

Zajedničar

FRATERNALIST

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

VOL. 121 / NO.15

PITTSBURGH, PENNSYLVANIA / WEDNESDAY, JULY 29, 2026

SIXTEEN PAGES

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UPS 698 • 800/PERIODICALS POSTAGE PAID AT PITTSBURGH

CFU Members Preserve Croatian Heritage

Our Society and Junior Cultural Federation Conclude Outstanding Festival

By Edward W. Pazo / National President

PITTSBURGH, PA - The annual CFU Junior Cultural Federation Tamburitza Festival concluded on July 5, 2026, in fine fashion on the shores of Lake Erie. In what has become a hallmark event of our society, thirteen junior tamburitza ensembles from across the US and Canada shared a weekend playing, singing and dancing Croatian folklore for the fifty-eighth time in the history of the Junior Cultural Federation.

On behalf of my colleagues in the National Administration of the Croatian Fraternal Union of America, we take this opportunity to extend our sincere gratitude and appreciation to the hundreds of youthful CFU members who participated in this annual CFU Croatian Cultural Spectacular. We thank the musical directors, choreographers and parent groups for their patience, time and support of the children's efforts to learn new folklore choreographies and, in turn, the Croatian language and culture.

For this year's festival, we were pleased to welcome Mr. Zdeslav Milas, the managing director of Hrvatska Matica Iseljenika (HMI), first to Pittsburgh and our home office and then to the 58th CFU Junior Cultural Federation Tamburitza Festival in Cleveland. The Croatian Fraternal Union and HMI have a long and distinguished record of seventy-five years of cooperation in the preservation of Croatian Folklore and Heritage in the Croatian diaspora.

Croatian Governmental representatives, through the auspices of HMI, have contributed to the success of a number of CFU tamburitza festivals held in Zagreb, Croatia, since the establishment of the Republic of Croatia in the 1990's. Mr. Milas' words of greeting to our Society, the Junior Cultural Federation and especially the children were of great importance and served to further strengthen the bonds of cooperation which have been previously established.

For the first time at one of our CFU Festivals, we also welcomed Fr. Nikola Pašalić, OFM, Custos Superior of the Croatian Franciscan Fathers Custody of the Holy Family, Chicago, IL, as guest celebrant of Holy Mass. Fra Nikola was warmly greeted by our members and guests in attendance

who appreciated his uplifting spiritual prayers offered at the opening ceremonies as well as Holy Mass. Joining Fr. Pašalić in concelebration of Holy Mass was our longtime friend and frequent Mass celebrant, Fr. William Hritsko, Chaplain, Columbus Catholic Cemeteries, Columbus, Ohio.

Our very good friend and well-known Consul General of the Republic of Croatia from New York, NY, Mr. Nikica Kopačević,

with consular officer Lidia Babić, once again joined with our group for the weekend celebration of our beloved Croatian Culture. Consul General Kopačević provided remarks to our assembled audience on Sunday following our children's grand mass performance.

We would be remiss if we did not, once again, congratulate our longtime member, Nikola Vranešević, who was named the 2026 Festival Guest Conductor by the directors of the CFU Junior Cultural Federation. Nikola expressed his appreciation for the honor and importantly encouraged all ensembles affiliated with

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DIRECTOR OF HRVATSKA MATICA ISELJENIKA OF ZAGREB ZDESLAV MILAS graciously presented a certificate of appreciation to CFU Executive Board Members during a recent visit to the CFU Home Office in Pittsburgh. During their US visit, Director Milas and his wife, Dorotea, also were welcomed as guests of the CFU at the 58th Annual CFU Junior Tamburitza Festival in Cleveland, Ohio.



FOR THE 58TH CFU JUNIOR TAMBURITZA FESTIVAL, held July 3-5, 2026, a Tamburitza Catholic Mass was celebrated in the Superior Ballroom of the Cleveland Hilton Downtown by Fr. Nikola Pašalić, OFM, Custos Superior of the Croatian Franciscan Fathers Custody of the Holy Family, Chicago, IL and Fr. William Hritsko, Chaplain, Columbus Catholic Cemeteries, Columbus, Ohio. Musical accompaniment was provided by directors of the participating ensembles.

There's Much To Do With 32

CHICAGO, IL - Sunday, August 9: Lodge 32's General Meeting will be held at the Joliet Croatian Cultural Club, 1503 Clement St. in Joliet. Doors open at 10:30 a.m. with the meeting starting at approximately 11 a.m. A continental breakfast of coffee and...will be served. If anyone would like to add to that, please be my guest. I almost never say "no"!

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

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

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

Monday, Sept. 7: It's Labor Day! The unofficial end of summer! So sad! Friday, Sept. 11: It's Patriot Day! The word patriot signifies a person who loves their country and is ready to boldly support and defend it. That meaning has endured since the word's arrival in English in the 16th century, but it has not marched through the years unchallenged.

Sunday, Sept. 13: We'll

be celebrating our 50-year members from the Classes of 1975 and 1976 at Mama Luigi's Restaurant/Banquets.

Sunday, Sept. 20: Next meeting of our SAC at 1 p.m. at the Rubinic Clubhouse!

Monday, Sept. 21: The International Day of Peace! "Peace is not just made at conference tables, but in classrooms, neighborhoods, and everywhere people meet with open minds and open hearts. Together, day by day, we can build a more just world, with compassion, equality and dignity for all." - UN Secretary-General Antonio Guterres

Wednesday, Sept. 23: The official end of summer. It's Autumnal Equinox!

All kinds of good news:

Heard from Rosemary Sarich-Miller and Rich Bazel this week. They're finally home now, doing okay. Rosemary needs several weeks more of therapy, so it's Rich's turn to take care of her! Better do a good job Rich 'cause we're gonna be grading you!

Guess who was performing at our picnic on July 12th? That's right, it was Steve Kirin! He's lookin', playin' and soundin' great! Prayers and determination are the answer to a successful recovery. Way to go, Steve!

PERFECTION was the word of the day for our picnic

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Zajedničar
FRATERNALIST

(ISSN 1087-7460)

Established November 6, 1929 - Published Bi-Weekly

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

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



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

FROM THE EDITOR'S DESK...LORRAINE TURKALL

Croatian Pride on Display

The excitement exhibited during the 2026 FIFA World Cup Games cannot be denied. Being hosted in the United States, Canada and Mexico, this year's World Cup Games focused on many Americans and Canadians who became intimately introduced to the "fever pitch" connection shared by millions of people throughout the world for their home countries and their soccer teams. The enthusiasm shared, and witnessed globally, was palpable at every game and was supremely euphoric in moments of victory. The pre-game parades and tailgate parties, the tension and breathless anticipation during the games and the celebrations that followed were incredible. Beyond those spectators actually at the games, there were watch parties organized everywhere that brought people together in homes, clubs and backyards where they could gather to enjoy the games and cheer their hearts out.

Among many CFU members in the United

States and Canada, including our CFU Home Office staff, red-and-white checkered jerseys, t-shirts, jackets, caps, scarves, socks and shoes were worn to proudly show support for the Croatian team as they played with determination and valor to bring pride to Croatia in the World Cup Games this summer. Many CFU members, Croatian families and dedicated Croatian soccer fans flocked to the games held in Dallas, Toronto and Philadelphia, thrilled with the chance to witness these matches and bursting with excitement to show their intense support for their much-beloved Vatreni. In return, it was clear the members of Croatia's team were invigorated and immensely appreciative of the tremendous outpouring of support at every venue during the 2026 FIFA Games.

We pause to congratulate the Croatian Soccer Team and its Coaches for their hard-fought victories and valiant efforts in the 2026 Games, proudly acknowledging what they accomplished and recognizing the vast number of people they brought together in unified support of our Croatian heritage. Now that the games are concluded, it's a point of interest to note how many

Croatian fans there were in the crowds at each game, the large number of watch parties that were seen on TV broadcasts, how many people lined the streets in the host cities with hundreds carrying huge checkered banners celebrating the Croatian team and how many more people there no doubt were watching in their homes, cheering on the Croatian athletes during these World Cup games.

It's a victory in itself to acknowledge this unification among those of Croatian heritage throughout Croatia, the United States, Canada and in other countries throughout the world. Beyond the action on the pitch and the worldwide scope of these games, we hope to see this proud recognition and sense of unity for our Croatian lineage and identity will continue long into the future.

CFU Lodge 995 Hosts Meeting

CLEVELAND, OH - CFU Lodge 995, Kardinal Stepinac, will hold its next member meeting on Saturday, August 8, at 2 PM. Please note the meeting will take place at the home of Robert and Suzanne Jerin, located in Middlefield, Ohio.

Our family will be supplying a light luncheon. If any members would like to bring a side dish, please feel free to do so. Please RSVP so we know how many will be attending.

For directions to our home please, call Robert at 216-225-6338. Please plan to attend.

Robert Jerin/Lodge 995

New Online Croatian Class Now Available

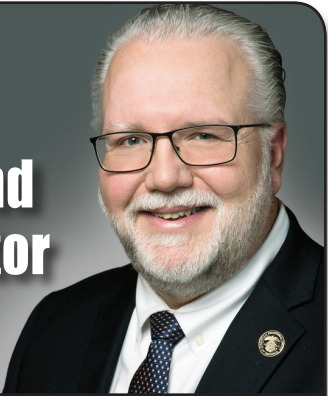
DETROIT, MI - New Online Croatian Course, learn to speak and read Croatian online. These classes will be held Tuesday nights via Teams. We use the Croatian textbook and the Croatian workbook right from the University of Zagreb.

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

Croatian Homeland Foundation Director Milas' Greetings



By Edward W. Pazo/National President

In the previous issue of **Zajedničar**, we were pleased to carry our message to the participants, families and guests attending the 58th CFU Junior Cultural Federation Festival in Cleveland, Ohio, over the Fourth of July weekend. It was indeed a privilege to welcome the director of the Croatian Homeland Foundation, Mr. Zdeslav Milas, and his wife Dorotea as our honored guests for the weekend celebration of our Croatian Culture here in the diaspora. We found our friend very knowledgeable of the history of our society and interested in our breadth of fraternal activities, especially those which are meant to preserve and promote our Croatian Heritage. During the festival proceedings, Mr. Milas presented Croatian Fraternal Union Executive Officers with an official acknowledgement by the Croatian Homeland Foundation of the Croatian Fraternal Unions efforts throughout its 132-year history of perpetuating our beloved Croatian identity and culture throughout North America. Our officers also presented the director with an official Croatian Fraternal Union of America "Zahvalnica" marking the seventy-five (75) year history of cooperation between our two Croatian organizations.

Director Milas addressed the audience during the festival's opening ceremonies and we believe that it is important for those who were not in attendance to read his greetings which were unique from those published in the official festival program book. Accordingly, his greetings are printed below. We once again thank not only Director Milas, but also all those who previously held the position of director of HMI, as well as the many staff members who have worked diligently over the past 75 years by providing knowledge and assistance to the many CFU cultural ensembles and members with whom they came into contact.

DIRECTOR MILAS GREETINGS

(Translated from Croatian language)

Dear President of Croatian Fraternal Union Mr. Edward Pazo, distinguished members of the CFU leadership, dear parents, group leaders, and friends of the Croatian Fraternal Union of America, dear young Croatians,

It is a great honor for me to greet you on behalf of the Croatian Heritage Foundation (HMI) and in my own name at the opening of the 58th CFU Junior Cultural Federation Tamburitza Festival in America.

Allow me first to express my sincere respect for the CFU. For over 130 years, it has been bringing Croatian emigrants together, preserving their identity, and passing on the love for Croatian heritage to new generations.

The Junior Tamburitza Festival is one of the finest fruits of that work. For nearly six decades, it has gathered young people of Croatian descent who, through song, the tamburitza, and folklore, discover their roots and proudly pass them on to others.

I extend special gratitude to the parents, grandparents, group leaders, choreographers, music educators, and numerous volunteers. You are the people whose work, love, and dedication ensure that the Croatian language, songs, and customs continue to live on, even thousands of kilometers away from the homeland.

I also thank President Edward Pazo and the CFU leadership for your vision and perseverance. Thanks to you, this festival is not merely a cultural event; it is a place where Croatian families meet and where friendship and community flourish. It demonstrates that distance has never been an obstacle to the love for Croatia.

The Croatian Heritage Foundation, which is marking its 75th anniversary this year, is proud of its long-standing friendship and cooperation with the Croatian Fraternal Union. Together, for decades, we have been building bridges between the homeland and the Croatian diaspora. We particularly remember the festival's eight guest appearances in Zagreb, at the Vatroslav Lisinski Concert Hall, where young Croatian-Americans demonstrated how the love for Croatian culture can be passed on across the ocean and through many generations. *(Spoken in English)*

Dear young friends,

Now I would like to speak directly to you. You are many more than dancers, musicians

(Continued on page 6)

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

Join Us in Biloxi This September

PITTSBURGH, PA - If we have spoken over the past several months, chances are you have already heard me talk about the Slavic Invitational in Biloxi, Mississippi. It was one of the most memorable trips I have taken, and I have not been able to stop telling people about it. More than simply a golf tournament, the weekend was a celebration of Croatian heritage, friendship, hospitality, and community.

Last September, I had the opportunity to attend the 50th anniversary of this long-running event. At its peak, the tournament welcomed more than 1,000 golfers during its three days of competition. Although golf remains at the center of the weekend, the atmosphere surrounding the tournament is what makes the experience truly special.

The Slavic Invitational is an all-inclusive, three-day tournament featuring rounds at three excellent golf courses in the Biloxi area. Registration includes lunch and refreshments on the course each day, dinner and drinks each evening, and several social gatherings throughout the weekend. Two tee times are offered daily, and the courses are filled with golfers from across the region and beyond.

The celebration begins Thursday evening with a players-only shrimp boil and barbecue at Point Cadet Plaza, an outdoor venue overlooking the Gulf Coast. Four U-Haul trucks arrived packed with food, drinks, and everything necessary for an outstanding welcome party. Live music filled the pavilion while golfers reconnected with old friends and introduced themselves to new ones.

It was during this gathering that I first met Biloxi Mayor Andrew “Fofo” Gilich. As soon as I introduced myself, he welcomed me with a hug and began walking me around the pavilion, introducing me to members of the local Croatian community. His pride in Biloxi and its Croatian heritage was evident, and it was easy to understand why he is so respected throughout the area.

Our first round was played Friday at Windance Country Club. We were paired with another twosome—both named Ken—from Baton Rouge. Despite the competitive nature of the tournament, everyone was friendly, welcoming, and ready to enjoy the weekend. We quickly became friends with “the Kens,” played together for the next two days, and met again at the evening festivities. That experience was a perfect example of how easily new

friendships are formed during this tournament.

Because it was the 50th anniversary, the post-golf dinners were held at the historic Slavonian Lodge, conveniently located behind the host hotel. Croatian immigrants began settling in Biloxi around 1880, largely because of the seafood industry, and the lodge has served as a cornerstone of the community since its founding in 1939.

Hurricane Katrina destroyed the organization’s original home in 2005, but the community came together to build the impressive facility that stands today. It is a remarkable symbol of their determination, unity, and commitment to preserving Croatian heritage.

The lodge also has an interesting connection to music history. In 1955, a young Elvis Presley performed there during a celebration for the installation of a new air-conditioning system. Elvis was still relatively unknown, and only approximately 50 to 75 people attended the performance.

Friday’s seafood pasta dinner was followed by an after-party at the Ground Zero Blues Club, where attendees enjoyed live music and complimentary drinks. Throughout the evening, the welcoming spirit of the Biloxi community continued. Mayor Gilich’s wife, Serena Sablich Gilich, made us feel at home and even offered her assistance should we need anything during our stay.

Saturday’s round was held at Sunkist Country Club, where the tournament began 50 years earlier. Once again, volunteers greeted golfers with breakfast snacks, lunch, beverages, and anything else they might need. Their preparation and hospitality were evident at every stop throughout the weekend.

The tournament uses a two-person best-ball format, with the first two rounds determining each team’s flight for Sunday’s final round. We were fortunate to play all three participating courses and earned a place in the fourth flight out of nineteen groups.

Our final round was played Sunday at The Club at Diamondhead. Although three consecutive days of golf may have revealed that we were not quite in peak tournament condition, we still managed a score of 76—thanks primarily to my partner’s strong play. We finished about nine shots behind the winners of our flight, but by that point, the score hardly seemed like the most important part of the weekend.

We may not have returned home with a trophy, but we could not have asked for a better golf experience or a more welcoming group of people. From the volunteers and organizers to the golfers and members of the Biloxi Croatian community, everyone treated us as though we had

been attending the event for years. By Sunday, it felt less like we were leaving a tournament and more like we were saying goodbye to family.

We are preparing to return to Biloxi for this year’s event, scheduled for September 24–27, and we would love to bring a strong contingent of CFU members with us. Whether you are a serious golfer or simply enjoy friendly competition, Croatian fellowship, great food, live music, and Southern hospitality, this is a weekend you will not want to miss.

We will soon be booking our travel arrangements. Anyone interested in joining us or learning more about the tournament is encouraged to contact me. This is a wonderful opportunity to support our fellow Croatians in Biloxi, develop new friendships, and experience one of the most enjoyable Croatian gatherings along the Gulf Coast.

