

CFU Introduces Easy Access Annuity Contract for Members

Continues Savings Offer For Members -- Earn 4.50% For 24 Months Guaranteed!

By Edward W. Pazo / National President

PITTSBURGH, PA - Always interested in providing our members with excellent benefits and a solid return on their retirement savings, Croatian Fraternal Union introduced the Choice Two Annuity option in April of 2023 with an interest rate of 4.50%. We are pleased to say that this rate has continued steadfast as the rates in the financial markets have fluctuated in response to perceived inflation, recessionary fears and conflicts across the globe. The Choice Two account remains an extraordinary option for our members to earn an above market interest rate in exchange for a two-year commitment to the society.

Although we continue to believe in the value that the Choice Two program offers individuals, we also have learned of many members and friends desire to place their money into an account with no restrictions. An account similar to a bank or savings & loan checking account; however, offering a much higher rate of return. This knowledge has led the society to introduce the "Easy Access" Annuity contract for our current members' and potential new members' benefit.

The Annuity Contract is based upon the previous CFU offering of a Zero Surrender Charge contract. Specifically, the contract will be issued with a current interest rate of 3.00% for a limited time through December 31, 2026 and provide annuitants with the opportunity to withdraw any amount from their contract without penalty. That is correct, there are no surrender charges for withdrawals at any time and members will earn a three percent (3.0%) return through December 31, 2026. The Finance Committee, at that time, will determine a rate of return for the next three-month period dependent upon the then current financial markets. The contracts that are issued through December 31, 2026 will carry a 2.40% minimum interest rate guarantee for the life of the contract thereby providing a solid floor for a

savings account that offers "Easy Access" to members.

This new CFU offering may serve individuals well who desire a place to park their money after exiting the equity markets after realizing long-term gains or just to avoid the ups and downs for which the financial markets are well-known. It is true that no one knows the future direction of the markets in the short term and that past history has shown an upward trend most certainly.

However, for individuals in their senior years, a common practice is to reduce "growth" oriented assets with favor shown to more fixed investments that carry less volatility. This is one option that may be considered and we urge our members to contact our CFU Sales Coordinator, Sister Cathy Brnich, to see how easy it really is to purchase the **Easy Access Annuity Contract** from the Croatian Fraternal Union of America. The society that cares!

We take this opportunity to point out to our members under the age of 59 ½ that the IRS may impose penalties for early withdrawals as the tax-deferred status of a deferred annuity requires holders, in almost all instances, to refrain from withdrawals prior to the age of 59 ½. For these members we strongly recommend consideration of the society's Choice Two Annuity Program.

3.0%
interest rate

Back &
BETTER THAN EVER

SMART SAVINGS - FLEXIBLE ACCESS

EASY ACCESS
ANNUITY CONTRACT

- NO Surrender Charges for Withdrawals
- 3% Current Interest Rate through 12/31/26
- Contracts Issued through 12/31/26 Carry a 2.40% Minimum Interest Rate Guarantee for the Life of the Contract

Zero Withdrawal Charges

Continuing a fine tradition of offering its membership excellent rates on retirement savings, Croatian Fraternal Union began in April 2023 offering, through its Annuity Program, a guaranteed rate of 4.5% for two years from the date of issue of the contract. This offer has proved especially popular among our present members as well as a good number of individuals who have now become members by taking advantage of the 4.5% guaranteed rate of return. We truly thank all annuity and IRA holders who have committed their retirement savings to our society for safekeeping and believe it is a recognition of the 132-year existence of the society and the exemplary record of serving our members' financial needs.

Now more than ever, it is important for individuals and families to save for retirement needs, college education, or just to have six to twelve months of living expenses in an institution that they can count on... THE CROATIAN FRATERNAL UNION OF AMERICA!

