atlantic coast destination. Once again, the event was a great success and we were especially pleased to welcome a new adult tamburitza ensemble from the New York City area to our ranks.

Participation in our sports programs has remained relatively steady, though somewhat limited overall. The exception of our national basketball tournament which has been cancelled for 2026 due to low interest. Our most popular national sporting event, the annual Ski Holiday, was held for a second consecutive year at Holiday Valley Resort in Ellicottville, NY, following more than 50 years in the Laurel Mountains near Pittsburgh. While attendance has declined somewhat due to the increased travel dis-

(Continued
on page 13)

Udruga UNUO Visits CFU Home Office

PITTSBURGH, PA - On Father's Day, Sunday, June 21st, we were pleased to welcome to the CFU Home office Mr. Vedran Habel and his wife Silvija, along with students participating in their program under the auspices of UNUO.

We first met Vedran and his students at the Kennedy Center for the Performing Arts in Washington, DC, at the Croatian Embassy sponsored tambura show performed by Jerry Grcevic and his friends. After learning of their mission which mainstreams students with otherwise special needs into everyday life through the teaching of cooking skills which translate to jobs, we noted their activities surrounding the Croatian National Soccer team's presence in Alexandria, Virginia, and the friendship that they seem enjoy with manager Zlatko Dalić.

From online media sources, we also learned that UNUO is an organization that advocates for the inclusion and accessibility of people with disabilities. Recently, UNUO has been involved in various events including a gathering on June 27, 2026 at Craft Hall where they participated in a rally of support for the Vatrenci. They also had the opportunity to showcase their work skills and abilities in the Apostolic Nunciature in the USA on June 26, 2026. One of their methods to reach success is the focus of small changes that can make significant differences for the students, such as adapting the pace of a group to include individuals who require more time, and providing clear instructions to complete a task.

When we met the group at the CFU home office, we were impressed with their language skills and their interest in our society. As we walked through the three levels of the office



with emphasis on the museum quality Croatian artifacts, we were very pleased to explain our CFU history here in the US and Canada and also to provide information on our founding principles. We were sure to include our tribute to St. Nicholas Croatian Church, Northside, Pittsburgh on the third floor as well as the refurbished bell that once called Croatians to church and now stands proudly at the entrance to our home office complex. After spending nearly four hours with Vedran, his wife and students, we said our goodbyes as they continued their travels to Lackawanna, NY, where additional adventures awaited.

From Vedran we received the following explanation of his thoughts on helping children with disabilities and also a QR code that can be accessed to learn more about the organization and offer possible monetary assistance toward their ultimate goal of setting up a more permanent location near Zagreb to continue the fine work that they have begun.

UNUO – For a Better Life for Our Children

This is not just a story. This is a movement of education, inclusion, dignity, and equal opportunity.

There is a small educational center near Zagreb, Croatia, where persons with disabilities put on aprons, learn how to prepare food, set tables,

communicate with guests, and build skills for life and work.

That place is UNUO — the Association of the Most Sensitive in Training.

UNUO was founded with one clear purpose: to create real opportunities for persons with disabilities through education, practical training, and inclusion in everyday life and the labor market. For more than 16 years, our team has been working with persons with disabilities, children and young people with developmental difficulties, and other vulnerable groups. Through cooking, hospitality, service, communication, and teamwork, we help participants develop confidence, independence, and practical skills that can open the door to employment and active participation in society.

Our mission is simple but powerful: to show abilities, create opportunities, and build a society of equal chances.

Many persons with disabilities are still seen through their limitations instead of their potential. At UNUO, we believe that every person deserves the opportunity to learn, work, contribute, and be recognized for what they can do.

Hospitality is our tool because it connects people. Around the table, we are all equal. Cooking, serving, preparing food, and welcoming others are not only professional skills — they are also ways

to build dignity, confidence, communication, and belonging.

Over the years, UNUO has organized more than 2,000 educational workshops and included more than 1,800 participants. Our work has been presented in Croatia and internationally, and our inclusive programs have connected people, communities, institutions, employers, and families.

Our goal is not charity. Our goal is opportunity.

We do not want persons with disabilities to be passive observers. We want them to be active participants — in education, in work, in community life, and in society.

That is why UNUO is also developing a larger vision: an inclusive educational campus that will serve as a place for training persons with disabilities, educating employers, raising awareness among the general public, and creating a model of inclusion that can be shared beyond Croatia.

This campus will be more than a building. It will be a place where persons with disabilities can learn real skills in real conditions, where employers can better understand how to include them in the workplace, and where the wider community can see that inclusion is possible when there is knowledge, patience, and the right support.

In 2026, UNUO is bringing this mission to the United

States during the FIFA World Cup. Through inclusive cooking demonstrations, community meetings, educational videos, and public activities, we want to show that Croatia can be recognized not only for its sports, culture, and tradition, but also for its commitment to inclusion and human dignity.

We are open to cooperation with individuals, companies, Croatian communities, institutions, and all friends of inclusion who wish to support our work, connect with us, or become part of our mission.