Derek Hohn
 CFU Fraternal Programs Director

CFU Lodge 170 August Meeting

MERRILLVILLE, IN - Please join us for our next Lodge 170 Meeting on August 23. Meetings take place at 8550 Taft St., Merrillville IN. Meeting time is 11:30 a.m. Please use north doors.

Future meeting dates are September 20; October 18; November 22; and December 20. Please take note our November meeting date was changed to the 22.

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

Cindy Mayer
 Recording Secretary

Lodge 270 News

CALUMET, MI - We are looking forward to our next meeting on August 17, at 6 p.m. at the usual meeting place, Merchants and Miner’s Building, Calumet.

Social hour and meeting to follow. Discussion on upcoming 50-year member dinner.

Join us for fellowship!
Donna Preston/Secretary

When is the last time you evaluated your insurance needs?

Check your CFU policy now to make sure you have adequate coverage. Call the Home Office at **412-843-0380** and make sure your loved ones have the security and protection they deserve.

Zajedničar Publication Dates	AUGUST							SEPTEMBER							OCTOBER						
	S	M	T	W	T	F	S	S	M	T	W	T	F	S	S	M	T	W	T	F	S
							1		1	2	③	4	5			①	2	3			
■-Publication dates are highlighted in black	2	3	4	5	⑥	7	8	6	7	8	9	10	11	12	4	5	6	7	8	9	10
○-All Material Deadline dates are circles	9	10	11	12	13	14	15	13	14	15	16	①7	18	19	11	12	13	14	①5	16	17
■-Office Closure	16	17	18	19	②0	21	22	20	21	22	23	24	25	26	18	19	20	21	22	23	24
	23/30	24/31	25	26	27	28	29	27	28	29	30				25	26	27	28	②9	30	31

Submissions may be mailed to “Zajedničar”, 100 Delaney Dr., Pittsburgh, PA 15235; faxed to 412-823-1594. If you are e-mailing material for publication, please direct them to editor@cfu.org. E-mailed articles should be sent in the body of your e-mail and not as an attachment. Only photographs should be sent as an attachment. All material must be received at least one week prior to the issue date. Your cooperation is greatly appreciated – Hvala! —Editors

SPOTLIGHT

ON

CFU PROGRAMS

THE SOCIETY THAT CARES

A Message from the Executive Vice President

FRANJO BERTOVIĆ

The CFU offers a complete portfolio of quality, affordable programs to meet your financial needs. When an insurance or annuity product is purchased from the CFU, an individual becomes a member and has access to numerous benefits and activities on all levels of the Society.

CFU takes great pride in the member benefits offered:

- Since 1909, one of the most popular benefits to CFU members is “**Zajedničar (Fraternalist)**” the official organ of the Croatian Fraternal Union of America. It is published in both the English and Croatian languages bi-weekly. **Zajedničar** serves as the most important means of communication between the Home Office, lodges, and the general membership. **Zajedničar** is available by postal mail to CFU members and can be received in electronic format by request. It is now available to the public in .pdf format and can be accessed by visiting www.cfu.org.
- CFU Scholarship Foundation, Inc., has over \$10 Million in assets annually awards over \$200,000 in scholarship grants to deserving student-Members. Local lodges and regional associations offer additional financial support to their members.
- Continuing the legacy and rich tradition of CFU’s forefathers, the Society works to promote and preserve **our rich Croatian culture**. From the special-ordered mannequins dressed in authentic Croatian folklore costumes on display in the Bernard M. Luketich Croatian Cultural Museum to the establishment of the junior and adult tamburitza festivals, CFU strives to connect and educate Members about the Homeland of Croatia.
- CFU was among the first ethnic fraternalists to launch an **active sports program**. Dating back to the late 1920s and continuing to be popular among our members is the CFU sports program. Members enjoy fraternal friendship, team camaraderie and friendly competition in bowling, basketball, golf, soccer and skiing.
- Throughout its history, the Croatian Fraternal Union of America has participated in **humanitarian programs** to assist its members, the Croatian people and those in need when disaster strikes. The Croatian Fraternal Union has made substantial contributions toward the relief of human suffering wherever and whenever disaster has struck in the United States, Canada, Croatia or other places of the world.

There is no better time to purchase life insurance or to open an annuity/IRA account for yourself and your loved ones. **Please see our CFU Special Offer published on page 16 “Affordable Life Insurance for Every Stage of Life”.**

If you have any further questions, or wish to review any specific CFU product or benefit, please feel free to contact the Home Office at 412.843.0380 or visit our website at www.cfu.org.

Happy 90th Birthday, Katie Bolf

PHOENIX, AZ

Katie Bolf celebrated her 90th Birthday on May 24, 2026 with friends and family. Her favorite gift was a SURPRISE - Accordion player Jim Baric from Kansas City with a repertoire of her favorite Croatian songs! With over 50 guests, we enjoyed a Hawaiian themed sit-down dinner (Sarma) at sunset and Croatian libations. We ended the evening with a beautiful cherry Birthday cake made by her daughter-in-law, Krystal Bolf. It truly was a wonderful celebration! I would like to thank everyone that attended and sent her cards.

Sonja Schroder/Daughter and Treasurer/Lodge 978

MINUTES

EXECUTIVE BOARD MEETING
WEDNESDAY, MAY 13, 2026

National President Pazo called the Meeting of the Executive Board to order at 10:00 a.m. with customary Fraternal Greetings.

In attendance are National President Edward W. Pazo, Executive Vice President Franjo Bertović (online) and National Secretary/Treasurer Bernadette M. Luketich Sikaras. Minutes of the Tuesday, April 14, 2026 meeting of the Executive Board were read and officially approved.

President Pazo opened the meeting with a review of the national bowling tournament which will take place in Lorain, Ohio, hosted by Lodge 136, this upcoming weekend. All arrangements for bowling are in place and the officers and members of Lodge 136 are completing preparations for dinners and music at their Croatian Home for Friday and Saturday for our members participating in the event.

President Pazo also noted that Zora Lodge 351 of Detroit, Michigan will host the 50th Annual CFU Golf Tournament the weekend of June 5 and 6.

President Pazo gave an update on the arrangements for the Junior Tamburitza Festival set for July 3-5 at the Hilton Downtown in Cleveland, Ohio. Thirteen junior ensembles will be participating and the room block is almost filled. An online meeting will be held tonight with all group representatives to review the specifics of the event. An invitation was extended to the Director of Hrvatska Matica Iseljenika in Zagreb, Mr. Zdeslav Milas, who has indicated that he will be in attendance.

He noted that the February 26th visit to the Home Office by Minister Ante Šušnjar, Minister of the Economy for the Republic of Croatia, Ambassador Pjer Šimunović, and their staff went very well despite some scheduling delays. Minister Šušnjar expressed strong appreciation for the office, the museum, and the hospitality extended during the visit.

President Pazo reviewed the overall progress of the internal implementation team for the new policy administration system. The regular meetings have resulted in decisions and actions on how current policies and programs that require customization will be handled. However, there are still many more issues to be discussed and addressed. He stressed that progress in these meetings is critical to the successful implementation of the new system and commended the team members for their work.

President Pazo then reviewed the issues discussed during the annual Spring Meeting of the National Board of Directors which took place on May 5 and 6 at the Home Office. He noted that the meetings were fruitful with good discussions on topics of importance for the Society. The Members discussed resulting action items and other matters brought up at the meeting. There will be a virtual meeting scheduled to review and approve the Minutes before the end of June.

The Members then discussed various items highlighted during the Spring Meeting and identified action items. The Members also discussed the different sessions each attended at the annual spring symposium of the American Fraternal Alliance which they attended on May 7-8 in Pittsburgh.

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

Insurance			
• Year to Date New Members	76		
• Year to Date Certificates	98		
• New Insurance in Force.....	\$2,170,000.00		
• Annual Premium.....	\$60,370.63		
Annuities			
• Year to Date New Members	23		
• Year to Date Certificates	106		
• Face Value	\$6,037,178.48		

Sister Luketich-Sikaras reminded the Members that they will attend the FSGP/DePersis seminar which is scheduled for May 21 at the Pittsburgh Airport Marriott.

She then reported the following death claims settled during the period April 1-30-2026:

United States	Amount	Number of Certificates	Number of Members
California.....	\$ 11,121.00	4	4
Illinois	4,825.00	4	4
Indiana	4,774.80	5	5
Kansas.....	2,000.00	1	1
Michigan	9,935.00	5	4
Montana.....	13.13	1	1
Nebraska.....	1,773.00	1	1
Ohio	88,147.00	12	6
Pennsylvania	143,246.72	30	19
Washington.....	3,000.00	2	2
West Virginia.....	5,000.00	1	1
Wisconsin	2,000.00	1	1
TOTAL	\$275,835.65	67	49
CANADA			
Ontario.....	\$ 2,000.00	1	1
TOTAL	\$ 2,000.00	1	1
GRAND TOTAL.....	\$277,835.65	68	50

National Secretary/Treasurer Luketich-Sikaras then submitted the Statistical Report for the period April 1-30-2026 as follows:

	Number of Certificates	Amount	Number of Members
Certificate:			
Lapses/No Value.....	38	\$ 920,000.00	38
Cash Surrenders.....	48	201,150.32	44
Expired.....	5	101,000.00	5
Matureds (Pending)	8	12,450.18	8
Deaths (Pending).....	13	23,663.00	7
Certificate:			
New Sales.....	17	\$ 445,000.00	17
Increases	2	35,000.00	2
Annuity:			
New Sales.....	8	\$ 272,500.00	8
Increases	17	706,867.74	17

With no further business to come before this meeting of the Executive Board, President Pazo adjourned the meeting at 11:05 a.m.

Bernadette M. Luketich-Sikaras, National Secretary/Treasurer

ATTEST:
EDWARD W. PAZO
FRANJO BERTOVIĆ

MINUTES

NATIONAL BOARD MEETING
TUESDAY AFTERNOON, MAY 5, 2026
■ FIRST SESSION... Continued from last issue.

MONTHLY REIMBURSEMENT CHECKS

The payment of all monthly reimbursements to the Lodges/Nests (\$0.20 per month for each active member) is now being done via ACH. Monthly reimbursement payments to any Lodge/Nest that has not submitted their bank account information to facilitate this method of payment have stopped.

Over the past two years, numerous letters and emails have been distributed to the Lodge Secretaries requesting the required bank information with the appropriate forms included. They were given ample opportunity to provide the required information and deadlines were clearly communicated.

With the change to ACH semi-annual bonus payments this past January, all Lodge checks are now being directed to the Lodge accounts which assures us that the funds are being deposited and held for the benefit of the Lodge and Nest.

In addition, all payments are deposited and Lodges/Nests no longer have to wait to accumulate a minimum to receive the funds.

INVESTMENT INCOME

Total income on investments for 2025 amounted to \$24,004,064. Following a deduction of investment expenses, taxes and depreciation of \$631,326, CFU realized net income of \$23,372,738. Net Investment Income for the last five years is illustrated below:

	Net Investment Income	Change From Previous Year	Percent Change from Previous Year
2025.....	23,372,738	+163,636	+0.71%
2024.....	23,209,102	-149,185	-0.64%
2023.....	23,358,287	-240,281	-1.02%
2022.....	23,598,568	-896,314	-3.66%
2021.....	24,494,882	1,755,526	+7.72%

We are pleased to report that the Society's Risk-Based Capital (RBC) ratio improved from the prior year, reaching 1,134% as of December 31, 2025. RBC is a regulatory measure that requires financial institutions to maintain a level of capital commensurate with their inherent risks, helping ensure the Society can meet its obligations to policyholders by accounting for asset, credit, underwriting, and operational exposures.

RBC also serves as an important indicator of financial solvency, providing regulators with the authority to intervene or assume control of an insurance company if the ratio falls below critical thresholds. The Society closely monitors this measure to maintain financial strength and ensure compliance with regulatory requirements.

YIELD RATE

There was no change in the investment yield rate realized by the Society on assets during 2025 from the previous year. The annual rate of yield on CFU's investments over the past five years is presented below:

2025.....	4.71%
2024.....	4.71%
2023.....	4.74%
2022.....	4.77%
2021.....	5.04%

SUMMARY OF BONDS AND STOCKS

Bonds.....	Carrying Value
General Account.....	\$440,459,341
Stocks	
Preferred Stocks	19,608,020
Common	33,594,411
Total Bonds & Stocks.....	\$493,661,772

The value of CFU's bond and stock portfolio reflects a 3.7% increase over the previous year's value.

The portfolio is well-diversified across industries and a range of maturities, consisting primarily of investment grade bonds issued by US and Canadian government municipalities and corporation. It is a well-balanced investment portfolio that thoughtfully blends different asset classes—such as stocks, bonds, and cash equivalents—to manage risk while steadily pursuing long-term growth, providing both stability in uncertain markets and opportunities for consistent returns over time.

GENERAL FUND

Assets (Statement Value)

Checking Accounts & Amounts on Deposit.....	\$ 11,196,103
Investments - Bonds	440,459,341
Stocks	53,202,431
Real Estate - Home Office Building & Land.....	841,146
Certificate Loans	2,655,947
Uncollected Premium.....	15,239
Interest Accrued.....	5,351,423
Electronic Data Equipment & Software	335,457
Foreign Exchange.....	47,534
TOTAL	\$514,104,621

CANADIAN MEMBERSHIP

In accordance with the Autorité des marchés financiers (AMF) of the Province of Quebec, we continue to have a financial obligation there which consists of maintaining a letter of credit (LOC) in the amount of the total death benefit for all policies of our members who reside there and reporting annually to the province the number of members and their policies. This will be required of CFU until no policy liabilities remain in Quebec. As of December 31, 2025, there were 74 members holding a total of 85 certificates representing a total death benefit of \$570,115.14 in force in Quebec. This liability has been decreasing annually due to deaths and other terminations during the year. For the first time since it was established and with the approval of AMF, on April 9, 2025, we reduced the Standby Letter of Credit to \$637,000 to better match the liabilities it covers in Quebec.

We continue our support to our Lodges, tamburitza ensembles and United Lodges organizations located in Canada and national officers make several trips north of the border for events and meetings annually.

REGULATORY ISSUES

At the time of our last Spring Meeting of the National Board, the Society was approaching the end of its regular 5-year examination of the Pennsylvania Department of Insurance. This extensive examination which focuses on all aspects of the business operation, includes a review of the financial aspects of the business, as well as policies, practices, information technology security and the work performed for the Society by our actuaries and auditors. The purpose of this examination is to identify risks to the operation and to hold management responsible for taking the appropriate actions to mitigate and/or eliminate those risks.

The examination commenced on April 10, 2024 with the last day of field work completed on May 25, 2025. The total cost of the examination was \$220,902. This amount includes all per diem charges, expenses for the examiner and the hourly fees of the outside vendors that were utilized during the exam. Our previous examination that took place five years ago, was completed in nine months at the total cost of \$186,299.63.

Pennsylvania's findings and management's response for the current examination were distributed to the entire National Board at the conclusion of the exam.

The latest compliance program that applies to our Society is the Pennsylvania Insurance Data Security Act (PIDSA) which became effective on December 11, 2023. Following the NAIC model, this act sets specific standards involving data security, investigations and notifications. Since the Society's previous data security policies and procedures did not have all of the required elements of a comprehensive data/cybersecurity program in place that would meet the PIDSA requirements, compliance will require significant time and effort, as well as specific expertise.

(Continued
on page 11)

CFU TamFEST to be Held in Columbus, Ohio

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

The headquarters hotel will be the Renaissance Columbus Downtown for the CFU TamFEST weekend of fraternal and cultural activities. Concerts and Socials will be held in the Superior Ballroom of the hotel.

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

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

We urge all members to utilize the Passkey option.
 Also, anyone interested in reserving multiple rooms as a group, please contact CFU Fraternal Programs Director Derek Hohn at the CFU Home Office, phone 412.843.0380 or email: dhohn@cfu.org.
 Make your plans now to attend another thrilling CFU Croatian cultural experience in the fantastic city of Columbus, Ohio!
Edward W. Pazo/National President
Bernadette M. Luketich-Sikaras National Secretary/Treasurer



LENDING A FESTIVE VIBE TO THE CFU FOUR COUNTY PICNIC on Sunday, August 16 at Clairton City Park in Clairton, PA will be the highly entertaining tamburitza orchestra **Ponoć of Pittsburgh, PA**. Come and enjoy the fantastic music that will have you dancing and singing along to this wonderful group of tamburitans!