We take this opportunity to state, once again, that members and potential new members should strongly consider the purchase of an Annuity or fund an IRA account with the Croatian Fraternal Union of America. At the present time, in response to the rapid rise in rates of return in the financial markets, CFU is offering members an opportunity to earn 4.5% for two years, or twenty-four months, from the date of contract issue. That is

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Annual CFU Four County Fraternal Day at Clairton

FOUR COUNTIES, PA – We are just days away from the annual Fraternal Day celebration of the CFU United Lodges of Fayette, Greene, Washington and Westmoreland Counties which will be held on Sunday, August 16th. Your participation and support are what make this annual gathering such a special celebration of our fraternal spirit.

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, making it the perfect location for a day of fellowship, fun, and friendship.

We are preparing an outstanding day of festivities for one and all. Just as with previous Fraternal Day celebrations, the event will begin at 12 noon with festive music and delicious picnic fare for your enjoyment.

A picnic favorite-delicious hot barbecued lamb, prepared by Mike Mezick, will again be

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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!

Zajedničar

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FROM THE EDITOR'S DESK...LORRAINE TURKALL

Keep It Going

Generations of families continue to build the legacy of the Croatian Fraternal Union. How our Society began and how it continues to thrive is an interesting story from numerous perspectives. Quite a number of our CFU Lodges are led by lodge officers whose parents, grandparents and other relatives once held those same lodge positions of leadership. Their transition to serving in officers' posts was a natural coming of age, encouraged by their family members, in order to keep the lodge active and thriving. Likewise, just as with members who served as delegates to CFU National Conventions in years past, many are now representing not only their lodges, but those family members who had proudly held delegate posts in years prior throughout the lodge's history. It is this continuity which dominates our fraternal lineage, largely responsible for the success our organization has achieved thanks to such allegiance and dedication. A great number of CFU members further

advance their upbringing by participating in annual fraternal festivals, picnics, sports events and other activities which celebrate our Croatian heritage and ethnic ties. In these times when there is a growing interest in researching family ancestries, many young people are seeking information about their grandparents and great-grandparents, anxious to learn more about their family tree to better understand their heritage and lineage. Children and young adults learning about their Croatian roots may well be proud of what their ancestors accomplished and how their fortitude allowed them to achieve their goals. Many descendants are amazed to learn how their ancestors traveled from Croatia to reach the destinations in the United States and Canada, where they settled, and how they became CFU members to enhance their lives. Through interaction with many Croatian families, we can attest to the success enjoyed by many CFU members who worked to find their niche in this world and who enjoyed the opportunities being a CFU member provided for them. The financial, social, recreational and personal

benefits all contributed to the lifestyles many continue to enjoy. And what about the opportune moments and priceless memories? Meeting the love of one's dreams at a CFU bowling tournament, making a lifelong friend at a CFU Junior Tamburitza Festival, enjoying a sport with fellow enthusiasts, benefitting from a much-needed CFU scholarship received during one's college years, learning to play a tamburitza and being a part of a group, or just being with fellow lodge members at a holiday gathering to celebrate and remember years gone by... Many CFU members often share how valuable the fraternal affiliation they enjoy has been in their lives. When you think about it, these life connections are what really matter. We truly are "The Society That Cares".

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.

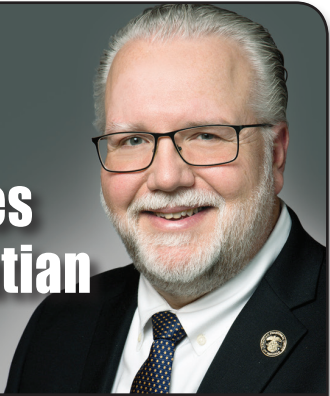
Act now to secure the favorable rate on this excellent Savings Opportunity currently available through the Croatian Fraternal Union!

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



CFU MEMBERS FROM CFU LODGE 602 AND NEST 223 OF VERONA, PA recently enjoyed a visit to the CFU Home Office: Charlene and Joseph Kumar; their daughters, Caitlyn Turcic and Amanda Snyder; and their grandchildren, Madison, Mila and Jackson Snyder and Sofia and Asher Turcic. The Kumars were proud to introduce their children and grandchildren to the beautiful Croatian costumes and artifacts on display in the CFU Museum, emblematic of their rich Croatian heritage.