We invite individuals, companies, Croatian communities, and friends of inclusion to support our work.

Your support helps us continue providing education, practical training, and new opportunities for persons with disabilities.

Help us build a more inclusive future.

You can support UNUO's work by making a donation. Please visit the website to learn more about UNUO and to make a donation: www.unuo.hr.

Every donation helps us continue our work and create a society where persons with disabilities are not left aside, but included, respected, and given the opportunity to show their abilities.

Together, we can create. Thank you for your support.

Vedran Habel, pro. spec. oec. President of UNUO

★ GUIDELINES ★ for Submission of Obituaries ★

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

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



Enjoy the Magic of the Christmas Season in Croatia

CLEVELAND, OH - Discover Christmas traditions, twinkling lights, and local festive food and drink in two of Europe's most welcoming capitals. Join us in Zagreb, the delightful Croatian capital, to explore the city's Christmas markets and enjoy its friendly, laid-back magical atmosphere, then cross the border into Slovenia.

We often recall Christmas with our Croatian grandparents; the celebration of the birth of Christ throughout the holiday season, the special customs and the aromas of special foods. Now you can recreate those memories by joining Robert and me for our Christmas in Croatia and Slovenia Tour. All of Europe has focused on Zagreb during the Advent season, as Zagreb is a 4-time winner of the title as

the City with the "Best Christmas Market" in all of Europe.

Join us for this exciting and fun tour of Croatia and neighboring Slovenia where we will enjoy the spirit of the Christmas season as celebrated in the city squares and festive Advent markets. The capital cities of Ljubljana, Slovenia and Zagreb, Croatia have both developed very popular winter season festivals and markets in their traditional city centers. People of all ages engage and enjoy the pageantry and all the delicious foods, not to mention the warming 'Gluhwein' that is served. We'll spend time in the main squares and cathedrals, and as well as some smaller village celebrations and local craft markets, too.

You'll be back in time for Christmas, perhaps with a few unique and memorable gifts for

your friends and families!

We begin our trip in the heart of old Zagreb, with the Hotel Dubrovnik as our headquarters. We have special visits to the Ethnographic Museum planned, along with mass at the Zagreb Cathedral and a walking tour of the old town, traditional musical events and the Christmas Markets. To end our first day, we have arranged a special dinner of traditional Sarma (which many may know as cabbage rolls in America) at Restaurant Purger, close to our hotel.

On St. Nicholas Day, we will visit Croatia's most famous Christmas lights displays at the Salaj family homestead near Cazma. It all started in 2001, Zlatko Salaj created this as a celebration of independence and the freedom to celebrate Christmas. Nowadays the property is decorated with five million various Christmas lights! Each year the display is different. This amazing, fairy-tale ambience is a one-of-a-kind experi-

ence, enjoyed both by children and grownups from all over the world. On the way back to Zagreb, we will stop for a refreshing wine tasting and dinner of traditional foods at the Kazele family winery.

Before we head to Slovenia, we will visit the city of Varazdin with a stop for lunch at Family Restaurant, which is owned by Zlatko Dalić, Croatia's National Soccer Team Coach. Returning to Zagreb, we will enjoy free time to shop or simply stroll around the town.

As we head to Slovenia, we will stop along the way at Samobor, Croatia, deemed the safest town in Europe. We will have a guided tour of this lovely town and the chance to sample some of the specialties as we enjoy a traditional lunch in Samobor. In the afternoon, we continue on to the capital of Slovenia, Ljubljana where we check into the century-old Grand Union Hotel. Located in the center of town, you may wish to take a stroll or maybe have dinner.

We have set aside a day for a walking tour of Ljubljana, where we can visit the historic sites, take a ride on the funicular (which many in the US refer to as an incline plane), up to the castle and a birds-eye view of Ljubljana. After the guided tour, you are free to enjoy the sights and sounds of the Advent Season. That evening we will be treated to traditional Slovenian dinner at a local gostilna. We will

tour the Slovenian countryside stopping at the Gorenjski Museum in Kranj. Further into the Julian Alps, we reach picturesque Lake Bled for nice walk partly around the alpine lake (if weather permits). Then to the well-preserved town center of Radovljica for lunch at the famous Gostilna Lectar, a real rustic treat. Be sure to check out the famous beekeeping museum next door. Did you know that Slovenia is known as "the Sunnyside of the Alps"?

For something truly unique, we head for Postojna Cave. This jewel of nature is a 16-mile labyrinth of tunnels, passages, galleries and halls, and boasts the world's only double-track underground railway train. Chandelier look-alike stalactites drape over the beautiful subterranean world, which is full of playful limestone sculptures. Returning to Ljubljana, we will have our farewell dinner, celebrating our adventure and our new-found friends.

Advent is a special joyous time in Zagreb and Ljubljana and we would like to invite you to join us in sharing this special time. The tour runs from December 3 - 12, 2026 which means you will be back home in time to celebrate Christmas in the US with your families. Please contact Bob Jerin at 216-225-6338 if you have any questions or our travel agent Mike Benz at 440-804-6933 to make your reservation.