Annual CFU Four County Fraternal Day at Clairton

FOUR COUNTIES, PA - The annual Fraternal Day celebration of the CFU United Lodges of Fayette, Greene, Washington and Westmoreland Counties will be held on Sunday, August 16th. This traditional Croatian Picnic will again be held at the Clairton Community Park, located at 435 Fremont St., Clairton, PA 15025.
 Clairton Community Park, easily accessible from the Pittsburgh and Washington County areas, is a beautiful well-maintained park with ample parking and picnic tables for your convenience.
 We are preparing an outstanding day of festivities for one and all. Just as with all of our previous Fraternal Day celebrations, the event will begin at 12 noon with festive music and delicious picnic fare for your enjoyment.
 We will feature delicious hot barbecued lamb prepared by Mike Mezick beginning at 12 noon. Lamb is by pre-order only so contact Sister Teddi Stevenson at 724-930-7096 no later than Monday, August 10th, to place your order.
 In addition to barbecued lamb, we will have an abundance of other picnic foods and cooling refreshments available at reasonable prices.
 We also know that many of our picnickers look forward to the variety of home-baked cakes and other delicacies at our annual Fraternal Day so we appeal to all of our members and friends to provide us with their special desserts which we

may offer for sale at our Bake Sale tables. We appreciate the generosity of our members for this annual Bake Sale and hope we can count on a large supply of delicious items to tempt our guests.
 The highlight of our Fraternal Day gathering is a full day of tamburitza music, beginning with a cultural program featuring our CFU adult tamburitza ensembles beginning at 1:30 p.m. in the pavilion. Dancing will immediately follow with music by the popular tamburitza orchestra Ponoć of Pittsburgh until 6 p.m.
 The Annual Fraternal Day helps to support our weekly Four County Radio Program which is broadcast every Sunday at 11 a.m. over radio station WEDO.
 We warmly invite all CFU members from throughout our Four County Lodges and surrounding communities to come and join in this Fraternal Day celebration at Clairton Park.
 For this annual Fraternal Day, we are depending upon all of our Four County Lodges to provide us with volunteer workers from each lodge and hope everyone will participate to make this an enjoyable day for one and all.
 Don't miss this celebration of fraternalism, friendship and culture. We are ready to greet you with music and hospitality and hope you will plan to be with us for this outdoor picnic celebrating the Fraternal Day of our United CFU Four County Lodges!

Lorraine Turkall
 Secretary/Treasurer

CFU 2026 Calendar of Coming Events

- 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
13 – Sloboda Lodge 32's 50-Year Member Celebration - Mama Luigi's Restaurant/ Banquets
■ 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

WE'RE LOOKING FOR YOUR GARDEN RECIPES.

There is nothing better than fresh veggies from the garden to cook or snack on.
 So share your favorite delights with our members, those picnics, family dinners and special events will be that much tastier.
 Send in your favorite summertime recipes. *Cooking Corner has the instructions how to submit all recipes.*



Dick Tady Orchestra Celebrated at Retirement Party

PITTSBURGH, PA – The United Musicians Polka Association of Pennsylvania (UMPAPA) honored the Grammy Nominee and Grammy Winner Participants, the Dick Tady Orchestra and its members, on Sunday, July 19, 2026 at the Yukon Slovenian Club in Yukon, PA.
 The Dick Tady Orchestra (D.T.O.) retired this past January 2026. The DTO has performed and recorded beautiful Croatian Melodies, Polkas and Waltzes for the past 64 years.
 In appreciation of the support and great attendance at DTO's dances, a free newly-released DTO CD was given away to those in attendance at the July 19 event.
 If you did not attend the DTO Celebration on July 19 at the Yukon Slovenian Club, you can still receive a free CD copy of their new release, "A Musical Thank You From The Dick Tady Orchestra". Just send \$7 to cover postage, handling and packaging and make checks payable to: Richard Tady, 2351 Myers Lane, Irwin, PA 15642, phone 412-580-0236.
 We extend our congratulations to Dick Tady, a member of CFU Lodge 602 in Verona, PA, and to the Dick Tady Orchestra, for their wonderful music **over the years!**

Editors

Lodge 136 Member Represents Croatian Heritage in Lorain

LORAIN, OH - Peyton Zakrajsek proudly represented CFU Lodge 136 of Lorain, Ohio, in the 2026 Lorain International Princess Pageant and Festival. She exemplified kindness, grace and confidence making our Croatian Community proud.
 The traditional Croatian costume Peyton wore is a treasured family heirloom that is more than 65 years old. It was originally worn by her grandmother, Phyllis (née Danevich) Zakrajsek, at the age of 16, while performing with the Lira Tamburitza of Lorain, making the costume especially meaningful.
 Peyton recently traveled to Croatia, where she experienced the country's rich history, vibrant culture, and breathtaking beauty. The trip strengthened her appreciation for her Croatian heritage and inspired her to proudly represent it at this year's festival. This fall, Peyton will begin college, where she plans to study pre-veterinary medicine and psychology.
 Thank you, Peyton, for representing our Croatian heritage with such pride. We wish you every success as you begin this exciting new chapter.

Donna Perichak Katrincsak/Secretary



PEYTON ZAKRAJSEK, with her proud parents Sarah and Mark Zakrajsek, as she represents her Croatian ancestry and Lorain Lodge 136.

CFU Life Insurance Protects Your Financial Future

All CFU members should now take the opportunity to examine their life insurance coverage to ensure that they maintain adequate life insurance protection.
 Often our life insurance needs change over the years due to major life events—a marriage, a first home purchase, the arrival of children, a change in jobs—these are the most common and determine if our coverage is sufficient to meet the expected need.
 We urge you to contact, CFU Sales Coordinator Cathy Brnich or any lodge officer today to see how affordable additional life insurance coverage can be for you and your family members. **Don't delay. Act today!**
Edward W. Pazo/National President



UPJ Basketball Coach Bob Rukavina Announces Retirement

JOHNSTOWN, PA - The University of Pittsburgh at Johnstown (UPJ) Athletics Department recently announced that men's basketball head coach Bob Rukavina has retired after a 37-year tenure at UPJ and a remarkable 47-year coaching career. Known affectionately as "Coach Ruk" by players, colleagues, and fans alike, Rukavina leaves behind a legacy that extends far beyond wins, losses, and championship banners — one that is forever etched into the record books, and more importantly, into the lives of every young man he coached and mentored.

"An exceptionally talented, highly successful, and much-beloved coach, Bob Rukavina has built and led an extraordinary basketball program that shaped and transformed the lives of hundreds of athletes over near-

ly four decades. Through the years, Coach Rukavina consistently excelled and went above and beyond the call of duty in his overlapping roles as coach, teacher, mentor, adviser, guide, and cheerleader, not just on the court but throughout his students' collegiate experience, and beyond. Besides being the winningest basketball Coach, always supported his basketball alumni in the years after graduation, maintaining close lifelong relationships with them, counseling and guiding them, celebrating life milestones with them, being there for them through thick and thin, so much so that many referred to him as a 'second dad.' UPJ is enormously grateful to Coach Ruk for his distinguished years of service and decades of excellence that have contributed to the reputation and standing of this institution. We wish him and his family the very best in this next chapter of his remarkable journey," stated UPJ President Dr. Jem Spectar.

Building a Program From the Ground Up

In 37 seasons, Rukavina compiled an overall record of 576 wins and a .580 winning percentage, making him by far the all-time winningest coach in program history and one of the most accomplished coaches at the NCAA Division II level. His first major milestone came in 1992, when he guided Pitt-Johnstown to its first winning season since 1979, clinching it with a historic victory over Division I Youngstown State University, the program's first-ever win over a Division I opponent.

Sustained Excellence

Under Coach Ruk's leadership, the Mountain Cats became a consistent force in Division II basketball. Pitt-Johnstown made five NCAA Division II Tournament appearances and posted 10 seasons of 20 or more

wins, including four consecutive 20-win seasons from 2005-06 through 2008-09, and three straight in 2019-20, 2021-22, and 2022-23.

In 1997-98, Rukavina guided the Mountain Cats to a school-record 24-5 overall record and back-to-back NCAA Tournament bids. The following season, Pitt-Johnstown finished the regular season ranked fifth in the entire country. Between 1996 and 2000, the program went an astounding 87-23 — a .791 winning percentage that announced the Mountain Cats as a legitimate national program.

Rukavina earned WVIAC Coach of the Year honors in 2007-08 after leading Pitt-Johnstown to the conference regular season title, and took home PSAC Western Division Coach of the Year honors in both 2015-16 and 2018-19. The 2006 National Independent Coach of the Year also served as an instructor alongside former NBA Coach of the Year Jack McKinney at the MedQuest Coaching Clinic in Beirut, Lebanon in 2004.

On January 18, 2020, Coach Ruk reached a milestone few coaches at any level ever achieve, recording his 500th career victory with a 72-69 win over Slippery Rock inside the Sports Center.

More Than a Coach

Statistics and accolades, impressive as they are, tell only part of the story of Bob Rukavina's impact.

While Ruk and his teams were always a force to be reckoned with on the court, his ability to reach his athletes extended just as powerfully into the classroom. His program boasts a 90% graduation rate, a testament to his conviction that basketball was always a vehicle for developing outstanding young men, not just outstanding players. Coach Ruk made sure his players were going to be successful in life, and the results speak for themselves. He may have a former player in nearly every profession-- from the medical field to education, from business to public service.

To the hundreds of young men who played for him, Coach Ruk was a true "players coach" in every sense of the phrase. His genuine and caring nature allowed him to form lifelong bonds with his players, bonds that never faded when the final buzzer sounded. Many of his former athletes would describe him not just as a coach, but as a second father and a best friend. Those who competed under his tutelage maintain a close relationship with him to this day, and Coach Ruk would not have it any other way. Constantly fielding calls from one of his "guys," his cell phone minutes rack up rather quickly, hour-long conversations with alumni, former assistant coaches, or just friends in the business are simply part of his daily routine.

His extensive, close-knit alumni group is among the most enduring measures of what he built at Pitt-Johnstown. These are men who became doctors, educators, coaches, and pillars of their communities--men who will tell you that Coach Ruk didn't just teach them how to play basketball, he taught them how to carry themselves in the world. He poured into them, and they carried it forward.

A Legacy That Will Endure

Bob Rukavina was inducted into the Pitt-Johnstown Athletics Hall of Fame in 2023; a fitting honor for a man who gave nearly four decades of his life to this institution. His legacy is forever

etched into the record books as the all-time winningest coach in program history, but far more significantly, it is etched into the lives of all those he coached, mentored, and shaped into the men they are today.

Coach Ruk is a member of CFU Lodge 126 and is enjoying his retirement with his wife,

Sharon, and their son, Nicholas, with whom he resides in Lower Burrell, PA.

Our congratulations to Coach Bob Rukavina on his outstanding career and best wishes to him on his well-deserved retirement!

Editors
(Information courtesy of Pitt Johnstown Athletics)

Lodge 320 Announces 14th Annual Joe Gajdos Šljivo Open

DUQUESNE, PA - The Duquesne Croatian Club members are proud to announce the 14th Annual Joe Gajdos Šljivo Open will be held at the Grandview9 Golf Club on Saturday, August 29. We welcome you to join us for a great day of golf and our fun-filled awards dinner.

The golf outing will be a four-person scramble. Registration will be from 7 a.m. to 8 a.m. There will be a shotgun start at 8 a.m. Golfers will receive a Šljivo Open golf shirt, and other gifts. The tournament will be



followed by a buffet dinner at the Duquesne Croatian Club. The price is \$110 per golfer.

Finally, several sponsorship opportunities remain. If you are an interested golfer or a company interested in being a sponsor for this worthwhile event, please contact Paul Cherkes at 412-812- 0242. All sponsorship commitments are due by Aug 17th.

We hope to see you on August 29th!
Paul Cherkes/Lodge 320

IT TAKES A BIG FAMILY just to sell tickets at the Mukwonago Croatian Day Fest. Leah Harvey and Nate Farrell help their grandmother Patricia Groh sell tickets.



COUSINS, Nick Movrich, Carol Movrich Gedde and Cindy Movrich Wendlandt sold tickets with encouragement from Rose Movrich and her son Nick.

Lodge 993 Plans August Golf Outings and Meeting

MUKWONAGO, WI - August is golf month for John Movrich CFU Lodge 993. We will hold a mini golf outing on August 8th, from 10 a.m. - 12 noon, at the Moorland Road Golf Center in New Berlin. We will also have our annual Golf Outing at Alpine Valley on August 22nd at 1 p.m. If you are interested in taking part in either of these events, contact me at croatian993@gmail.com.

We will hold our August meeting on the 22nd, and will talk about our very successful 66th Annual Mukwonago Croatian Day Fest. We meet at 5:30 p.m., for a meal of leftover lamb. The lodge will provide all of the sides and desserts. We all need a break here! Still not sure where we will hold this meeting, but I will contact the regulars and anyone else can contact me at the above e-mail address if they want to come.

Our Croatian Day Fest went very well this year. The weath-

er cooperated and many workers showed up. We had plenty of meat to sell right up to the end. Thanks to everyone who helped, and especially to Larry Ellis, who oversees and plans so very much of it with help from his lovely wife, Laura. Thanks to Steve Plochocki who gets so many workers to prepare the lambs and pigs and to start cooking them so early Saturday morning. Thanks to Larry Ellis and Dustin Froelich who were in charge of the chickens and to Mischo Hincek for grilling so very many ćevaps.

Thanks to Kim Movrich who ran the meat sales, Robin Douglas (early shift) and Molly Krejcarek (later shift) who ran the kitchen, and to Destiny Ellis who ran the bar and the Silent Auction. We had a good cleanup crew Sunday morning, too! Hvala Bogu...we did it!

Carol Movrich Gedde
Secretary/Lodge 993

By Edward W. Pazo/National President

(Continued from page 2)

and singers. You are part of the Croatian nation. A European nation with a long history. More than eleven hundred years ago, in 879, during the reign of **Duke Branimir**, Croatia was already recognized by the Pope, and at that time, this meant international recognition as an independent state.

In the year 925, there were roughly 15 to 20 prominent, recognized kingdoms in Europe, and as you know the first Croatian king is **King Tomislav**. Through many centuries, our people kept their Croatian language, their Catholic faith and their identity.

Thirty-five years ago, under the leadership of the first Croatian president **Franjo Tudjman**, **Croatia restored its freedom in 1990** and became an independent state again in 1991.

Many Croatian families here in America helped our homeland during those important years during the Homeland War. You can be proud of them. And you can be proud that this story is also your story. Today, when you wear your **beautiful national costumes**, when you play the tamburitza, when you **dance and sing Croatian songs**, you are doing something very important. You are **keeping the heart of Croatia alive**.

Never think that you are too far away.

Croatia lives wherever **Croatian families live**, wherever **Croatian songs are sung**, wherever children learn the **Croatian language**, and wherever people proudly say: **"I am Croatian."**

So, **keep your traditions**. Learn the Croatian language – perhaps 20 or 50 words. Visit Croatia. Make new friends here today. And one day, tell your own children where they come from.

You are the bridge between America and Croatia.

You are the **future of our global Croatian family** around the world. Thank you for everything you do for Croatia and it is my honor to join with you at this Croatian folklore festival.

May God bless you, your families, the Croatian Fraternal Union, the United States of America, and our beautiful homeland, Croatia.

Thank you very much.



Članovi HBZ čuvaju hrvatsku baštinu

Naša Zajednica i Omladinska kulturna Federacija završiše izvanredni festival

Piše: Edward W. Pazo/Nacionalni predsjednik

PITTSBURGH, PA - Godišnji festival Omladinske kulturne federacije HBZ završio je 5. srpnja 2026. godine na prekrasan način na obalama jezera Erie. U događaju koji je postao zaštitni znak naše Zajednice, trinaest mladih tamburaških sastava iz SAD-a i Kanade provelo je vikend svirajući, pjevajući i plešući hrvatski folklor, po pedeset osmi put u povijesti Omladinske kulturne federacije.

U ime svojih kolega iz Nacionalne uprave Hrvatske bratske zajednice koristimo ovu priliku da izrazimo iskrenu zahvalnost i poštovanje stotinama mladih članova HBZ-a koji su sudjelovali u ovogodišnjem Hrvatskom kulturnom spektaklu. Zahvaljujemo glazbenim dirigentima, koreografima i roditeljskim skupinama na njihovom strpljenju, vremenu i podršci u nastojanjima djece da nauče nove folklorne koreografije, a posljedično i hrvatski jezik i kulturu.

Za ovogodišnji festival bilo nam je drago ugostiti gospodina Zdeslava Milasa, direktora Hrvatske matice iseljenika, prvo u Pittsburghu i našem glavnom uredu, a zatim na 58. Omladinskom festivalu tamburaške glazbe.

Hrvatska bratska zajednica i HMI imaju dugu i uglednu povijest od sedamdeset i pet godina suradnje u očuvanju hrvatskog folkloru i baštine u hrvatskoj dijaspori. Predstavnici hrvatske vlade, uz podršku HMI-a, doprinijeli su uspjehu naših brojnih tamburaških festivala održanih u Zagrebu, Hrvatskoj, od osnutka Republike Hrvatske 1990-ih.

Riječi pozdrava gospodina Milasa našoj Zajednici te Omladinskoj kulturnoj federaciji i posebno djeci bile su od velike važnosti i poslužile su daljnjem jačanju veza suradnje koje su prethodno uspostavljene.