Fraternal Activities Promoted by Croatian Fraternal Union



By Edward W. Pazo/National President

The last two issues of Zajedničar featured prominently the recently concluded 58th Annual CFU Junior Cultural Federation tamburitza festival. Our national administration takes immense pride in this particular festival as it serves a vital role in preserving and promoting our Croatian Heritage. Equally important is the introduction of our Croatian Culture to the next generation of American and Canadian Croatians. Our society draws future leaders from among these youthful members who have participated in the annual children's tamburitza festival on both local, regional, and national levels. Countless numbers of these former junior tamburitza have gone on to join adult tamburitza ensembles with a substantial number becoming the next generation of music teachers, choreographers, and parents group officers. These transitions to leadership positions are a testament to the strength and vitality of our organization.

In addition to the Junior Tamburitza Festival, our society has successfully sponsored or supported a number of cultural and sporting events on the national, regional, and local levels. A short list of the events that have transpired thus far includes the annual CFU SkiFest at Holiday Valley in Western New York during the month of February. In what has become a "rite of winter", our membership happily travels to a chosen ski resort during the month of February for a weekend of warm hospitality featuring excellent tamburitza music and an opportunity to enjoy a winter alpine sport amid friends from across four or five States and the Province of Ontario.

The CFU calendar of events also featured additional sporting events on the national level including our National Bowling and Golf tournaments. We were pleased to participate in the National Bowling Tournament which was for the first time sponsored by our CFU Lodge 136 of Lorain, OH. Working with Director of Fraternal Programs Brother Derek Hohn, Lodge 136 President Richard Grubic and his officers literally rolled out the red carpet for CFU bowlers and friends. At the Bowling House, our members were serenaded by the sounds of the tambura with the all-girl Orchestra Šarena of Cleveland, OH, entertaining at the bowling alleys amid the ruckus of bowling balls meeting tenpins. Additionally, prior to the awards banquet and during dinner, we were thoroughly regaled with old-time favorites and other Croatian melodies by the Mikey Dee Orchestra of Pittsburgh, PA. We commend the Lodge and affiliated Croatian Home of Lorain for their excellent working relationship and for creating a warm and friendly atmosphere where their members and patrons of the Croatian Club feel most welcome. We would be remiss if we did not also once again recognize Lodge 136 and membership upon their thoughtful generosity of establishing a Scholarship Endowment within the CFU Scholarship Foundation, Inc.

Following bowling, Fraternal Programs Director Hohn quickly transitioned to two upcoming Golf Tournaments. Zora Lodge 351 was the sponsor of the National Golf Tournament where their spacious and modern Croatian Home served as headquarters for the welcome social and awards banquet. The officers and members of Lodge 351 provided non-stop and terrific tamburitza entertainment for both gatherings and were excellent hosts throughout the weekend. The "grand-daddy of CFU Golf Tournaments", also known as the Joe Rady Tournament, was once again held during the month of July with our active lodge officers, including Secretary of the National Board of Trustees, Sister Ruth Sepich-Bunetta, from Sacred Heart of Jesus Lodge 367 of Canton, IL, serving as hosts. Golfers and guests were provided with wholesome Midwestern hospitality throughout the activities held in conjunction with the golf outing with Brother Hohn once again representing our national administration.

As we look further into the schedule of events, it is our pleasure to also recognize the highly active group of Croatian Brothers and Sisters in the Greater Milwaukee area, many of whom are members of our society, who recently sponsored the 92nd Annual Croatian Fest at their Croatian Park in Franklin, Wisconsin. The efforts of the group to improve their grounds in terms of a large and modern pavilion and other very admirable goals have made the park truly one of a kind in the diaspora. Congratulations to these fine Croatians and their efforts to build a lasting tribute to our homeland

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By Edward W. Pazo/National President
(Continued from page 2)

while serving the needs of the Croatian population of greater Milwaukee. We are always pleased to discuss our advertising and support of the facility and grounds with our friends, former CFU Vice President Brother Michael Stivoric and Member of the CFU Scholarship Foundation’s Board of Directors, Brother Paul Lucas. We acknowledge the kind invitation of the organization’s President Brother Tomislav Kuzmanovic to attend this celebration and look forward to joining with them in the near future.