Suzanne Jerin/Lodge 995

MINUTES

NATIONAL BOARD MEETING
FIRST SESSION...
(Continued from page 11)

tance – eliminating the option for single-day participation – those who attended have been very satisfied with the resort, its hospitality and the quality of the skiing. Our next CFU National Ski Holiday is scheduled for February 5-7, 2027 and we expect that it will grow annually.

With the growing popularity of running events across the United States, we are excited to introduce a new 5K race for our members. Director of Fraternal Programs Derek Hohn has organized this inaugural event which will take place in Pittsburgh’s North Park in October 2026. Partnering with a professional race management organization, CFU will collaborate with the University of Pittsburgh Medical Center for this event. Proceeds will benefit both the CFU Scholarship Foundation and the UPMC Hillman Cancer Center located on the campus of Zabok General Hospital near Zagreb, Croatia.

Our CFU Scholarship Foundation remains one of the most valued benefits offered to our membership. Ongoing individual and Lodge contributions, along with endowments, have enabled the fund to grow to more than nine million dollars. In 2025, our members once again demonstrated their generosity and commitment to supporting our youth, contributing \$319,457.10 to the Foundation. From these funds, a total of \$182,000 was awarded to 169 students to assist in their pursuit of higher education. All CFU members should take great pride in this program and we sincerely appreciate their continued support.

We are pleased to report that no significant humanitarian crises required our response over the past year. However, should the need arise in the future, we stand ready to provide aid and will once again call upon our compassionate membership to assist in delivering financial support.

The Executive officers and management staff remain actively engaged in key industry organizations at all levels including the American Fraternal Alliance (AFA), the Pennsylvania Fraternal Alliance (PFA) and the Fraternal Societies of Greater Pittsburgh (FSGP). Participation in these groups offers valuable insight into regulatory developments, emerging issues, products and vendor resources, while also fostering collaboration and the exchange of ideas with our peers. Currently, Brother Derek Hohn serves as Second Vice President of the PFA, making him the sole CFU representative in a leadership role within these organizations this year.

In October, I was honored to receive the 2025 John Jordan Upchurch Award from the Pennsylvania Fraternal Alliance. Established in 1977 and named after the individual widely regarded as the “Father of Fraternalism,” this distinguished award is presented annually to a fraternalist within the PFA who has “*exemplified the image, foresight, leadership, ingenuity and purpose contributing most to the advancement of the fraternal movement.*” (from PFA By-Laws)

The National Secretary/Treasurer’s Annual Report that follows presents key statistical data and financial benchmarks for the 2025 calendar year in a customary format. As in previous years, additional time will be dedicated to presentations by the CFU Controller and Actuary, who will provide further detail and analysis of the information presented.

This report also includes updates on the departments overseen by this office, including updates on human resources, procedural developments, regulatory matters and other topics relevant to the National Board of Directors.

As outlined in the sections ahead, CFU remains financially strong, which continues to be management’s primary focus. At the same time, we remain committed to full compliance with all insurance department requirements and regulatory standards across jurisdictions in which we operate. While maintaining financial strength, management is also closely monitoring other critical areas that continue to face the challenges, particularly membership levels and local lodge activity.

Over the past year, management and staff have invested significant time and effort into modernizing and enhancing business processes. These initiatives are aimed at strengthening interactions with the Home Office and improving the overall member experience. We will review these enhancements throughout the meeting.

The most significant initiative currently underway is the implementation of a new policy administration system. A dedicated team meets regularly to address key aspects of the project, including data migration, necessary modifications or discontinuation of existing CFU processes and programs that do not align easily with the new system, management of historical records, and other critical decisions. This project will require substantial effort and training, with a current target go-live date in late second quarter or early third quarter of 2027.

Additional process improvement efforts, both completed and in progress, include the introduction of direct deposit for Lodge semi-annual bonuses and monthly reimbursements; online reporting for Lodges; an electronic Lodge Directory; transition to a new credit card payment vendor offering an improved user experience and enhanced compliance; in-house check scanning for bank deposits; and the rollout of online fillable forms. In preparation for the 2027 Quadrennial Convention, we will also begin developing online forms for delegate elections and other electronic processes later this year to further improve data management.

We have a full agenda for this Annual Spring Meeting, with many exciting initiatives, ongoing activities, and strong business results to share and discuss. I look forward to collaborating as we set the direction for the Society and keep CFU on a path of continued success.

Welcome to Pittsburgh, and safe travels to all. If there is anything we can do to make your stay more enjoyable, please let us know—our Home Office staff is ready to assist.

SUMMARY OF OPERATIONS

The assets of the Society increased by \$4,319,524 to a total \$514,104,621 as of December 31, 2025. This amount represents a 0.847% increase over the prior year total of \$509,785,097.

CFU experienced a net gain from operations, before realized capital gains and refunds to members through dividends, of \$2,039,939. Accounting for realized capital gains/losses and dividends to members, CFU’s net income for 2025 was \$1,955,150, which is an increase over the 2024 total of \$1,925,811.