Po prvi put smo također pozdravili fra Nikolu Pašalića, OFM, višeg kustoda Hrvatske franjevačke provincije Svete Obitelji u Chicagu, IL, kao gosta slavitelja svete Mise. Fra Nikola je srdačno dočekan od naših članova i gostiju koji su cijenili njegove duhovne molitve koje su podignule duh prilikom otvaranja ceremonija, kao i tijekom svete Mise. Uz fra Pašalića u koncelibraciji svete Mise pridružio se i



POVODOM NJEGOVOG PRVOG SLUŽBENOG POSJETA glavnom uredu HBZ u Pittsburghu, ravnatelja Hrvatske matice iseljenika Zdeslava Milas i suprugu Doroteu dočekali su nacionalni predsjednik Edward W. Pazo, nacionalna tajnica/blagajnica Bernadette M. Luketich Sikaras i izvršni potpredsjednik Franjo Bertović.

naš dugogodišnji prijatelj i čest slavitelj Mise, fra William Hritsko, kapelan Katoličkih groblja u Columbusu, Ohio.

Naš vrlo dobar prijatelj i poznati generalni konzul Republike Hrvatske iz New Yorka, NY, gospodin Nikica Kopačević, zajedno s konzularnom službenicom Lidijom Babić, ponovno se pridružio našoj grupi na vikend proslavi naše voljene hrvatske baštine. Generalni konzul Kopačević uputio je riječi okupljenoj publici u nedjelju nakon velikog nastupa naše djece.

Bilo bi nezahvalno da ponovno ne čestitamo našem dugogodišnjem članu Nikoli Vraneševiću koji je imenovan gostujućim dirigentom od strane odbornika Omladinske kulturne federacije. Nikola je izrazio

zahvalnost za ovu čast, a što je još važnije, potaknuo je sve ansamble povezane s Hrvatskom bratskom zajednicom da nastave svoje napore u obrazovanju djece o našoj kulturi i naslijeđu.

Festival je uključivao trinaest hrvatskih tamburaških i folklornih ansambala iz Sjedinjenih Država, i Kanade, koji su oduševili publiku na koncertima u petak i subotu.

Večernja druženja su bila ispunjena živom i zabavnom tamburaškom glazbom. U petak je nekoliko kombo ansambala pružilo glazbu tijekom cijele večeri. Publika je posebno istaknula da je divno vidjeti našu djecu na pozornici, samouvjereni u sviranju i pjevanju hrvatskih tamburaških pjesama. Talentira-

ni glazbenici iz Zadnje Stanice iz Steeltona, PA, pružili su neprekidnu glazbenu zabavu tijekom cijele subotnje večeri, nadmašujući čak i vatromet ispred hotela, vidljiv preko jezera Erie.

Kad se osvrnemo na događaje koji su se dogodili na našem sada završenom festivalu, stvarno vjerujemo da je proslava naše hrvatske baštine ovdje u Sjedinjenim Američkim Državama prekrasan način odavanja počasti bogatom mozaiku naroda koji čine naše Sjedinjene Američke Države. Nacija koja sada slavi 250. obljetnicu potpisivanja Deklaracije o neovisnosti. Neka naš svemogući Bog i dalje izlijeva svoje blagoslove na Sjedinjene Američke Države, Kanadu i našu domovinu Hrvatsku.

Deset najboljih festivala u Hrvatskoj koje morate posjetiti

Hrvatska, zemlja tisuću otoka i bogate kulturne baštine, nudi nevjerovatan izbor festivala koji će zadovoljiti i najzahtjevnije posjetitelje. Od glazbenih spektakala do gastro doživljaja, od kazališnih predstava do sportskih natjecanja, Hrvatska je prava riznica zabave i događaja. Otkrijte deset najboljih festivala koje jednostavno morate posjetiti, bez obzira na vaše interese!

1. Ultra Europe (Split)

Ultra Europe, jedan od najvećih svjetskih elektronskih glazbenih festivala, svake godine okupi tisuće posjetitelja u prekrasnom Splitu. Uz impresivnu postavu svjetskih DJ-a, festival nudi

i nezaboravnu atmosferu, spektakularne svjetlosne i zvučne efekte, te predivnu lokaciju uz more. Osim glavnog programa, Ultra Europe organizira i brojne after-partyje diljem grada, pružajući posjetiteljima neprekidnu zabavu danju i noću. *To je događaj koji se ne propušta za ljubitelje elektronske glazbe!*

2. INmusic festival (Zagreb)

INmusic festival, održavan na otočiću na Jarunu u Zagrebu, poznat je po svom jedinstvenom ambijentu i impresivnoj listi izvođača. Ovaj trodnevni festival privlači glazbene entuzijaste iz cijelog svijeta, nudeći kombinaciju alternativnog rocka, popa i elektroničke glazbe. Uz

glazbeni program, festival nudi i niz pratećih događanja, poput radionica, izložbi i projekcija filmova. *Idealno za one koji traže kombinaciju kvalitetne glazbe i ugodne atmosfere.*

3. Dimensions Festival (Pula)

Dimensions Festival, održavan u prekrasnom okruženju pulske Arene, predstavlja jedinstven spoj elektronske glazbe, kulture i povijesti. Festival se odvija u nekoliko različitih lokacija, uključujući i samu Arenu, što pruža posjetiteljima nezaboravno iskustvo. *Ovaj festival je idealan za ljubitelje elektronske glazbe koji cijene i povijesnu baštinu.*

4. Outlook Festival (Pula)

Slično kao i Dimensions, Outlook Festival također se

(Nastavak na 10. strani)



Zajedničar

FRATERNALIST

(ISSN 1087-7460)

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

Official Organ Of The Službeno Glasilo

Croatian Fraternal Union Hrvatske Bratske Zajednice

of America u Americi

Izlazi svaki drugi tjedan u mjesecu

Izdaje ga:

HRVATSKA BRATSKA ZAJEDNICA

POSTAGE PAID AT PITTSBURGH, PA

Dopisi se ne vraćaju, a šalju se na adresu:

IVAN BEGG/LORRAINE TURKALL, UREDNICI

100 Delaney Drive, Pittsburgh, PA 15235

Telefon: 412-843-0380 Fax: 412-823-1594

e-mail: editor@cfu.org

Website: www.cfu.org



GLAVNI URED

Hrvatske Bratske Zajednice

u Americi

Organizirane 1894. godine

RIJEČ UREDNIŠTVA...LORRAINE TURKALL

Hrvatski ponos na vidjelu

Uzbuđenje tijekom Svjetskog nogometnog prvenstva 2026. jednostavno se nije moglo zaniijekati. Kako se prvenstvo održavalo u Sjedinjenim Američkim Državama, Kanadi i Meksiku, ovogodišnje Svjetsko prvenstvo fokusiralo se na mnoge Amerikance i Kanadane koji su se intimno upoznali s povezanošću „nogometne groznice“ koju milijuni ljudi diljem svijeta dijele sa svojim domovinama i nogometnim ekipama. Entuzijazam koji se dijelio i bio svjedočan globalno, bio je opipljiv na svakoj utakmici i izuzetno euforičan u trenucima pobjede. Povorke prije utakmica i zabave uz automobile, napetost i bezdahnu iščekivanje tijekom utakmica te proslave koje su slijedile bile su nevjerovatne. Osim gledatelja koji su bili na utakmicama, organizirane su i gledateljske zabave svuda, gdje su se ljudi okupljali u domovima, klubovima i dvorištima kako bi zajedno uživali u utakmicama i glasno navijali.

Među mnogim članovima HBZ-a u Sjedinjenim Američkim Državama i Kanadi, uključujući osoblje našeg Glavnog ureda HBZ-a, nošeni su dresovi, majice, jakne, kape, šalovi, čarape i obuća crveno-bijele šahovnice kako bi se ponosno pokazala podrška hrvatskoj reprezentaciji dok su igrali s odlučnošću i hrabrošću, donoseći ponos Hrvatskoj na Svjetskom prvenstvu ovog ljeta. Mnogi članovi HBZ-a, hrvatske obitelji i predani hrvatski nogometni navijači hrpali su se na utakmice održane u Dallasu, Torontu i Philadelphiji, oduševljeni prilikom da svjedoče

tim susretima i prepuni uzbuđenja pokazujući svoju intenzivnu podršku svojim omiljenim Vatrenima. S druge strane, bilo je jasno da su članovi hrvatske reprezentacije bili osnaženi i iznimno zahvalni na ogromnoj podršci na svakoj lokaciji tijekom FIFA-inih igara 2026.

Ovime čestitamo Hrvatskoj nogometnoj reprezentaciji i njihovim trenerima na teško izbornim pobjedama i hrabrom trudu na Igrama 2026. godine, s ponosom prepoznajući ono što su postigli i svjesni ogromnog broja ljudi koje su okupili u zajedničkoj podršci našem hrvatskom naslijeđu. Sada kada su igre završene, zanimljivo je primijetiti koliko je hrvatskih navijača bilo na tribinama svakog dvoboja, veliki broj gledateljskih zabava koje su se prikazivale na TV prijenosima, koliko je ljudi stajalo uz ulice u gradovima domaćinima s desecima koji su nosili ogromne kockaste transparente u čast hrvatske reprezentacije, i koliko je

Odsjek 530 održava ljetni piknik

ST. THOMAS, ON – Odsjek 530 “Ogulin” HBZ-a toplo poziva svoje članove i prijatelje na Ljetni piknik u nedjelju, 30. kolovoza.

Piknik će se održati odmah poslije sv. Mise, na zemljištu za ljetne zabave nadomak crkve. Sveta misa je u 11 sati u Hrvatskoj crkvi sv. Leopolda Mandića koja se nalazi na 2889 Westminster Dr., u Londonu, ON. Kod misnog slavlja pjevati će crkveni pjevački zbor iz Lonodna pod vodstvom Ante Pejčinovića.

Odsjek se vesli dolasku naših gostiju iz Detroita, Hrvatskom američkom folklornom ansamblu “Nova Nada”. Poslužit ćemo vas s svinjskim pečenjem i piletinom s ražnja za \$25 što uključuje i piće. Za ples i razonodu svirati će naš popularni pjevač i harmonikaš Tomica Peretić.

Sve vas pozivamo i radujemo se vašem dolasku!

Franjo Bertović/predsjednik

još sigurno ljudi gledalo kod kuće, navijajući za hrvatske sportaše tijekom ovih utakmica Svjetskog prvenstva.

Sama činjenica da prepoznamo ovo ujedinjenje među ljudima hrvatskog podrijetla diljem Hrvatske, Sjedinjenih Američkih Država, Kanade i drugih zemalja širom svijeta je već više od same pobjede. Osim akcije na terenu i globalnog dosega ovih utakmica, nadamo se da će ovo ponosno priznanje i osjećaj jedinstva za naše hrvatsko podrijetlo i identitet nastaviti trajati i u budućnosti.

VATRA NA OGNJIŠTU

...Ostajte ovdje, sunce tuđeg neba
neće vas grijati ko što ovo grije.
Grki su tamo zalagali hljeba
Gdje svoga nema i gdje brata nije...
A. Šantić, Ostajte ovdje

Piši mi, Susjede
Da li još uvijek na ognjištima vatre gore, tamo negdje pokraj
Mrežnice, Korane i Kupe,
Da li Proljeće, uvijek iznova,
dođe, u proplanke i gajeve i da li
žitelji još pjevaju i slave **PRVE** i **OSME MAJEVE?**

Piši mi, Susjede, iz djetinjstva
druže da se na ognjištima još nisu ugasile vatre tamo negdje kraj Gacke, Like i Krbave, i da kosite livade, i da se polja oru jer na očevini radite za svoga kruha koru, ne odlazite više u daleku Ameriku i Kanadu, o iseljeničkom životu danas i djeca znadu.
I zato glasno **PRVE** i **OSME MAJEVE** slavite odupirete se lažima uporno, i istine branite...

Piši mi, Susjede, ti koji nisi otišao
u daleki svijet trbuhom za kruhom... za novcem... da se griješ sretan uz vatru na ognjištu,
tamo negdje pokraj Krke, Zrmanje i Cetine, tamo gdje ptice u Proljeća rapsodije pjevaju i serenade i zajedno s ljudima slave **PRVE** i **OSME MAJEVE!**

Nije sve u novcu, svatko tko je ostao, to shvaća i znade. U Domovini, drugačije se vrednote njeguju i čuvaju.

Nina Novak/odsj. 515
U Zagrebu, 8. svibnja, 2025.



Pozdravi direktora Hrvatske matice iseljenika Milasa na omladinskom festivalu

Piše: Edward W. Pazo/Nacionalni predsjednik

U prethodnom broju Zajedničara bilo nam je drago prenijeti našu poruku sudionicima, obiteljima i gostima koji su prisustvovali 58. festivalu Omladinske kulturne federacije HBZ u Clevelandu, Ohio, tijekom vikenda 4. srpnja. Zaista nam je bila čast ugostiti direktora Hrvatske matice iseljenika, gospodina Zdeslava Milasa, i njegovu suprugu Doroteu kao naše cijenjene goste za vikend proslavu naše hrvatske kulture ovdje u dijaspori. Naš prijatelj pokazao se vrlo upućenim u povijest naše Zajednice i zainteresiranim za našu širinu bratstvenih aktivnosti, posebno onih koje su namijenjene očuvanju i promicanju našeg hrvatskog naslijeđa. Tijekom festivala gospodin Milas je uručio izvršnim odbornicima Hrvatske bratske zajednice službenu Pohvalnicu za napore Hrvatske bratske zajednice tijekom njezinih 132 godine povijesti očuvanja našeg voljenog hrvatskog identiteta i kulture diljem Sjeverne Amerike. Naši odbornici također su direktoru uručili službenu 'Zahvalnicu' Hrvatske bratske zajednice Amerike koja označava sedamdeset pet (75) godina suradnje između naših dviju hrvatskih organizacija.

Direktor Milas se obratio publici tijekom otvaranja festivala i vjerujemo da je važno da oni koji nisu bili prisutni pročitaju njegove pozdrave, koji su bili jedinstveni u odnosu na one objavljene u službenoj programskoj knjižici festivala. Sukladno tome, njegovi pozdravi su ispisani u nastavku. Još jednom zahvaljujemo ne samo direktoru Milasu, nego i svima koji su prethodno obnašali funkciju direktora HMI-ja, kao i mnogim članovima osoblja koji su marljivo radili tijekom proteklih 75 godina pružajući znanje i pomoć mnogim kulturnim ansamblima i članovima HBZ-a s kojima su dolazili u kontakt.

Govor gospodina Milas

Poštovani predsjedniče HBZ-a gospodine Edward Pazo, uvaženi članovi vodstva HBZ-a, dragi roditelji, voditelji i prijatelji hrvatske zajednice, drage mlade Hrvatice i Hrvati, velika mi je čast što vas mogu pozdraviti u ime HMI i u svoje osobno ime na otvorenju **58. Omladinskog tamburaškog festivala HBZ Amerike.**

Dopustite mi da najprije izrazim iskreno poštovanje HBZ-u. Već više od 130 godina ona okuplja hrvatske iseljenike, čuva njihov identitet i prenosi ljubav prema hrvatskoj baštini na nove naraštaje.

Omladinski tamburaški festival jedan je od najljepših plodova toga rada. Već gotovo **6 desetljeća okuplja mlade ljude** hrvatskoga podrijetla koji kroz **pjesmu, tamburu i folklor upoznaju svoje korijene** i s ponosom ih prenose dalje.

Posebnu zahvalnost upućujem roditeljima, bakama i djedovima, voditeljima, koreografima, glazbenim pedagogima i brojnim volonterima. Vi ste ljudi koji svojim **radom, ljubavlju i predanošću** omogućujete da **hrvatski jezik, pjesma i običaji** nastave živjeti i tisućama kilometara daleko od domovine.

Zahvaljujem i predsjedniku **Edwardu Pazu te vodstvu HBZ** na vašoj viziji i ustrajnosti. Zahvaljujući vama, ovaj festival nije samo kulturna priredba. On je mjesto **susreta hrvatskih obitelji, prijateljstva i zajedništva**. On pokazuje da udaljenost nikada nije bila prepreka ljubavi prema Hrvatskoj.

HMI koja ove godine obilježavanja 75 godina djelovanja, ponosna je na dugogodišnje prijateljstvo i suradnju s HBZ. Zajedno već desetljećima gradimo mostove između domovine i hrvatskog iseljeničtva. Posebno pamtimo 8 gostovanja ovoga festivala u Zagrebu, u KD Vatroslava Lisinskog, gdje su mladi američki Hrvati pokazali kako se ljubav prema hrvatskoj kulturi može prenositi preko oceana i kroz mnoge generacije.

Dragi mladi prijatelji, Sada bih želio govoriti izravno s vama. Vi ste puno više od plesača, glazbenika i pjevača. Vi ste dio hrvatskog naroda. Europskog naroda s dugom poviješću. Prije više od tisuću sto godina, 879., za vladavine kneza Branimira, Hrvatsku je već priznao Papa, a u to vrijeme to je značilo međunarodno priznanje kao neovisne države. Godine 925. postojalo je otprilike 15 do 20 istaknutih, priznatih kraljevstava u Europi, a kao što znate, prvi hrvatski kralj je kralj Tomislav. Kroz stoljeća, naš narod je čuvao svoj hrvatski jezik, svoju katoličku vjeru i svoj identitet.

Prije trideset pet godina, pod vodstvom prvog | (Nastavak na 10. strani)



Ovaj briljantan trik s vinskim bocama održava vaše biljke zalijevanima tjednima

Zašto ljudi stavljaju naopako okrenute boce u vrt?