Dividends paid to members in 2025 totaled \$188,320.

Surplus at year-end increased by \$5,592,259 and now totals \$74,001,781 (an 8.175% increase). Actually, total CFU reserves, including surplus, Interest Maintenance Reserve (IMR) and Asset Valuation Reserve (AVR) have generally increased annually as demonstrated by the chart below:

	2025	2024	2023	2022
Surplus	\$74,001,781	\$68,409,522	\$64,910,758	\$64,698,198
IMR	808,814	959,245	1,132,885	1,342,824
AVR	12,501,093	10,716,620	9,145,864	7,005,780
TOTALS	\$87,311,688	\$80,085,387	\$75,189,507	\$73,046,802

In addition to maintaining net income, with a slight increase in 2025, the Society continues to strengthen and enhance the security of members’ investments in CFU.

Once again, this year, CFU’s solvency ratio improved, rising from 115.5 to 116.8. This indicates that members can remain confident in the Society’s ability to meet future financial obligations, with \$116.80 in assets available for every \$100.00 in liabilities. When factoring in additional reserves such as IMR and AVR reflected on our financial statements, the overall margin of safety is even stronger – reaching 120.0 – further reinforcing confidence in CFU’s financial stability and its ability to meet obligations as they arise.

PRODUCT SUMMARY

Insurance-in-force as of December 31st totaled \$340,297,000, representing a decrease of \$9,115,000 from the prior year’s total of \$349,412,00. During 2025, 328 certificates were issued with a combined face value of \$4,821,000, reflecting 28 fewer than the previous year. However, the average face value per new certificate increased by 11.6%, continuing the positive trend of issuing higher-value policies with stronger premium contributions.

Annuity deposits for 2025 totaled \$22,544,653, a significant increase of 73.1%

(\$9,521,735) over the 2024 total of \$13,022,918. Total annuity dollars on deposit as of December 31, 2025 reached \$301,372,593.

Crediting rates have remained unchanged for the last two years and are currently in effect are as follows: Nine-year contract – 4.0%; Five-year contract – 3.25% and Choice 2 Program (5-year contract with option to terminate after 2 years) – 4.5%. The minimum guaranteed rate on these programs is 3.0% The zero surrender contract remains suspended; however, deposits into existing accounts continue to be accepted.

The Choice 2 Program, initially offered from January 1 – December 31, 2023, has continued to perform very well. The Executive Board serving as the Finance Committee has extended the program with a current expiration date of June 30, 2026. This program is reviewed quarterly in light of prevailing interest rates, market conditions and new business to ensure it remains appropriate and beneficial to our members.

MEMBERSHIP

CFU saw another decline in membership in 2025, reflecting a broader trend affecting fraternal societies overall. As of December 31, 2025, total membership stood at 39,118, representing a net decrease of 1,108 members over the course of the year.

The following table details our membership as of December 31, 2025:

	Active Members		Passive Members		Combined Total	
	Lodge	Nest	Lodge	Nest	Lodge	Nest
United States	28,015	2,798	5,001	0	33,016	2,798
Canada	2,522	241	514	0	3,063	241
TOTAL	30,537	3,039	5,542	0	36,079	3,039

A more detailed exhibit of 2025 terminations which specifies the reason for termination offers a more in-depth view into the decrease in Society membership and is as follows:

	Year Ended 2024	Year Ended 2025	Change
LIFE			
Termination by Death	731	715	(-) 16
Termination by Maturity	157	125	(-) 32
Termination by Cash Surrender.....	587	562	(-) 25
Termination by Lapse	208	230	(+) 22
ANNUITY/IRA			
Accounts Closed.....	342	416	(+) 74
ACCIDENT AND HEALTH			
Terminated (any reason)	150	198	(+) 48

The total number of annuity terminations includes accounts closed through Section 135 exchanges or IRA transfers into a new Choice II Annuity Plan.

Whenever possible, Home Office staff continue to work closely with members to encourage retention.

In addition to the membership declines noted above, the Home Office continues to receive requests from Lodges facing decreasing membership and/or a limited number of individuals willing to assume the leadership roles required for ongoing operations. When a Lodge informs the Home Office that it is considering a merger or dissolution, staff collaborate with its leadership to evaluate all viable options for maintaining the Lodge before moving forward with a merger.

The following mergers were effective in 2025:

Lodge/Nest	Location	Merged Into	Effective Date
Lodge 929	Mtn. View, CA	Lodge 612	12/02/2025
Nest 542	Mtn. View, CA	Nest 246	12/02/2025
Lodge 500	Cambridge, ON	Lodge 954	12/02/2025
Nest 400	Cambridge, ON	Nest 603	12/02/2025
Lodge 201	Dunfermline, IL	Lodge 367	12/03/2025
Nest 131	Dunfermline, IL	Nest 41	12/03/2025
Lodge 234	Pittsburgh, PA	Lodge 4	12/31/2025
Nest 652	Pittsburgh, PA	Nest 21	12/31/2025

50-YEAR MEMBER RECOGNITION

As you know, the Society annually recognizes members who reach 50 years of membership. Following the significant change to the calculation of 50-Year member status adopted at the 26th Quadrennial Convention in 2023, the transition has now stabilized. This update has eliminated the need for a separate 50-Year Member date field in the new policy administration system, as eligibility will now be determined based on the original membership date.

Consistent with our practice, a complete list of members attaining this milestone is published in the Zajedničar at the start of each year. Lodges and United Lodges organizations are encouraged to use this as an opportunity to host a fraternal event in recognition of these individuals.

BONUS ALLOWANCES

The bonus allowance which is paid to each Lodge, Nest, Secretary and Nest Manager appears in the exhibit below. The total expenditure for the 2025 payment, which is based upon premiums directly remitted to the Home Office, amounted to \$65,936.09. This represents an 8.6% decrease from last year which reflects not only terminated policies, but paid-up and matured policies that remain in force.

	Lodge/Nest Bonus	Secretary/Nest Mgr Bonus
US & Canadian Lodges & Nests	\$53,160.53	\$12,775.56

A total of \$1,278.84 in bonuses was forfeited due to Lodges, Nests, or Secretaries failing to comply with the reporting requirements outlined in CFU By-Law Section 150.

As of January 2025, all semi-annual bonus payments are issued via ACH directly to the primary bank accounts of each Lodge and Nest. An email is sent to the Lodge Secretary detailing the breakdown of the deposit across the four bonus categories: Lodge (4%), Nest (4%), Secretary (1%), and Nest Manager (1%).

The transition to this payment method has gone smoothly overall, with only minor challenges arising among a small number of Secretaries who do not use email. Efforts are underway to establish alternative notification methods that suit their needs.

This change has eliminated expenses associated with check processing, materials, and postage, while also ensuring timely and reliable delivery of funds. It has further reduced administrative issues such as lost or uncashed checks that previously required follow-up actions like stop payments and reissuance. Currently, 177 Lodges and Nests are enrolled in the ACH program.

Submission of annual Fraternal Activity Reports and maintaining up-to-date Lodge officer records remain essential requirements for receiving bonus and monthly reimbursement payments, as stipulated in Section 50 of the CFU By-Laws. In 2025, 124 Fraternal Activity Reports were submitted, representing a 41.0% increase over the previous year. This notable improvement is likely due, in part, to the shift to electronic submissions through the Lodge portal, which Secretaries have found to be faster and more convenient than mailing paper forms.

Reporting of Lodge officers has also transitioned to an online process via the Lodge portal. Secretaries now have year-round access to their Lodge records and only need to make updates when changes occur in leadership or meeting details. The previous requirement to submit annual paper forms has been eliminated. With all information now stored electronically, work is underway to determine how and to whom the Lodge Directory will be distributed. Additional details on this topic | (Continued next issue)



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Baked Bean Quintet

1 c. chopped onion
6 slices bacon, cut up
1 clove garlic, minced
1 (16 oz.) can lima beans, rinsed and drained
1 (16 oz.) can pork and beans in tomato sauce
1 (15 1/2 oz.) can red kidney beans, rinsed and drained
1 (15 oz.) can butter beans, rinsed and drained
1 (15 oz.) can garbanzo beans, rinsed and drained
3/4 c. catsup
1/2 c. molasses
1/4 c. packed brown sugar
1 Tbsp. prepared mustard
1 Tbsp. Worcestershire sauce
Cooked bacon (optional)

In a skillet cook the onion, bacon, and garlic until bacon is crisp and onion is tender, drain. In a bowl combine onion mixture, lima beans, pork and beans, kidney beans, butter beans, garbanzo beans, cat-sup, molasses, brown sugar, mustard, and Worcestershire sauce. Transfer bean mixture to a 3-quart casserole. Bake, covered, in a 375°F oven for 1 hour. If desired, top with additional cooked bacon.

Slow-cooker directions: Prepare bean mixture as above. Transfer to a 3-1/2 or 4-quart electric slow cooker. Cover and cook on low-heat setting for 10 to 12 hours or on high-heat setting for 4 to 5 hours.

Barbecued Spareribs

1/4 c. brown sugar
1 tsp. salt
1 tsp. celery seed
1 tsp. paprika
1 tsp. rosemary
3 lbs. pork spareribs
1/4 c. vinegar or wine
1 can (8 oz.) tomato sauce
Mix the dry ingredients and rub 1/2 of the mixture into the ribs. Combine remainder with the vinegar or wine and tomato sauce for a barbecue basting sauce. Let ribs stand an hour. Then spread on rack in roasting pan and bake in 350° oven for 1 1/2 hours until tender, basting 4 or 5 times with the barbecue sauce.
To grill: precook spareribs in oven until almost tender then finish over coals on a grill.

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Fluffy Orange Salad

1 pkg. (3 oz.) cream cheese
1 jar (5 oz.) Neufchatel cheese spread with pimento
1 can (16 oz.) sliced peaches
1 can (11 oz.) mandarin oranges, drained
1 can (13 1/2 oz.) pineapple tidbits, drained
1 c. miniature marshmallows
1 c. whipping cream, whipped

Beat the two cheeses together; drain and cut up peaches, save 1/4 c. syrup. Beat syrup into cheese. Fold in other fruits and marshmallows. Fold in whipped cream. Chill.