Prije nego što prazne vinske boce odložite u reciklažu, razmislite o tome da im podarite novu svrhu – u vrtu ili među kućnim biljkama.

Dok sustavi za navodnjavanje i automatsko zalijevanje postaju sve skuplji, mnogi se vrtlari vraćaju jednostavnoj metodi koju su koristile generacije prije nas: zakopavanju običnih staklenih boca naopako pokraj biljaka.

U starim povrtnjacima nije bilo neobično vidjeti redove boca iz kojih su iz zemlje virila samo dna. Mnogi su vjerovali da je riječ o dekorativnom detalju, no ta je konstrukcija zapravo imala vrlo važnu praktičnu svrhu.

Održavanje biljaka dovoljno hidratiziranima tijekom godišnjeg odmora ili u razdobljima kada imamo manje vremena često može

CRVENOM LISTU JAVORA

Kanada je kao mladenka u bijelom. Sniježni pokrivač poziva na snove. Tiho, nježno šapće, zastani, počini. Proljeće donosi mogućnosti nove.

Kanadske će rijeke opet mirno teći oslobođene krutih, ledenih okova. Dobro jutro sunce!

Jaglaci će reći, cvjetni ljepotani

prenuti iz snova... Kanadski vodopadi rušit će se hrabro i u kapljicama zablistat' će duga.

U bistrim će jezerima zrcalit se nebo i oblaci bijeli ili bezbroj zvijezda.

Kanadske će ceste voditi daljini putnike što sreću i radosti nose bez snježne idile, bez leda na putu radost će i pjesma napunjati srce. Kanadska će djeca veselo pjevati Zastavi predivnoj s javorovim listom.

Proljetni će lahor zastavom mahati slaveći slobodu u srdašću čistom.

Putovati ćemo, kad daljina zove širiti dobrotu, ostvarivat' snove.

I druga će plavetnila nebeska krasiti listovi javora praćeni željama.

Za sretan put zrakoplova s putnicima vedrih snova.

Odlascima - vraćanjima Kanada će nastaviti, kao i do sada

Svemu svijetu primjer biti. Da Mir Božji vlada!

Darinka D.H. Smintich
 Odsjek 515, Toronto

predstavljati izazov. Srećom, korištenje vinske boce kao sustava za zalijevanje može znatno pojednostaviti taj zadatak i ukloniti potrebu za stalnim provjeravanjem vlažnosti tla. Ova domišljata metoda ne samo da daje novu namjenu praznim bocama, već i osigurava biljkama kontinuiranu opskrbu vlagom. Dovoljno je napuniti čistu vinsku bocu vodom i već ste na dobrom putu da iskoristite prednosti ovog jednostavnog rješenja.

Bez obzira na to jeste li iskusan vrtlar ili tek povremeni ljubitelj biljaka, korištenje vinske boce za zalijevanje može unijeti zanimljiv detalj u vaše lončanice, a istodobno pridonijeti zdravijem rastu biljaka. Stručnjaci objašnjavaju prednosti ove metode, otkrivaju kako je pravilno primijeniti te dijele savjete za njezinu maksimalnu učinkovitost, piše Martha Stewart.

Mehanizam ove metode iznimno je jednostavan.

“Kada se boca okrene naopako i umetne u tlo, u grlu boce stvara se mali vakuum koji prirodno zadržava vodu. Kako se tlo postupno suši, nastaje blago usisavanje koje oslobađa upravo onoliko vode koliko je potrebno.”

Na taj način boca djeluje poput jednostavnog sustava za navodnjavanje kapanjem, prikladnog i za sobne i za vanjske biljke.

Kemery ističe da je ova tehnika inspirirana drevnom praksom navodnjavanja pomoću glinenih posuda poznatih kao olla sustavi. Prednost je u tome što omogućuje sporo i postupno otpuštanje vlage koristeći predmete koje možda već imate u svojoj kuhinji. Ovakav jednostavan, ali učinkovit pristup pomaže održati tlo ravnomjerno vlažnim, omogućujući biljkama da same reguliraju unos vode bez rizika od prekomjernog ili nedovoljnog zalijevanja.

Kako koristiti vinske boce za zalijevanje biljaka

Nakon što isprobate ovu praktičnu tehniku navodnjavanja, mogli biste se zapitati kako ste biljke uopće zalijevali na neki drugi način. Kemery je ovu metodu s velikim uspjehom primjenjivala na svojim biljkama u posudama, a postupak se sastoji od pet jednostavnih koraka.

Očistite bocu

Prije uporabe bocu temeljito operite vrućom vodom i malom količinom destiliranog bijelog octa. Ostaci vina mogu brzo razviti plijesan, osobito tijekom toplijih dana, stoga je temeljito čišćenje nužno.

Napunite bocu vodom

Bocu od 750 mililitara napunite svježom vodom. Premda je obična voda sasvim dovoljna, Kemery savjetuje da se, ako biljka pokazuje znakove slabijeg rasta, može dodati i mala količina razrijeđenog kompostnog čaja kao dodatna potpora.

Zalijte tlo

Prije postavljanja boce zalijte zemlju. Na taj način tlo će već biti dovoljno vlažno, što sprječava prebrzo otpuštanje vode iz boce.

Umetnite bocu u zemlju

Začepite otvor boce palcem, zatim je okrenite naopako i umetnite u tlo pod blagim kutom, umjesto

da je gurate okomito prema dolje. Lagano nagnut položaj omogućuje sporije otpuštanje vode te smanjuje mogućnost začepljenja, osobito u zbijenijem tlu.

Stabilizirajte bocu

Ako je zemlja rahla, boca se može pomicati ili naginjati. U tom slučaju oko grla boce postavite jedan ili dva glatka riječna kamena kako biste je učvrstili.

Provjerite stvaraju li se mjehurići

Nakon otprilike sat vremena pogledajte grlo boce. Trebali biste primijetiti jedan ili dva mala mjehurića zraka. To je znak da voda polako i ravnomjerno prolazi u tlo.

Staro rješenje s bocama stvara stalni kap po kap i spašava vrt dok ste na odmoru.

Savjeti za korištenje vinskih boca u navodnjavanju

Iako je ova metoda vrlo jednostavna, nekoliko dodatnih savjeta može pomoći da sustav radi besprijekorno i osigura optimalan protok vode.

Emily Scott, vlasnica farme Scott u američkoj saveznoj državi Maine, ističe da, čak i ako ne pijete vino, prazne boce možete pronaći u lokalnim centrima za recikliranje ili ih zatražiti od prijatelja.

Izbjegavajte temperature ispod ništice

Ako vinske boce koristite za vanjske biljke, tijekom zime ih unesite u zatvoren prostor. Kada temperatura padne ispod nule, voda se smrzava i širi, što može uzrokovati pucanje stakla.

Odaberite pravilan položaj

Kod biljaka u vrtu bocu postavite što bliže korijenskoj zoni. Kod biljaka u posudama najbolje ju je smjestiti u središnji dio posude. Pravilan položaj osigurava da voda dopre upravo tamo gdje je najpotrebnija.

Birajte neprozirne ili tamnije boce

Prozirne boce propuštaju sunčevu svjetlost do vode, stvarajući uvjete pogodne za razvoj algi. S vremenom se mogu pojaviti zelene i sluzave naslage. Kako biste to spriječili, koristite neprozirne ili tamnije staklene boce ili redovito čistite prozirne boce nakon svake uporabe.

Redovito mijenjajte vodu

Scott preporučuje temeljito čišćenje boce prije prve uporabe, kao i svaki put kada je ponovno punite, osobito ako primijetite alge, plijesan ili nakupljenu prljavštinu. Vodu je najbolje zamijeniti svaka dva do tri tjedna ili kada njezina razina postane niska. Bocu pritom operite vrućom vodom i sapunom te je ponovno napunite svježom vodom.

Uklonite etiketu

Iako nije nužno, uklanjanje etikete može spriječiti njezino natapanje i raspadanje u zemlji. Ako se etiketa teško odvaja, potopite bocu u vruću vodu sa sapunom na 20 do 30 minuta. Nakon toga pažljivo uklonite omekšani papir i obrišite eventualne ostatke ljepila.

Ovaj jednostavan trik, koji ne zahtijeva gotovo nikakav trošak, pokazuje da ponekad upravo najstarija rješenja mogu biti i najučinkovitija. Uz malo truda i jednu praznu bocu, biljkama možete osigurati stalan izvor vlage te si olakšati brigu o vrtu ili kućnom zelenilu.

Danijela Kovačević/izvjest.

PROGRAMI HBZ-A POD POVEĆALOM ZAJEDNICA KOJA MARI

HBZ nudi kompletan paket kvalitetnih usluga kroz pristupačne programe da biste zadovoljili svoje financijske potrebe. Kupnjom životnog osiguranja ili ulogom u mirovinske fondove kod HBZ osoba postaje članom i otvara si pristup brojnim povlasticama i aktivnostima Zajednice na svim razinama.

HBZ se ponosi s beneficijama koje pruža svojim članovima:

Još od 1909. godine, jedna od najpopularnijih beneficija članstvu HBZ je “**Zajedničar (Fraternalist)**”, službeno glasilo Hrvatske bratske zajednice u Americi. Izlazi dvotjedno na engleskom i hrvatskom jeziku. “**Zajedničar**” služi kao najvažnije sredstvo komunikacijske veze između Glavnog ureda, odsjeka, i članova. Šalje se samo članovima HBZ-a putem pošte a može se primiti i u elektronskoj verziji na zahtjev. Od nedavno dostupan je i široj javnosti na web stranicama www.cfu.org.

- **Školarinska zaklada HBZ** (the CFU Scholarship Foundation, Inc.) ima preko 10 milijuna imovine i godišnje nagrađuje preko \$200,000 zaslužne studente-članove. Lokalni odsjeci i regionalna udruženja daju dodatnu stependijsku pomoć svojim članovima.

- Nastavljajući bogatu tradiciju svojih predaka, Zajednica neumorno radi na promicanju **bogate hrvatske baštine**. Od specijalno nabavljenih maneken-figura obučenih u izvornoj hrvatskoj narodnoj nošnji, izloženih u Hrvatskom kulturnom muzeju “Bernard M. Luketich” pa do utemeljenja omladinskih i odraslih tamburaških festivala, HBZ povezuje i poučava svoje članove o domovini svojih predaka, u Hrvatskoj.

- Hrvatska bratska zajednica je bila prva među bratskim potpornim organizacijama koja je **pokrenula sportske programe**. Još od daleke 1920. godine sportski programi su prestano bili izuzetno prihvatljivi među članstvom Zajednice. Članovi uživaju bratsko prijateljstvo, timsko druženje i prijateljska takmičenja u kuglanju, košarci, nogometu, golfu i skijanju.

- Kroz svoju dugogodišnju povijest, Hrvatska bratska zajednica sudjelovala je u mnogim **humanitarnim programima** pružajući pomoć svojim članovima i hrvatskom narodu u potrebama kod prirodnih nepogoda i drugih katastrofa. Hrvatska bratska zajednica u Americi dala je znatan doprinos ublažavajući ljudske patnje gdje god, i kad god, bi katastrofa pogodina Sjedinjene Države, Kanadu, Hrvatsku ili druge djelove svijeta.

Nepostoji bolje vrijeme da se kupi životno osiguranje ili otvori umirovljenički račun (račun porezne olakšice IRA) za vas ili vaše najmilije - nego sada. Vrijedno je pogledati našu specijalnu ponudu na stranici 16 pod naslovom “Affordable Life Insurance For Every Stage of Life”.

Ako postoji bilo koje pitanje, ili bi ste htjeli više informacija o bilo kojem proizvodu ili koristima kod HBZ-a, molimo vas da nazovete Glavni ured na 412-843-0380 ili pogledajte naše web stranice na www.cfu.org.

PROGRAMI USLUGA

ZAŠTO ODABRATI HBZ?

Sada u svojim 130 godina Hrvatska bratska zajednica (HBZ) je pronalazila rješenja za financijske potrebe svojih članova. Počevši od skrbi o osnovnim potrebama i društvenim zbrinjavanjima do trenutno modernim programima o životnom osiguranju i štednim ulaganjima. HBZ nastavlja sa pružanjem bezbrižnosti o financijskom stanju svojih članova kao i sa stvaranjem prilika za učešće u raznim fraternalističkim aktivnostima.

Kupnjom životnog osiguranja ili ulogom u mirovinske fondove kod HBZ, osoba postaje članom i otvara si pristup brojnim povlasticama i aktivnostima Zajednice: podružnim, regionalnim i nacionalnim. Ovi programi su namijenjeni čuvanju i promicanju hrvatske kulturne baštine i pučkih običaja, humanitarnih potpora, podupiranju više školske naobrazbe, rodoljubnih i građanskih poduhvata, i drugih bratskih djelatnosti radi međusobnih pomaganja i pomoći zajednicama u kojima živimo.

PREDNOSTI HBZ-a

- HBZ nudi kompletan paket kvalitetnih usluga kroz pristupačne programe da biste ostvarili svoje financijske ciljeve.
- HBZ neprekidno pokazuje čvrstu financijsku stabilnost kroz odgovorno i oprezno vodstvo s provjerenim iskustvom u gospodarenju s imovinom.
- Zarade se članovima vraćaju kroz dividende i kroz imovinu niza fraternalističkih programa.
- Pristojbe su pristupačne i daleko niže u usporedbi sa komercijalnim osiguravajućim poduzećima.
- 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 kakovih naplata.
- HBZ je jedina hrvatska fraternalistička ustanova u sjevernoj Americi i najveća je hrvatska organizacija izvan domovine Hrvatske.

Pozivamo vas da iskoristite sve ove prednosti koje vam pruža HBZ! Više informacija može se dobiti na telefon 412-843-0380 ili web stranici mbrsrv@cfu.org



DEATHS REPORTED

FROM JUNE 30 TO JULY 20, 2026

5	William J. Brence.....	Johnstown, PA
13	James M. Cibort	Steelton, PA
13	Alvin M. Fjelstad	Steelton, PA
18	Thomas L. Bajt	Joliet, IL
32	Georganne B. Smith.....	Chicago, IL
72	Sandra K. Hritz	Uniontown, PA
75	Helen M. Rubich	Waukegan, IL
94	Gloria J. Niska	Eveleth, MN
126	Anka K. Zrile.....	Farrell, PA
154	Ronald G. Stiscak.....	E. Chicago, IN
170	Anthony Bucich	Merrillville, IN
194	George R. Magatz	Monessen, PA
217	Robert J. Wright	Benld, IL
222	Pamela J. Culler	Madison, IL
238	Richard A. Johnson	Gilbert, MN
238	William Wudenich	Gilbert, MN
248	Kathryn A. Facchiano	Clairton, PA
354	Charles Delivuk	Cokeburg, PA
354	Negley W. Rodgers.....	Cokeburg, PA
354	Mary A. Smith.....	Cokeburg, PA
354	John Vidakovich	Cokeburg, PA
439	Anthony Jovanovich	Seattle, WA
545	Marlene F. Lambert	Etobicoke, ON
561	Edward T. Coha.....	Flint, MI
567	Mark S. Brigich	Canonsburg, PA
567	Constance I. Drexler.....	Canonsburg, PA
648	Victor Zupancic.....	Kirkland Lake, ON
717	Karen R. Kuffner.....	Detroit, MI
720	Thomas G. Sandusky	Aliquippa, PA
1959	Michael M. Hrdi	Greenfield, WI
1994	James A. Meyer.....	Milwaukee, WI

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

hrvatskog predsjednika Franje Tuđmana, Hrvatska je 1990. obnovila svoju slobodu i ponovno postala neovisna država 1991. Mnoge hrvatske obitelji ovdje u Americi pomagale su našoj domovini u tim važnim godinama tijekom Domovinskog rata.

Možeš biti ponosan na njih. I možeš biti ponosan što je ova priča i tvoja priča. Danas, kada nosiš svoje prekrasne narodne nošnje, kada sviraš tamburicu, kada plešeš i pjevaš hrvatske pjesme, radiš nešto vrlo važno. Održavaš srce Hrvatske živim. Nikada nemoj misliti da si predaleko. Hrvatska živi gdje god žive hrvatske obitelji, gdje god se pjevaju hrvatske pjesme, gdje god djeca uče hrvatski jezik i gdje god ljudi ponosno kažu: "Ja sam Hrvat." Stoga, čuvaj svoje tradicije. Uči hrvatski jezik – možda 20 ili 50 riječi. Posjeti Hrvatsku. Stekni nove prijatelje ovdje danas. I jednog dana, reci svojoj djeci odakle dolaze. Ti si most između Amerike i Hrvatske.

Vi ste budućnost naše globalne hrvatske obitelji širom svijeta. Hvala vam na svemu što činite za Hrvatsku i velika mi je čast pridružiti vam se na ovom hrvatskom folklornom festivalu. Neka vas Bog blagoslovi, vaše obitelji, Hrvatsku bratsku zajednicu, Sjedinjene Američke Države i našu lijepu domovinu, Hrvatsku. Puno vam hvala.

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.

Deset najboljih festivala...

(Nastavak sa 7. strane)

održava u Puli, ali s naglaskom na dubstep, drum and bass i druge žanrove elektronske glazbe. Festival je poznat po svojoj energičnoj atmosferi i impresivnoj listi izvođača. Za ljubitelje snažnijih ritmova i dubljih zvukova, Outlook je pravi izbor.

5. Terraneo (Šibenik)
Terraneo festival, održavan u prekrasnom povijesnom gradu Šibeniku, predstavlja spoj glazbe, umjetnosti i kulture. Festival nudi bogat program koji uključuje koncerte, kazališne predstave, izložbe i radionice. Savršen izbor za one koji traže više od samo glazbe.

6. Dubrovnik Summer Festival
Dubrovnik Summer Festival, jedan od najstarijih i najprestižnijih festivala u Hrvatskoj, odvija se u prekrasnom gradu Dubrovniku. Festival nudi bogat program klasične glazbe, opere, baleta i kazališnih predstava, održavajući se na različitim lokacijama diljem grada, uključujući i zidine Dubrovnika. Idealno za ljubitelje kulture i povijesti.

7. Histría Film Festival (Poreč)
Histría Film Festival, održavan u Poreču, predstavlja platformu za prikazivanje filmova iz cijelog svijeta. Festival nudi bogat program koji uključuje i dokumentarne i igrane filmove, a poznato je po svojoj ugodnoj atmosferi i prekrasnoj lokaciji uz more. Za ljubitelje sedme umjetnosti, ovo je must-see događaj.

8. Advent u Zagrebu
Advent u Zagrebu, jedan od najboljih adventskih sajmova u Europi, nudi prekrasnu božićnu atmosferu, bogatu gastronomsku ponudu i niz zabavnih događanja. Grad se pretvara u čarobno mjesto, puno svjetla, mirisa i božićne glazbe. Savršen za obiteljski odmor u blagdansko vrijeme.

9. Gastro festivali (različite lokacije)
Hrvatska je poznata po svojoj bogatoj gastronomskoj ponudi, a brojni gastro festivali diljem zemlje nude priliku za upoznavanje s lokalnim specijalitetima. Od festivala ribe i školjaka do festivala tartufa, postoji nešto za svakoga. Za gurmane, ovo je prava poslastica.

10. Festivali vina (različite lokacije)
Hrvatska je također poznata po svojim vinima, a brojni festivali vina diljem zemlje nude priliku za degustaciju najboljih hrvatskih vina. Od malih, lokalnih festivala do velikih međunarodnih događaja, postoji nešto za svakoga. Za ljubitelje vina, ovo je obavezna posjeta.

Hrvatska je zemlja koja obiluje raznolikošću festivala, nudeći bogat program za sve ukuse i interese. Bez obzira na to što vas zanima, sigurno ćete pronaći festival koji će vam pružiti nezaboravno iskustvo. Planirajte svoje putovanje i uživajte u bogatoj ponudi hrvatskih festivala! Ne zaboravite provjeriti datume i programe prije putovanja, kako biste maksimalno iskoristili svoje vrijeme i doživjeli nezaboravne trenutke.

Info.hr



CFU Members... (Continued from page 1)

the Croatian Fraternal Union to continue their efforts of educating children concerning our culture and heritage.

The festival included thirteen Croatian Tamburitza and Folklore ensembles from the United States and Canada, all of whom thrilled appreciative audiences for the Saturday and Sunday concerts.

The evening socials featured a lively and entertaining tamburitza music. On Friday, a number of combos from the participating tamburitza ensembles provided music for the entire evening. It was widely noted by the audience that viewing our children on stage, confident in the playing and singing Croatian tamburitza songs, was a wonderful sight to see. The talented musicians of Zадnja Stanica of Steelton, PA, provided non-stop musical entertainment throughout the evening on Saturday, rivaling the Fourth of July fireworks display outside of the hotel and visible over Lake Erie.

As we look back at the events that transpired at our now concluded festival, we truly believe that the celebration of our Croatian Heritage here in the United States is a wonderful tribute to the rich fabric of nations that comprise our United States of America. A nation now celebrating the 250th Anniversary of the signing of the Declaration of Independence. May our almighty God continue to rain down His blessings upon the United States of America, Canada and our homeland of Croatia.



Croatian Radio Programs

◆ **FAIRBANKS, AK** - All Slavs Considered Radio Program is on KSUA 91.5 FM in Fairbanks, every Wednesday from 4 p.m. to 6 p.m. Kelsey Aho – Program Director/Announcer.

◆ **MILWAUKEE, WI** - American-Croatian Radio Club, broadcast and streamed on the internet every Saturday from 5 p.m. to 7 p.m. Central Time on WJYI Joy 1340 AM. Program Announcers are Karlo Milling and Sanja Jankovic.

◆ **SEATTLE, WA** – Balkan Radio Program - every Saturday from 2 to 4 p.m. PST on KBCS 91.3 FM and KBCS.FM. Hosts are Vincent and Dominic Jovanovich, Here is the link to the program - <https://www.kbcs.fm/programs/balkana/>

◆ **TORONTO, ON** – Radio Program Hrvatsko Srce, Saturdays from 9 a.m. to 10 a.m. on 530 AM. Vlado Miljan – Program Director/Announcer.

◆ **CALGARY, ALBERTA** – Croatian Program, CJSW-FM on Sundays from 9 a.m. to 10 a.m. with host Josip Skrtic.

If you know of any other Croatian radio programs, please let us know so they can be added to this list of programs. Send your information to editor@cfu.org.

Editors

◆ **MCKEESPORT, PA** – The Voice of the CFU sponsored by the United CFU Lodges of Western, PA, Saturday at 3 p.m. to 4 p.m. on WEDO 810 AM and 93.3 FM. Bernice Yanzetich – Program Director/Announcer.

◆ **PITTSBURGH, PA** - Croatian Program, sponsored by the United CFU Lodges of Four Counties, heard every Sunday from 11 a.m. to 12:30 p.m. on WEDO 810 AM and 93.3 FM.

Please like and follow our new Facebook page by searching CFU 4 County Lodges of Western PA on Facebook. Ivan Begg – Program Director/Announcer.

◆ **YOUNGSTOWN, OH** – Voice of the CFU Radio Program, sponsored by the Greater Mahoning and Shenango Valley CFU Lodges, every Sunday at 10 a.m. over WRQX 600 AM. Timothy Komara – Program Director/ Announcer.

MINUTES

NATIONAL BOARD MEETING
FIRST SESSION...

(Continued from page 4)

In addition to compliance with PIDSA and similar regulations in other states in which we do business, the creation and implementation of a more comprehensive cybersecurity and data management program with safeguards and controls is necessary as we transition to a new cloud-based policy administration system. Several professional organizations with expertise in this area have been researched and we will discuss engaging one to assist us in creating the initial program to ensure that all critical elements are included.

AUDITS

Effective January 2025, upon the State of Pennsylvania’s recommendation for periodic rotation audit firms, CFU audit services were changed from Hosack, Speck, Muetzel & Wood to the firm of Myers, Patsy & Associates. Therefore, CFU was audited and received favorable reports by Myers, Patsy & Associates on both their audit of the 2025 CFU business operation and the CFU Scholarship Foundation.

CLAIMS DEPARTMENT

The Claims Department continues to provide quality member service to our members and their families when processing a death claim or any other payments classified as claims. The Department of three (3) claims representatives and a claims supervisor are dedicated to settling claims expeditiously and correctly.

There have been no changes in personnel in this department since our last meeting. The staff maintains flexibility through ongoing cross training and providing support in other areas of the operation when assistance is needed.

Our claims representatives effectively communicate with members, beneficiaries, POAs, funeral homes and law offices and handle all professionally and with empathy.

In addition to their responsibilities of handling all claims, this staff also provides administrative support when needed, scans files and provides relief at the reception desk. The claims supervisor, in addition to her responsibilities of supervising staff and maintaining a courteous and accurate claims function, is also responsible for all state regulatory filings and administering the Society’s Trust Fund.

MEMBER SERVICES DEPARTMENT

The Member Services Department has been currently operating under the office of the Secretary/Treasurer for two full years and is staffed with one clerical employee and an underwriter/executive assistant. The department has been functioning well, processing all new business and member status changes in a timely manner, responding to all member inquiries competently and providing the highest level of member service overall. In addition to their regular duties, these two committed employees also provide support to the Executive Vice President, fulfill marketing and PR needs, oversee the file scanning project and provide back-up in various areas of the operation.

FRATERNAL PROGRAMS DEPARTMENT

CFU continues to lead our sister fraternal in the area of fraternal programs and benefits to members. With our broad range of programs, there are numerous opportunities in which our members can be active participants. Director of Fraternal Programs, Derek Hohn, works diligently to find ways to improve our current programs and to introduce new and different activities and benefits.

Our long-term programs in culture, sports, education and humanitarian activities continue to thrive and remain a cornerstone of member engagement. These high-quality programs offer members an opportunity to meet, compete, perform, learn and socialize in a safe and fraternal environment. We also support activities and programs in culture, sports, education and humanitarian causes on the national, regional and local levels.

Our Croatian Heritage Day with the Pittsburgh Pirates at PNC Park, which is in its fourth year, continues to grow, and as mentioned in the introduction to this report, our inaugural CFU 5K race will take place this October.

Brother Derek Hohn, who is charged with the organizing, scheduling and administering of all fraternal programs for the Society, continues to contribute at the highest level, not only to the Fraternal Programs Department, but in other areas of the operation, particularly IT. He has become an integral part of the implementation team for the new policy administration software and has taken a lead role in credit card payment processing, the CFU website and the creation of on-line forms and processes to improve member service.

The cost for 2025 programming is itemized as follows:

Basketball	\$ 1,720.51
Bowling	14,081.45
Golf.....	13,370.53
Skiing.....	36,468.27
Jr. Tamburitza Festival/Federation.....	90,097.78
Adult Festival	100,025.25
Pirates Baseball Game	5,182.30
Tour Groups & Visitors	3,433.85
CD's/Gift Shop.....	-57.00
Museum/Library	5,406.00
TOTAL	\$269,842.94

The total amount spent on fraternal programs increased 52.0% from the previous year (\$177,696.32). This significant increase from 2024 can be attributed to the junior and adult tamburitza festivals, which were combined in Croatia that year, resulting in the significant reduction in cost.

ZAJEDNIČAR

The Society’s official publication, *Zajedničar*, continues to be the most reliable and effective means of communicating with our members. CFU members depend on the bi-weekly newspaper for updates on local, regional, and national events, as well as product promotions, special offers, and member news such as obituaries and major life events. Co-editors Lorraine Turkall and Ivan Begg consistently maintain reader engagement by carefully selecting and refining relevant stories, featuring numerous photos from CFU activities, and ensuring each issue is published and distributed on schedule within the demanding two-week cycle.

Following a decision by the National Board at its most recent Spring Meeting, *Zajedničar* became accessible on the CFU website to both members and non-members in January 2026. At the same time, the standalone electronic version was discontinued. However, those who wish to receive updates are sent a courtesy email notification whenever a new issue is available, including a direct link to access it online.

Approximately 13,000 print copies of *Zajedničar* are mailed to members every two weeks, with an additional 100 copies distributed once a month when the junior edition is included. Currently, 1,110 members receive email reminders when a new issue becomes available.

In 2025, total publication costs declined slightly—by 1.4% compared to the previous year—bringing the total to \$342,775.96, including \$136,235.40 for production and \$220,322.81 for postage.

Despite now being freely accessible online, *Zajedničar* continues to represent a substantial expense for the Society. Several years ago, the Home Office introduced an option on membership applications allowing new members to opt out of receiving a printed copy. At the same time, a lack of response to this question began to be treated as a decision to decline the paper edition. This approach has helped reduce the overall number of copies distributed.

While we hope members actively read and enjoy *Zajedničar*, it is clear that some recipients have little interest in the print version, resulting in unnecessary costs. In light of the publication’s free online availability, it would be worthwhile to consider implementing a process requiring members to confirm their preferred method of access. Members who wish to continue receiving a printed copy should certainly be accommodated; however, reducing distribution to those who prefer the online version—or who do not wish to receive the publication at all—could lead to meaningful savings in both postage and production expenses.

HOME OFFICE EMPLOYEES

Home Office staffing has remained relatively constant, with only one long-time employee’s retirement to report at the end of the year. Current staffing consists of 22 full-time and two (2) part-time employees. There are no retirements or other terminations anticipated for the remainder of this year.

The clerical staff is represented by the Office and Professional Employees International Union, Local 457, AFL-CIO-CCC and is currently covered by a collective bargaining agreement which was negotiated in December 2023 and will remain in effect through December 31, 2027.

We are very proud and fortunate to work with a very knowledgeable and dedicated staff who work well with our membership and each other. They focus on member service and quality of work. We frequently receive notes of appreciation and praise from our members on the excellent performance of our staff.

JUNIOR AND ADULT TAMBURITZA FESTIVALS

Every year, CFU provides financial support to both our junior and adult tamburitza to assist with the travel expenses associated with attendance at our festivals. This assistance is provided by granting a reimbursement for each performer who is a member in good standing with the Society. The amount granted varies dependent on the distance and general costs in the city in which the festival is held.

The 2025 reimbursement for the performers at the Junior Tamburitza Festival which was held June 27-29 at the Wyndham Grand Hotel in Pittsburgh, Pennsylvania was \$30 per performer with the reimbursement to junior ensembles totaling \$11,033.

The 2025 TamFEST Adult Tamburitza Festival was held at the Tropicana Hotel and Casino in Atlantic City, New Jersey the weekend of November 7-9. The reimbursement for the performers at that festival was also \$30 per performer with the total reimbursement paid to the adult ensembles equaling \$9,542.

The 2026 CFU tamburitza festivals will be held in the cities of Cleveland, Ohio (Junior Festival July 3-5) and Columbus, Ohio (TamFEST November 6-8). These locations generally warrant a lower reimbursement; however, the following recommendation is slightly higher due to the increased cost of motorcoaches which has impacted some groups’ ability to attend a festival. Over the past few years, we have experienced a decrease in our participating ensembles as well as a decrease in the number of their performers. Therefore, a slight increase in the lowest reimbursement will still cost the Society less than it has in years past and it will definitely be of greater assistance to our tamburitza ensembles.

Therefore, I **RESPECTFULLY MOVE AND ASK FOR YOUR CONCURRENCE FOR AN AWARD OF \$40.00 PER FESTIVAL MEMBER-PARTICIPANT IN BOTH THE JUNIOR AND ADULT TAMBURITZA FESTIVALS.**

Our tamburitza festivals are, without question, the best attended and most anticipated of our fraternal programs. These festivals bring together our membership and numerous guests in a spirit of fraternal harmony and serves to perpetuate and promote our beautiful Croatian culture. In addition, these festivals are generally the most successful of our fraternal programs in terms of increasing membership in CFU.

This concludes the report of the National Secretary/Treasurer. I am available to answer any questions or provide further detail on the information presented. We look forward to the upcoming meeting and to the meaningful discussions that will support the continued well-being and success of our Society.

Once again, I hope you enjoy your time in Pittsburgh and wish you a safe journey home following the conclusion of our proceedings.

Fraternally,
Bernadette M. Luketich-Sikaras
National Secretary/Treasurer

Brother Dan Kochis opened the discussion by thanking Sister Luketich-Sikaras for her report and for her many contributions to the Society. **President Pazo** then extended congratulations on behalf of the Directors on her selection as the recipient of the 2026 John Jordan Upchurch Award presented by the Pennsylvania Fraternal Alliance.

President Pazo drew attention to the section of the report addressing the number of Lodges that experienced mergers during the past year. The Directors discussed the overall condition of the Lodges and identified those that may be most likely to undergo mergers in the near future.

Secretary/Treasurer Luketich-Sikaras then informed the Directors that the 2026 Junior Tamburitza Festival would be held July 3-5 in Cleveland, Ohio, and that the annual TamFEST Adult Festival would take place November 6-8 in Columbus, Ohio. She subsequently moved that a reimbursement of \$40 per performing member be provided for participants in each festival. **Brother John Staresinic** seconded the motion, which was unanimously approved by the Directors.

There being no further discussion on the report, Brother Robert Luketic called the Question, and the National Secretary/Treasurer’s Report was approved.

President Pazo then called for consideration of the report of National Second Vice President Michael Ricci. **Brother Franjo Bertović** moved to accept the report, seconded by **Brother John Miksich**, and the floor was opened for discussion.

Annual Report of the National Second Vice President

Michael Ricci

To the Members of the CFU National Board

May 5, 2026

Brothers and Sisters of the National Board:

Welcome once again to the Home Office for our annual spring meeting of the National Board. I am honored to serve with you as a member of this distinguished body that is charged with the good and welfare of our society.

Since being elected to the National Board in 2007, I have done my best to attend as many CFU national, regional and local events throughout the years. Due to a difficult surgery this past year, followed by post-surgery complications, I was unable to participate in as many fraternal events as I normally would have attended. However, once my medical issues were resolved, I then had the opportunity to attend many events of our lodges and tamburitza groups as well as those activities sponsored by the Croatian Fraternal Union.

I am extremely proud to represent our Society as a National Officer and will continue to do so with great pride and respect. I stand ready to be called upon by our Executive Officers for any task which warrants my assistance.