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All Recipes from the Cooking Corner Archives

Attention All Cooking Corner Contributors:

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

—Editors

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

Seattle Lodge 439 Annual Picnic

SEATTLE, WA - Seattle Lodge 439 will hold its annual picnic on Saturday, July 25th, from 12 PM – 7 PM at scenic Royal Arch Park, 20821 Renton-Maple Valley Road SE, Maple Valley.

A la carte Croatian food and beverages available for purchase. Tamburitza music by Sinovi. Special Raffle Prizes! Admission: Adults, \$15; Kids 6-18, \$5; Kids under 5, Free!

Bring your family to enjoy traditional Croatian music, food and drink and reconnect with friends under the ever-green trees along the Cedar River in beautiful Royal Arch Park.

For more information email: sinoviseattle@gmail.com.

Cathryn Morovich/Lodge 439

How to Email Your Materials to the “Z”

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

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

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

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

Editors

United Lodges To Sponsor Annual Croatian Center Day

MILLVALE, PA - The United Lodges of Western Pennsylvania will hold its annual Croatian Center Day picnic on Sunday, July 26, at the Croatian Center in Millvale, PA.

LAMB WILL BE BY PRE-ORDER ONLY. Deadline to order your lamb is July 17th.

Lamb will be prepared by Mike Mezick. Call Maurine at 412-580-3708 to place your order.

Plenty of cooling refreshments will be served. The kitchen will be offering your favorite foods and baked goods. Any donations of baked goods from our lodges and friends will be greatly appreciated.

Due to health regulations, No Outside Food or Drinks Are Allowed.

Slated to perform are Jadran Junior Tamburitza Orchestra. Mikey Dee Tamburitza Orchestra will then play for your listening pleasure.

We hope to see you at the Croatian Center on Sunday, July 26. Dobro nam došli!

Don't forget to “Like” us on Facebook at Croatian Center Picnic Grounds.

Andrea Opat
Recording Secretary

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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 Tamburitza Orchestra.

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

CULINARY DELIGHTS • SPECIAL DINNERS • BAKE SALES
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BREAKFAST MEETINGS • LUNCHEONS
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LUNCHEONS • FUNDRAISERS • BREAKFAST MEETINGS
BREAKFAST MEETINGS • LUNCHEONS

BAKE SALES • SPECIAL DINNERS • CULINARY DELIGHTS

Annual Festival and Lamb Roast in Lorain

LORAIN, OH - The American Croatian Club, located at 4846 Oberlin Avenue in Lorain, Ohio, will host its Annual Festival and Lamb Roast on Saturday, July 18, from 12 noon to 5 p.m. The event is co-sponsored by CFU Lodge 136.

Guests will enjoy a variety of delicious traditional Croatian favorites, including roast lamb, roast pork, sarma, chicken paprikas, cabbage and noodles, čevapi, and homemade pastries. Food will be available for purchase (à la carte on a first-come, first-served basis). Croatian beer, spirits, and non-alcoholic beverages will also be available.

Entertainment will be provided by Mikey Dee and the Tamburitza Stars Orchestra, offering an afternoon of traditional Tamburitza music, singing, and dancing.

Join us for great food, music, fellowship, and Croatian hospitality. For additional information and updates, please visit our Facebook page and website at americancroatianclub.com.

Donna Katrincsak/Lodge 136

Weakley Memorial Picnic August 1st

WAUKEGAN, IL - Dobar dan, Members, Alumni, and Friends!

The Waukegan Tamburitza Orchestra is a not-for-profit organization formed in 1972 focused on preserving and performing traditional Croatian music and dance. Our Adult and Junior (youth) Orchestras perform across the US, Canada, and Europe with a current membership of 30+ active orchestra members. Each member earns paid weekly music, dance, and singing lessons and travel for performances through fundraising.

Mark your calendars for August 1, 2026 for the first annual Weakley Memorial Picnic, taking place at the Zion-Benton Moose Lodge 667 Outdoor Pavillion, in Zion, IL, from 12 p.m.-8 p.m.

The event/fundraiser is dedicated to our founders, Don and Julie Weakley, honoring them for their decades of devotion to perpetuating our Croatian culture, and to celebrate our 54th Anniversary. The event is conveniently located on Sheridan Road, less than a mile away from Illinois State Beach Resort and the Adeline Jay Geo-Karis Campground for travelers, and a short 10 miles from the Wisconsin/Illinois border.

Join us on August 1st, to enjoy performances by our orchestras, live music and dance, and the sale of traditional Croatian cuisine, baked goods, liquor/beer, and a 50/50 raffle.

Please share this information to invite family, friends and neighbors. We hope you will be able to join us for our special event!

For questions, or alumni wishing to perform, please email wkgntammies@gmail.com.