Below is a list of the events that I attended over the past year serving as your Second Vice President:

2025	
May 6-7	CFU National Board MeetingPittsburgh, PA
June 1	St. Nicholas Croatian Church 125th Anniversary Mass/Dinner.....Millvale, PA
June 8	Javor Pittsburgh Tamburaši Picnic.....Millvale, PA
June 27-29	CFU Junior Federation 57th Junior Festival.....Pittsburgh, PA
July 27	Croatian Center Day.....Millvale, PA
July 30	Quarterly Meeting/CFU National Board of DirectorsPittsburgh, PA
Aug. 10	Croatian National Hall Javor Annual PicnicMillvale, PA
Aug. 17	United CFU Four County Lodges Annual PicnicClairton, PA
Aug. 31	93rd Annual Croatian Day.....Rankin, PA
Sept. 21	Fraternal Day at Croatian CenterMillvale, PA
Oct. 28	CFU Junior Cultural Federation Meeting.....Pittsburgh, PA
Oct. 29	CFU Scholarship Federation Board of Director’s MeetingPittsburgh, PA
2026	
Feb. 26	Visit of Croatian Minister of the Economy Ante

(Continued on page 12)

MINUTES NATIONAL BOARD MEETING FIRST SESSION...	
(Continued from page 11)	
	Šušnjar-Gave Tour of the Murals at St. Nicholas Croatian Church.....Millvale, PA
Mar. 2	Quarterly Meeting/CFU National Board of DirectorsPittsburgh, PA
Mar. 7	Rankin Croatian Home Indoor PicnicRankin, PA
Mar. 10	CFU Junior Cultural Federation Meeting.....Pittsburgh, PA
I look forward to our National Board of Directors' Meeting and welcome your questions, comments, and any recommendations you may have for me during our meeting.	
Fraternal Best Wishes, Michael Ricci National Second Vice President	

Brother Dan Kochis thanked Brother Ricci for his dedication and active service to the Society, particularly in light of the personal challenges he experienced during the year. **President Pazo** added that Brother Ricci is a valued member of the CFU team and expressed his appreciation for all that he does on behalf of the Society throughout the year.

There being no further comments from the Directors, **Sister Luketich-Sikaras** called the Question, and the report of the National Second Vice President was approved.

President Pazo then called upon **Secretary/Treasurer Luketich-Sikaras** to present the annual resolutions for consideration and adoption by the Directors, which were as follows: **US Investment Policy** - The investment policy provisions were separated from the resolution and distributed to the Directors. There were no substantial changes from previous year. Motion made by **Brother Edward Sambol**, seconded by **Brother Michael Ricci**. Unanimously adopted.

Appointment of Michael LeBoeuf of Bruce & Bruce as US Actuary – Motion made by **Brother Robert Luketic**, seconded by **Sister Ruth Sepich**. Unanimously adopted.

Appointment of Michael LeBoeuf of Bruce & Bruce as Illustration Actuary - Motion made by **Brother John Miksich**, seconded by **Sister Ruth Sepich**. Unanimously adopted.

Appointment of Michael LeBoeuf of Bruce & Bruce as New York Actuary - Motion made by **Brother Michael Ricci**, seconded by **Brother Edward Sambol**. Unanimously adopted.

Appointment of Jonathan Rhoda of Bruce & Bruce as Pension Actuary – Motion made by **Brother Wayne Vlasic**, seconded by **Brother John Staesinic**. Unanimously adopted.

Appointment of Kimberly D. Wetzel of Myers, Patsy & Associates LLC as Independent Auditor – Motion made by **Brother Daniel Kochis**, seconded by **Brother Edward Sambol**. Unanimously adopted.

Anti Money Laundering Policy – No change in policy from previous year. Motion made by **Brother Michael Ricci**, seconded by **Brother John Miksich**, to adopt the policy. Unanimously Adopted.

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.

Privacy Policy - No change in policy from previous year. Motion made by **Brother Wayne Vlasic**, seconded by **Brother Daniel Kochis**, to adopt the Privacy Policy. Unanimously adopted. **Sister Luketich-Sikaras** then reported that, to the best of her knowledge, no privacy infractions were incurred.

Ratification of Investments – Approval of all bond, stock and other capital transactions which occurred from January 1 - December 31, 2025. Motion made **Brother John Staesinic**, seconded by **Sister Ruth Sepich**, to officially ratify all such transactions. Unanimously approved.

Banking Transaction Authority – No change in resolution from last year. Motion made by **Brother Michael Ricci**, seconded by **Brother Edward Sambol**. Unanimously adopted.

Authority to Effect Statutory Deposits – No change was presented for this resolution from last year. Motion made by **Brother Wayne Vlasic**, seconded by **Sister Ruth Sepich**. Unanimously adopted.

Dividends – No change in the dividend scale from last year. Motion made by **Brother Daniel Kochis**, seconded by **Brother Robert Lukeetic**. Unanimously adopted.

President Pazo expressed his appreciation to the Directors for their cooperation in adopting the Annual Resolutions.

President Pazo then adjourned this first session of the Spring Meeting of the National Board of Directors at 3:19 pm to allow the Board of Trustees time to finalize their report to be presented the next day.

Bernadette M. Luketich-Sikaras, National Secretary/Treasurer

ATTEST:
Edward W. Pazo
Franjo Bertović

MINUTES NATIONAL BOARD MEETING WEDNESDAY MORNING, MAY 6, 2026 ■ SECOND SESSION	
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President Pazo reconvened the 2026 Spring Meeting of the CFU National Board of Directors at 9:25 a.m. and introduced the Society's appointed actuary, Michael LeBoeuf of Bruce & Bruce Actuaries and Consultants, for presentation of the 2025 Actuarial Report.

Since this was his first presentation before the Directors, Mr. LeBoeuf began by providing a brief overview of his professional background and more than 40 years of actuarial experience.

Mr. LeBoeuf opened his presentation by noting that 2025 had been a very favorable year for the Society. He reported that all key benchmarks were positive, with annuity surrenders being the only area that appeared somewhat outside normal ranges. He emphasized, however, that surrendered funds largely remained within the Society and were transferred among products rather than withdrawn, thereby preserving assets. He further stated that the Society's favorable surrender experience reflects both the strength of its distribution channel and the effective management of its in-force deferred annuity business.

He noted that the continued favorable interest rate environment and growth in the equity markets remained important factors contributing to the Society's performance.

Mr. LeBoeuf explained that asset adequacy testing was introduced by the NAIC approximately 30 years ago to ensure solvency and protect policyholders. He reported that the Society was not required to establish additional reserves as a result of this year's testing.

He advised the Directors that additional assets would be required for purposes of conducting business in New York, although no additional reserves were required this year. He observed that New York's regulatory standards are particularly stringent and that the state applies its requirements to an insurer's entire book of business rather than only to policies issued in New York.

President Pazo inquired whether the Society could simultaneously pursue licenses in Louisiana and Mississippi while reactivating sales in New York. The Directors discussed the opportunities available in these markets.

President Pazo further asked whether, considering current market conditions and other factors, the Society should be satisfied with its 2025 profit of approximately \$1.9 million from an operational standpoint. Mr. LeBoeuf responded that, in light of approximately \$6 million in operating expenses in addition to the cost of the Society's fraternal programs, the Society's performance was strong. He noted that the absence of agent commissions contributes positively to earnings.

After reviewing the Society's operating data, Mr. LeBoeuf concluded that the CFU has a sound fundamental plan in place for continued success. He cautioned, however, that rapid growth in life insurance business can place demands on capital and surplus.

In reviewing key benchmarks, he observed an increase in annuity outflows but again noted that the funds generally remained within the Society through transfers to other contracts. He also noted a modest increase in expenses over the prior year but did not consider the change to be significant. He further reported that the Society's Risk-Based Capital ratio remained very strong at 1,134%, compared with the recommended target range of 800% to 1,000%.

Mr. LeBoeuf commended the Directors for maintaining a traditional pension plan for employees and remarked that the plan is in excellent financial condition.

With respect to business drivers, he noted that life insurance in force continues to decline modestly each year, although the Society's financial ratios remain stable.

At the conclusion of his review of 2025 operations, Mr. LeBoeuf discussed several developments expected to affect future business. He indicated that the Society should benefit from two upcoming regulatory changes. The first involves the adoption of a new valuation manual that will modernize reserve requirements for annuities while maintaining conservative standards. The change is expected to reduce reserve requirements on traditional annuity products but will apply only to new business and not retroactively.

The second change involves Risk-Based Capital calculations for annuities. New tables will permit the discounting of future rates, thereby providing greater flexibility in determining RBC requirements.

Mr. LeBoeuf then discussed the proposed pre-need insurance product, which had been reviewed previously. He advised that Bruce & Bruce stands ready to assist with implementation whenever the Society decides to proceed. He explained the product to the Directors and stressed that it must be structured to meet the needs of funeral directors, who effectively serve as the distribution channel. He noted that most policies are written for amounts ranging from \$7,000 to \$15,000 and carry only modest commissions.

The discussion then turned to inherited annuities. Mr. LeBoeuf explained that, following the death of an annuitant, there are no specific requirements regarding the interest rate applied if the annuity is not immediately distributed. He further noted that federal law governs the applicable five-year and ten-year distribution rules and that surviving spouses receive special tax treatment.

Brother Ed Sambol asked what Bruce & Bruce considers to be attractive alternative investments for insurance companies. Mr. LeBoeuf reviewed several investment categories but emphasized that, regardless of the investments selected, insurers must always remain mindful of their effect on NAIC ratings and Risk-Based Capital requirements.

There being no further questions or discussion, **Brother Ed Sambol** moved, seconded by **Brother Robert Luketic**, to accept the Annual Actuarial Report as presented. The motion carried.

President Pazo thanked Mr. LeBoeuf for his presentation and declared a recess for lunch at 12:15 p.m.

Bernadette M. Luketich-Sikaras, National Secretary/Treasurer

ATTEST:
Edward W. Pazo
Franjo Bertović

OBITUARIES

Gloria Jean Niska



EVELETH, MN - Gloria Jean Niska (9.23.42 – 6.19.26) was born September 23, 1942, in Eveleth, Minnesota, the youngest of five children of Croatian immigrants Mike and Milka (Lenich) Silovich. Gloria was always very proud of her Croatian heritage, and to have been the last born of the Silovich family in Northeast Minnesota.

Gloria was sustained throughout her life by her faith, family, and friends.

Gloria was a graduate of Eveleth High School, Eveleth Junior College, and attended the University of Minnesota. Gloria served 28 years in the administrative unit of the Northeast Minnesota Office of Job Training.

Gloria married George Niska in 1965 and they raised a daughter and son, and suffered the loss of another son in infancy. Together they enjoyed snowmobiling with family and friends, boating and fishing on Lakes Vermilion, Superior and Michigan, and touring the country on their Honda Gold Wing motorcycle. In retirement, they traveled via RV with their Border Collie, Missy, to Florida, Texas, Alabama and Arizona. Gloria and George were the envy of anyone who saw them on the dance floor, especially when they would polka.

Favorite trips for Gloria were to Alaska with George, and to Croatia and Newfoundland with her niece and travel buddy, Debra Felgen.

Gloria was an avid and voracious reader, and she enjoyed doing crossword puzzles, embroidering, and tending to her flower beds. Her favorite memories of growing up in Eveleth included going to the public library, Church of the Holy Family (now known as the Resurrection), the city auditorium for dance lessons, and being a majorette with the high school band.

Gloria always looked forward to ‘girls birthday lunches’ with her neighboring friends. She was a huge fan of the Minnesota Vikings and U of M Gopher football and basketball teams. She would loudly and lustily cheer on her children and their friends when they played sports in Cherry, and then her grandchildren as they played baseball, soccer, and track, and performed in dance in Duluth. Gloria said her only regret leaving this life was that her children and grandchildren may not fully realize the depth of her love for each of them.

Gloria was a lifelong member of the Croatian Fraternal Union (Lodge 94 of Eveleth, MN), the Catholic Daughters of the Americas Court St. Margaret #1888, the Laurentian Kampers, and was a former member of the Gold Wing Road Riders Association.

Gloria will be met by those who proceeded her; her parents Mike and Milka, brothers Joseph and Nicholas, sisters Kathryn (Herbert) Burger, Margie (Robert) Felgen, son James, nephew Patrick Silovich, and her pup Missy.

Gloria is survived by George, her beloved husband of 61 years, cherished daughter Pamela (Ross) Mayer of Edina and Hayward, WI; treasured son Everett (Tammy) of Duluth, and her precious grandchildren, Joshua (Estelle) of Ashland, WI, Seth stationed with the US Army, Alexandra of Duluth, Lukas of Duluth, and a host of favorite nephews and nieces from the Niska, Silovich, Felgen, Burger, and Rahkola families.

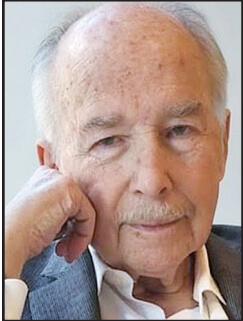
A memorial mass was offered on Tuesday, July 21st, with Father David Forsman officiating. Visitation was held one hour prior to mass at Resurrection Catholic Church, Eveleth, the site of Gloria’s baptism, catechism, First Communion, Confirmation, and her marriage.

Special thanks to Eric and Susan Santi, Rose Niemi, Gail Lanyk, Maija Biondich, Kari Niska, Judy Niska, Bernice Wollin, and many other friends, family and community members who have supported George and family through Gloria’s illness.

The Family of Gloria Jean Niska



Carl James Churlin



MORRIS, IL – Carl James Churlin, age 90, of Morris, IL, formerly of Roselle, IL, died peacefully on June 28, 2026 at his home.

Born February 10, 1936, in Chicago, Illinois, Carl was a son of Marko and Helen (nee: Hanzlik) Churlin. He was raised and educated in Des Plaines, IL and enlisted in the United States Army, serving in Germany honorably from 1955 to 1957.

On October 6, 1962, Carl married Rita Ann Pizarro at St. Mary Catholic Church in Sterling, IL. Together, they raised their family in Roselle, IL, for many years until relocating to Morris.

He was a member of CFU Lodge 202 in Chicago.

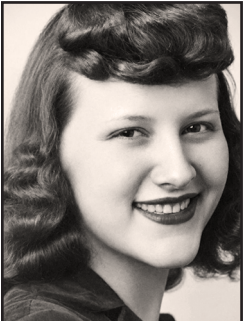
Carl provided 34 years of dedicated service to Amtrak, working out of Union Station in Chicago as a telegraph operator. He enjoyed spending his time reading and watching Jeopardy, classic movies, and his beloved White Sox.

Growing up in Chicago’s Croatian-American community, he had a great desire to feel connected to his roots by participating in Croatian heritage functions such as the annual Velika Gospa celebration and by travelling overseas. In his younger years, Carl even hosted the Croatian Radio Hour on WPOA Radio out of Oak Park, IL to support and celebrate his heritage.

Survivors include his wife of 63 years, Rita Churlin of Morris; two daughters: Carla (Dale) Carino of Morris and Claudine (Randy) Wasnick of Naperville, IL; six grandchildren: Natalie (Garrett) Pape, Brittney Carino, Valerie (Matt) Reeves, Alex Wasnick, Kyle Wasnick, and Tyler Wasnick; six great-grandchildren: Kennedy, Talyn, Brynn, Benjamin, William, and Owen; his twin brother, Darvin (Mary Ann) Churlin of Oak Lawn; brother-in-law, LeRoy (Norma) Pizarro of Sterling; sister-in-law, Rosemary Pizarro of Rock Falls, IL; and numerous nieces and nephews.

The Family of Carl James Churlin

Frances Hohn



COKEBURG, PA - Frances "Fran" Hohn, 97, passed away peacefully in her sleep on June 28, 2026, at the Residence at Hilltop in Monongahela, PA.

Fran was born on June 17, 1929, at Washington Hospital, to Joseph and Helen Pigeon, the second of eight children. She graduated from Bentleyville High School in May of 1947, with dreams of becoming an English teacher. And while life took Fran down a completely different path, she spent nearly a century leading by example and teaching everyone around her some of the most important lessons imaginable. She possessed a wisdom that was far beyond her time, paired with a quick-witted sense of humor that kept everyone on their toes.

One of the most beautiful chapters of her life was shared with her late husband, Robert "Bob" Hohn, whom she first met when she was just nine years old. When Bob left to serve in World War II in 1943, he looked at Fran and promised he would come back for her and marry her. True to his word, the very day he returned from the war, he spotted Fran walking to the movies (one of her favorite activities) with her best friends in downtown Bentleyville and said, "I told you I'd come back for you." The following year, in May of 1948, they were married. They went on to share nearly 70 beautiful years of marriage and brought three wonderful boys into the world whom she adored.

Bob was entirely smitten with Fran until the day he passed (rightfully so, as he would tell you) and to those who love them, may you take comfort in knowing that Bob met her with a smile stretching from ear to ear, ecstatic that he and Fran are finally back together again. The love she and Bob shared became the foundation of their family. Every Sunday at noon, you would find them with their door wide open, the house packed, and the table crowded waiting for some of her famous halupkis, meatloaf or city chicken. Fran always had a way of bringing everyone together. Her home was a place of warmth, where everyone was welcomed, accepted, and loved exactly as they were.