Jennifer Bentley/Publicity

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Croatian Center Summer Picnics

MILLVALE, PA – Following is the Sunday Summer Picnic Schedule for 2026 which includes all events to be held at the Croatian Center, 80 Schuetzen Park Road, Millvale, PA 15209.

- **July 26** - Croatian Center Day
- **August 9** - CNH Javor
- **August 30** - Junior Tams of Duquesne
- **September 20** - CFU Fraternal Day

Please plan to join in the festivities at Croatian Center as we celebrate the summer season!

Ivan Opat/President

.....

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

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CFU Lodge 170 To Host Annual Picnic

MERRILLVILLE, IN - CFU Lodge 170 is hosting its annual picnic on August 30, from 12 noon -5 p.m., at 8550 Taft St., Merrillville, IN. Doors will open at 11:30 a.m. Join us for an afternoon of delicious food, music and dancing. 5 Hot Guys will be performing.

We will have čevap and sarma dinners, lamb by the pound (pre-orders only), apple and cheese strudels, nut rolls and palaćinke, along with additional baked goods for purchase. To pre-order lamb (2 lb. minimum), please call Violet Bade at 219-577-5459. Deadline to order lamb is August 23rd. Make sure to get your orders in early.

We hope to see you there. Enjoy your summer.

Kathy O'Neill/Vice President



Philadelphia World Cup Activities and Welcome Party

PHILADELPHIA, PA - World Cup fever took over Philadelphia all June and then thousands and thousands of Croatian fans flocked here from all parts of North America, Croatia and even from Europe and Australia into the "City of Brotherly Love" for the Croatia-Ghana match on Saturday, June 27th.

The first rally began at 6:15 pm on Friday, June 26th, as Croatian fans, led by the Zagreb soccer fan group, Mi Hrvati, marched from Center City, past Philadelphia City Hall and down Market Street. A giant checkered banner was unfurled during the march, stretching roughly 100 meters and requiring at least 100 people to carry it. It was a beautiful sight for all to see and even a newly-married couple was swept up with all the Croatian singing and flag-waving.

Next, the World Cup Croatian Welcome Party hosted by the National Federation of

Croatian Americans Cultural Foundation, brought music, singing, dancing, dinner and refreshments, to the Croatian fans globally from all walks of life, gathering the night before in Philadelphia. The celebration honoring the Croatian national soccer team took on a life of its own, with most fans wearing Croatian checkerboard jerseys and all energized by the World Cup atmosphere to celebrate, sing and dance to honor their Croatian heritage and their national Croatian soccer team.

Former President of the Republic of Croatia Kolinda Grabar-Kitarović attended and was the first to address the high-spirited crowd within the Craft Hall Stage Ballroom. Next, Croatian Ambassador Pjer Šimunović spoke and welcomed all the Croatian fans to Philadelphia. Steve Rukavina, served as the Master of Ceremonies, also, recognized Minister Ivan Šipić of the Demography and Immigration Ministry there as a special guest. Philadelphia World Cup Host City Executive Meg Kane welcomed everyone and World Affairs Council President Lauren Swartz also made a guest appearance at the NFCACF reception. Jack Baric, Croatian American filmmaker, was recognized for his ongoing documentary work with the 1992



Croatian silver medal Olympic basketball team.

All Welcome Party guests were thoroughly entertained and invited to sing along with the Acoustica Duo of Zvonimir Antolos and Marko Pacic, a sensational Croatian American band from New York City that plays current and classic Croatian hits. Tommi Mischell, a Croatian American singer and songwriter, was the featured special guest performer and sang many traditional Croatian songs that thrilled the audience. Ludin and Jay Lee, a Zagreb rap duo, also performed their anthem, "Idemo na Vrh," or "We Are Going to the Top," live for their supporters. The duo musicians, "Zvone and Marko", finished with a high energy seventy-minute encore of Croatian hits and all to the delight of the dancing crowd that was not ready to leave Craft Hall or stop dancing at 10 p.m.

UNUO is a Croatian association from Zagreb supported the Welcome Reception in several ways and including with Fran Rubil, as the event photographer. UNUO is dedicated to the education, inclusion, and public visibility of people with disabilities. Through their project Cupi's Spoon, they use gastronomy as a powerful way to show the abilities, dignity, and potential of every person.

At least 350 passionate Croatian fans overall attended the reception and joined diplomats, Croatian Government Ministers, Ambassadors, and prominent Philadelphia public figures in welcoming the Croatian fans and also, joined in on cheering for Vatreni with Croatian soccer chants, traditional songs, and popular



music from Croatia.

The Croatian Fraternal Union was a gold sponsor for the Welcome Party Reception and the Croatian Academy of America was a silver sponsor for the Friday "Croatian Flag" rally and event. Mark Plavetic, Daniel Pedisich, Tomislav Peric and Steve Rukavina were the NFCACF Co-Chairs with the Philadelphia World Cup Welcome Party Committee.

The Croatian soccer fan club, Mi Hrvati and led by Željko Bulić, also organized the march at 2 p.m. on Saturday from Marconi Plaza to the Philadelphia Stadium. Along with Croatian flags, the fans also carried American flags to commemorate the 250th anniversary and the founding of America's democracy.