Her sharp wit remained completely intact through the years, even well into her 90's. The best example of this was when her family proudly broke the news that she was going to be a great-grandmother for the first time. Fran didn't miss a beat and with a smirk and a chuckle, she simply said, "I already am a great grandma." She was right, of course in every sense of the word.

Fran has gone to reunite with her parents, Joseph and Helen Pigeon; her beloved husband, Bob; and her son, Kenny. She also joins her siblings: Diane Luketich, Joseph Pigeon Jr., Charles Pigeon, Walter Pigeon, Irene Gunderman and Lucille Weis.

Her beautiful spirit lives on in the family who loved her dearly: her sister, Evelyn Basil; her sons, Jeffrey (Lisa) and David Hohn; her grandchildren: Derek (Amanda), Michael (Ashley) and Maura Hohn; and the great-grandchildren who brought her so much joy: Karlo, Zora, William and Theodore Hohn.

Do not cry for Fran or let your heart be filled with sorrow for she was brave, hilarious, fiercely independent and above all else, kind. She taught us that life is far too short to take it seriously, that laughter is one of life's greatest gifts, and that a crowded table filled with family, friends, good food and even better stories is one of life's biggest blessings.

In keeping with her wishes, there was no formal service. If you would like to honor her memory, the greatest tribute you can give to her and her family is to carry these lessons forward. Laugh a little louder. Love your people a little harder. Pull up an extra chair to the dinner table whenever you can. Above all else, let her long, beautiful life be a testament to us all to leave the world a little bit better, a little funnier, and a little kinder than we found it. May God bless her sweet soul and all of those who loved her.

A Mass of Christian Burial was celebrated on July 2, at St. Katharine Drexel Parish, Bentleyville, PA, with the Reverend Edward Yuhas officiating. Interment followed at Beallsville Cemetery, Beallsville. Arrangements were entrusted to Leonard M. Pavlic Funeral Homes, Inc., Bentleyville, PA.

Frances was a member of “St. George” CFU Lodge 354 of Cokeburg, PA.

The Family of Frances Hohn

★ 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**

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and always available.

Tips

From the
Home Office
Addresses: Current,
New and Changes

PITTSBURGH, PA – It is important to keep all addresses up-to-date on all official documents and business. Not doing so will cause delays in business transactions, mailings and notices, death benefit payments, information on life insurance and annuity policies, and the Zajednicar.

For these reasons, the Croatian Fraternal Union is asking all members to make certain their addresses are current with the Home Office. In recent months, much mail has been returned to the Home Office with the message Return to Sender, No Such Address, Forwarding Address Expired, etc. This is true for senior and junior members.

Through the years, many address changes can occur. This can be for children moving to live in college dorms; marriages and setting up housekeeping at a new location; a change in employment resulting in moving the family to another area; retiring to a smaller home; warmer climate, or to an assisted living residence; or just relocating. Whatever your situation may be, please inform lodge officers or the Home Office as to your change of address.

Addresses are also important where beneficiaries are concerned. Thus, when making application for insurance, of an annuity and in naming beneficiaries, list their relationship, social security number, and address. This greatly eases the task of locating beneficiaries when the time comes.

Remember: Keep your address current with the Home Office.

The Need For Keeping
Beneficiaries Up To
Date

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

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

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

Please call us at 412/843-0380.

Cooking Corner

Vegetarian Lasagna

2 (12 ounce) packages lasagna noodles
2 lbs. ricotta cheese
4 eggs
1 c. grated Parmesan cheese
1/3 c. chopped fresh parsley
2 tsp. dried basil
ground black pepper to taste
1/2 c. olive oil
1 1/2 c. chopped onion
1 c. sliced carrots
1 1/4 c. chopped green bell pepper
1 16-oz. package chopped frozen broccoli, thawed and drained
3 c. chunky spaghetti sauce
2 c. shredded mozzarella cheese, divided
Bring a large pot of lightly salted water to a boil. Add pasta and cook for 8 to 10 minutes or until al dente; drain and set aside.

In a large bowl, combine ricotta cheese, eggs, Parmesan cheese, parsley, basil and ground black pepper. Stir to blend; set aside.

Heat oil in a large saucepan over high heat. Sauté onions for about 5 minutes, stirring occasionally; add carrot slices and sauté about 2 minutes, then stir in green bell pepper and broccoli.

Stir all together, reduce heat to medium and cook until tender, about 5 minutes. Add veggies into ricotta mix and mix well.

Ladle 1 cup of spaghetti sauce into a 9x13 inch baking dish and spread evenly over the bottom. Place 2 strips of lasagna noodles lengthwise in the dish then spread about 4 cups of the filling over the pasta. Sprinkle 1 cup of the mozzarella cheese over the filling; repeat layers.

Top with spaghetti sauce. Cover with foil and bake at 350 degrees for one hour. Serve with grated cheese for topping.

Three Potato Salad

3 medium russet potatoes, peeled and cubed
3 medium unpeeled red potatoes, cubed
1 large sweet potato, peeled and cubed
1 medium onion, chopped
1 c. mayonnaise
2 Tbsp. sugar
1 Tbsp. white vinegar
1 tsp. salt
3/4 tsp. dill weed
1/2 tsp. pepper
Place all of the potatoes in a Dutch oven; cover with water. Cover and bring to a boil. Reduce heat; cook for 20-30 minutes or until tender. Drain and cool.

Place potatoes in a large bowl; add onion. In a small bowl, combine the remaining ingredients. Pour over potato mixture and toss gently to coat. Cover and refrigerate overnight.

Peach Pound Cake

1 c. butter, (no substitutes), softened
2 c. sugar
6 eggs
1 tsp. almond extract
1 tsp. vanilla extract
3 c. all-purpose flour
1/4 tsp. baking soda
1/4 tsp. salt
1/2 c. sour cream
2 c. diced fresh peaches
confectioner's sugar
Cream butter and sugar until fluffy. Add eggs one at a time, beating well. Beat in extracts. Combine dry ingredients; add to creamed mixture, alternately with sour cream. Fold in the peaches. Pour into greased and floured 10-inch tube pan. Bake at 350° for 60 minutes until toothpick inserted near the center comes out clean. Cool 15 min. before removing from pan. Cool completely and then sprinkle with confectioner's sugar.



MEMBERS OF LODGE 635 AND NEST 330 of Virginia, MN enjoy a festive summer gathering.

CFU Lodge 635 Members Celebrate Croatian Heritage

VIRGINIA, MN - Croatian Fraternal Union Lodge 635, "Vila Velebita", along with the Children's Nest 330, enjoyed celebrating their Croatian heritage and discussing Croatia's chances of winning the World Cup at their picnic on June 28 in Virginia, MN.

As always, the sarma and potica were fabulous, as were the conversations. Members are already looking forward to next summer's picnic.

Ida Rukavina/President
Lisa Radosevich-Craig/Secretary

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.

- 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

CFU Lodge 170 To Host Annual Picnic

MERRILLVILLE, IN - CFU Lodge 170 is hosting its annual picnic on August 30, from 12 noon to 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 ĉevap 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



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All Recipes from the Cooking Corner Archives

Attention All Cooking Corner Contributors:

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

—Editors

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

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

BAKE SALES • SPECIAL DINNERS • CULINARY DELIGHTS

Lodge 515 Annual Scholarship Luncheon on November 22

TORONTO, ON - CFU Lodge 515 "Bernard M. Luketich" will host its annual scholarship luncheon in memory of Magdalena Mary Smintich on Sunday, November 22. This year we return to gather at the Royal Canadian Legion Branch 31 - Mount Dennis at 1050 Weston Road in Toronto.

Applications for the "2026 Magdalena Mary Smintich Scholarship Aid" awards are now being accepted. Application is open to current Lodge 515 members who are students pursuing full-time studies at an accredited post-secondary institution, college, or university. The deadline for submission of applications is September 15, 2026.

For the current application form and for further information contact the Lodge 515 Council or the Magdalena Mary Smintich Scholarship Committee Chair, Jakop Smintich at jakops@yahoo.com or 647.515.2966.

Jakop Smintich/Lodge 515

Lodge 530 Holds Summer Picnic

ST. THOMAS, ON - CFU Lodge 530 "Ogulin" warmly invites all its members and friends to their Summer Picnic which will be held on Sunday, August 30. It will be held at the picnic grounds immediately follow Holy Mass scheduled for 11 a.m. St. Leopold Mandić Parish is located at 2889 Westminster Dr., London, ON N6N 1L7.

The lodge is very pleased to have special guests, the Croatian American Folklore Ensemble "Nova Nada". This year our guests will join us in the Bocce Tournament following the meal.

Spit-roasted pork and chicken will be available for \$25 which includes refreshments as well.

The popular singer and accordion player Tomica Peretić will be in attendance to entertain throughout the afternoon.

We hope to see you all on Sunday, August 30th. Welcome!

Franjo Bertović/President

Junior Tamburitzens of Duquesne Picnic August 30

DUQUESNE, PA - The Junior Tamburitzens of Duquesne invite friends, families, alumni, and supporters to our annual picnic fundraiser on Sunday, August 30, at the Croatian Center Picnic Grounds, 80 Schuetzen Park Road, Millvale, PA 15209.

Gates open at 12 p.m. Admission is \$5, and the public is welcome.

Enjoy a fun afternoon featuring homemade food, delicious baked goods, cold drinks, a full kitchen and bar, and live entertainment. Performances begin at 1:30 p.m. with the talented Junior Tamburitzens of Duquesne, with additional guest performers to be announced. Live dance music throughout the afternoon will be provided by the Duquesne Dads, featuring Brock Belich, Justin Greenwald, Paul Hladio, John Huckle, David Kosovec and Peter Kosovec.

Mike Mezick's famous spit-roasted lamb will once again be available by pre-order only for \$27 per pound. Lamb orders must be placed online at www.juniortammies.org/shop or by calling or texting 412-855-3524 no later than August 21. Pre-ordered lamb can be picked up at the picnic by 3 p.m.

Join us for a wonderful summer afternoon of music, food and friendship while supporting the Junior Tamburitzens of Duquesne. Proceeds from the picnic help provide opportunities for young people to learn and preserve the rich traditions of Croatian and other Slavic music, dance, and culture.

We look forward to seeing you on August 30!

Mary Sestric/Lodge 1

Weakley Memorial Picnic August 1st

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

The Waukegan Tamburitzens are 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



Guest Conductors at previous Festivals.



Family of 2026 Guest Conductor Nikola Vranešević.



Rankin Junior Tamburitza

Scenes From 58th Annual Junior Tamburitza Festival ■ July 3-5 Cleveland, Ohio



Music Directors, Choreographers and Assistant Directors of participating ensembles perform under the direction of Guest Conductor Nikola Vranešević.



American Zagreb Junior Tamburitza



Croatian Junior Tamburitza of St. Louis



Queen Helena Tamburitza



Sloboda Junior Tamburitza



Cleveland Junior Tamburitza



ONE HAPPY FAMILY...Festival Guest Conductor Nikola Vranešević with his wife, Daniella, and children, Dejan and Nikolija.



Sv. Lovro Junior Tamburitza



MEMBERS OF THE JUNIOR TAMBURITZA OF DUQUESNE make a presentation on behalf of their ensemble to 2026 CFU Guest Conductor Nikola Vranešević.



2026 CFU JUNIOR TAMBURITZA FESTIVAL GUEST CONDUCTOR NIKOLA VRANEŠEVIĆ is presented with the ceremonial baton by CFU Director of Fraternal Programs Derek Hohn.



2026 FESTIVAL GUEST CONDUCTOR Nikola Vranešević's son, Dejan, is all smiles as he presents a special gift to his Dad.



American-Croatian Waukegan Junior Tamburitza



Milwaukee Croatian Junior Tamburitza



Junior Tamburitza of Duquesne



Jadran Junior Tamburitza



Croatian National Home of Hamilton



St. George Junior Tamburitza

Make Your IRA Contribution Today

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

IRA CONTRIBUTION LIMITS

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

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

Bernadette M. Luketich-Sikaras
National Secretary/Treasurer

IRA CONTRIBUTION COUPON

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

Name _____

Certificate No. _____

Deposit Amount _____

☐ Traditional IRA for Year 2026 _____

☐ Roth IRA for Year 2026 _____

There’s Much...

(Continued from page 1)

on July 12th! The weather, the Mass, the food, the music, all the workers and all our guests made it all positively PERFECT! **Thanks to:** Fr. Tony Dosen, Joe Gornick and the Prijatelj Orchestra, our Sloboda Tammies, the chefs, the clean-up crew, the strudel and povitica makers and bakers! Those that wrapped silverware and numbered order blanks, peeled potatoes, prepared the salads and washed the pots and pans. Those that took orders and filled those orders. Those that prepared and sold the bakery and all those that worked the kitchen and worked the lamb machine and those that grilled and flipped the ćevaps! Oops! I almost forgot the raffle! Thanks to all the buyers and sellers of the raffle tickets and “congratulations” to all the winners! I just know I forgot some people – but you know who you are – I THANK YOU ALSO!

A huge “Thank You” to all those who came in from Colorado, Kentucky, Wisconsin, Indiana, Florida, California and Nevada. Here again, I'm sure I missed some long-distance travelers also!

Can never thank you all enough for stepping up to the plate when needed. Those who stayed and worked beyond their shift or just stepped in to lend a hand. Also, those who asked if they could help unload and load up provisions. I could go on and on! Sloboda Lodge 32 members, friends and family – YOU ARE THE BEST!

“Fame and Wealth without wisdom are unsafe possessions.” - Democritus
Arlene Boudos/Lodge 32

Ontario Federation of CFU Lodges Scholarships

HAMILTON, ON - This year the Ontario Federation of CFU Lodges will be awarding two scholarships to qualifying members entering college, university or trade school. (Undergrad or Postgrad students with a full-time student load of courses).

This scholarship is only awarded once to each member. Application forms can be emailed to you upon request from Mary Grubic at mgrubic.grubic@gmail.com.

The following must be included with your application, an Official copy of your transcript, completed application form, personal profile, reference from an executive from your lodge along with a photo. You must be a member of one of the Federation affiliated CFU Lodges for a minimum of three years and at least one parent or grandparent must also be a member of the CFU for at least three years. The chosen recipients will be notified by the Scholarship Committee.

Completed applications should be emailed to the above email or mailed to Mary Grubic, 4241 Sarazen Drive, Unit 24, Burlington, ON L7M 5B7 by October 15, 2026.

Mary Grubic/Chairperson

Ontario Federation of CFU Lodges Scholarship Committee

Consular Days in Pittsburgh and Cleveland

WASHINGTON, DC - The Embassy of the Republic of Croatia in Washington, DC will hold Consular Days in Pittsburgh, PA at the premises of the Croatian Fraternal Union, 100 Delaney Drive, Pittsburgh, PA 15235 from 10 a.m. to 4 p.m., **(by appointment only)** on the following dates: September 10; October 22; November 12; and December 3.

The Embassy of the Republic of Croatia in Washington, DC will hold Consular Days in Eastlake, OH at the premises of the American-Croatian Lodge Cardinal Stepinac, 34900 Lakeshore Blvd, Eastlake, OH 44095 from 9 a.m. to 4 p.m., **(by appointment only)** on the following dates: September 11; October 23; November 13; and December 4.

IMPORTANT NOTICE:

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

Mihovil Pažin

Embassy of Croatia/Washington, DC

CFU SCHOLARSHIP FUND

ST. THOMAS, ON – National Vice President Franjo Bertovic and wife Mirjana, in memory of Zora Spudic and Marko Brigich Jr., who passed away recently. They will be missed in our fraternal ranks. We extend sympathy to the Spudic and Brigich Families	50.00
Towards the “Ogulin” CFU Lodge 530 Scholarship Fund	
ALLISON PARK, PA – Thomas Korenich, in loving Memory of my sister Janet A. Korenich	100.00
PITTSBURGH, PA – Diane Chuckro, in honor of Patricia Lesko's 90th Birthday.....	100.00
PITTSBURGH, PA – Gabrielle Yingling, in honor of Patricia Lesko's 90th Birthday.....	100.00
JEFFERSON HILLS, PA – Lucille Nero and family, in memory of Negley (Ted) Rodgers. May he rest in eternal peace	100.00
MONROEVILLE, PA – Mary Louise Yarosik in memory of Judy Pavlecic.....	100.00
CANONSBURG, PA – Stefani and Michael Stanish, in memory of Mark Brigich.....	50.00
Towards the Brigich Family Scholarship Fund	
HOBART, IN – Bill and Mira Glivar, in memory of Kelly Ann Glivar	100.00
PITTSBURGH, PA – Bob and Carol Keber, in memory of our friend and former co-worker for many years at the CFU Home Office, Zora Spudic	50.00
Towards the John P. Plesh Scholarship Fund	
TOTAL THIS REPORT	\$750.00
TOTAL COLLECTED	\$5,888.12

DONATION

CFU SCHOLARSHIP FUND

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

Name _____ Lodge _____

Address _____

City _____ State _____ Zip _____



Make all checks payable to CFU Scholarship Foundation and mail to:
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