Vatreni managed a 2-1 victory over Ghana at the Philadelphia Stadium and advanced to the elimination round of 32 teams. In the opening first half, Peter Sučić

scored in the 31st minute, while Nikola Vlastić scored with a header from Luka Modrić's corner in the second half to make the difference in the Ghana match. It's a FIFA World Cup tradition to play a song or two for the winning team after the match. Thus, and soon 20,000 plus fans in the Philadelphia Stadium were singing and swaying to the beautiful and patriotic "Moj Domovino" in the most joyful, passionate and proud way!

The Philadelphia weekend with the Croatian victory over Ghana coupled with the Friday-Saturday "March and Flag" events and with the festive NFCACF Friday Welcome Party, made for a wonderful slice of Croatian heaven here in Philadelphia, never experienced before in our local community with so few Croatian Americans living here.

Steven Rukavina
President, NFCACF
Lodge 760 Philadelphia



MEMBERS OF THE CROATIAN NATIONAL FOOTBALL TEAM AND FATHER MAURUS DOLČIĆ, T.O.R., after one of three Holy Masses he celebrated for them this past June and early July while they were using the AKA Hotel in Alexandria, VA as their home base during the World Cup 2026. Joining Father Dolčić are most of the players along with Fr. Dario Mican, T.O.R., who is also a member of the Croatian T.O.R. Franciscan Province, head coach Zlatko Dalić, Stipe Pletikosa, the team's technical manager, and Marijan Kustić, president of the Croatian Football Federation.

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Bernadette M. Luketich-Sikaras
National Secretary/Treasurer

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CFU 2026 Calendar of Coming Events

JULY

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 - Nemacolin Country Club - Beallsville, PA
16 – Annual Fraternal Day Picnic - United CFU Four County Lodges - Clairton Community Park - Clairton, PA
30 – Summer Picnic and Bocce Tournament of Ogulin CFU Lodge 530 - Croatian R.C. Church -London, ON
30 – CFU Lodge 170 Annual Picnic - Merrillville, IN

SEPTEMBER

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

OCTOBER

10 – Lodge 126 Indoor Picnic - Farrell Croatian Home - Farrell, PA
11 – CFU 5K - North Park Boathouse - Allison Park, PA
17 – 100th Anniversary Banquet of the Rankin Croatian Home - Rankin, PA
25 – United CFU Four County Lodges' Fraternalist of the Year and 50-Year Member Celebration - Croatian Home - Cokeburg, PA

NOVEMBER

6-8 – 39th Annual CFU Adult TamFEST - Renaissance Columbus Downtown - Columbus, OH

22 – CFU Lodge 515 "Bernard M. Luketich" Toronto, Scholarship Luncheon in memory of Magdalena Mary Smintich - Royal Canadian Legion Branch 31, 1050 Weston Road, Toronto
29 – Christmas Dinner and St. Nicholas Day of Ogulin CFU Lodge 530/Nest 530 - Croatian R.C. Church, London - ON

DECEMBER

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

By Edward W. Pazo/National President

(Continued from page 2)

As is customary at our Junior or Adult Tamburitza Festivals, a tamburitza mass is scheduled for Saturday following the end of the concert at 5 p.m. We are extremely pleased to welcome Fr. Nikola Pašalić, OFM, Custos Superior of the Croatian Franciscan Fathers Custody of the Holy Family, Chicago, IL, as guest celebrant of holy Mass. A large number of our members know Fr. Nikola through his pastoral care at a number of Croatian parishes in the United States and Canada prior to the assumption of his current duties as Custos. Concelebrating with Fr. Pašalić, will be our longtime friend who is well-known to both Junior and Adult Festival attendees, Fr. William Hritsko, Chaplain, Columbus Catholic Cemeteries, Columbus, Ohio.

Traditionally, the Junior Cultural Federation selects a guest conductor who leads both the children and the directors through three songs chosen and arranged especially for the festival. We offer our sincere congratulations to brother Nicholas Vranešević, musical director of Junior Tamburitza of Duquesne. Nikola brings a lifetime of musical knowledge to his ensemble which is coupled with his boundless energy and enthusiasm. We congratulate our Guest Conductor and are confident that he will capably direct the children and directors to the enjoyment of all guests in attendance.

We save our final thoughts for the children who are participating in this year's festival and for those who are members of additional junior tamburitza ensembles who unfortunately could not attend. Your efforts to learn to play a tamburitza instrument, dance a Croatian folklore set, and sing songs with perfect diction are appreciated beyond your wildest dreams. In this day and age of electronic media, gadgets, and artificial intelligence, it is overwhelmingly refreshing to witness an adherence to the "old ways." Participation in a tamburitza ensemble provides the opportunity to become a more well-rounded individual who is accustomed to performing in front of an audience, conversing in a foreign language, and learning more about the culture of your forebears.

Congratulations and thank you!
Živila Hrvatska and Živila Hrvatska bratska zajednica!

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