We also recognize a number of cultural and social events that we were pleased to attend as well as some in which we were not able to attend. We are speaking of the annual picnic sponsored by the United CFU Lodges of the Mahoning and Shenango Valleys. The event brings draws a large audience of CFU members from the Greater Youngstown area stretching to Western Pennsylvania and beyond to the spacious and comfortable picnic grounds owned by the Strossmayer Croatian Singing Society in Vienna, OH. Along with Brother Michael Ricci, CFU Second National Vice President, we were honored to accept the United Lodges’ President sister Rose Husnick’s invitation to address the audience in attendance once again this year. It was our pleasure to speak generally about the Croatian Fraternal Union and the importance of supporting organizations like our United Lodges. We also want to recognize Brother Timothy Komara, president of CFU Lodge 66 of Youngstown, OH, and program director of the Voice of the CFU Lodges of Mahoning and Shenango Valleys Radio Hour, for his efforts in bringing news and entertainment to his wide listening audience.

While we were unable to attend the annual Croatian Center Day sponsored by the United CFU Lodges of Western Pennsylvania this past July due to a previous commitment, we take this opportunity to extend our gratitude to the president of the organization, Brother Ivan Opat, and his fellow board of director members for their continued interest in keeping the center a vital part of the Pittsburgh area Croatian community gathering locations. The Center’s grounds are excellent, and it is certainly a pleasure to hear the sounds of the butcher’s meat cleaver as large lines form for hot barbequed lamb as well as other Croatian foods at the kitchen. Of course, there is always an excellent tamburitza entertainment lineup for guests in attendance with an Adult Tamburitza ensemble followed by one of the area’s top Croatian bands for guests’ musical entertainment. Kudos to all those who support this excellent organization.

CFU GEARS UP FOR RACE TO THE FINISH LINE

Looking forward through the end of the year 2026, we take this time to ask that our members review the Calendar of Coming Events located in **Zajedničar** to learn of the wide array of banquets, picnics and other social gatherings scheduled for the remainder of the year. We take this opportunity to highlight a few of the regional and national events planned for the next four-five months.

The United CFU Four County Lodges will sponsor its annual Fraternal Day at Clairton City Park on August 16, 2026. The welcome mat has been rolled out by Four County President Sister Bernadette Luketich-Sikaras and the members of her Board of Directors of the organization. Excellent Croatian foods, highlighted by hot barbequed lamb by Brother Mike Mezick, are on the menu and truly incredible tamburitza entertainment is on tap throughout the day and evening. The organization will also once again honor its Fraternalist of the Year for 2026 on October 25, 2026 at the Cokeburg Croatian Home maintained by St. George Lodge 354. We are pleased to recognize this year’s chosen honoree, Brother Daniel Turkall, son of Lorraine and Dan Turkall, and a valued member of our CFU home office team.

We conclude this article by listing two events during the months of October and November that will cap our activities on a national level. The first is the inaugural 5k Run sponsored by the Croatian Fraternal Union of America. This Run will benefit the CFU Scholarship Foundation Inc., and the UPMC Cancer Care Facility located at Zabok Hospital in Croatia. We are pleased to recognize the participation of UMPC as a prime sponsor and to also recognize once again the altruistic efforts of our friend Dr. Dragan Primorac, M.D., to bring life altering care to Croatia through collaboration with the UMPC Health Organization.

Our final event for the year 2026 is the annual CFU TamFEST scheduled for November 6-8, 2026. We are utterly amazed by the popularity of the chosen location of Columbus, OH, and regrettably note that the CFU Room Block has been oversold at the Renaissance Columbus which serves as the headquarters hotel. Our home office continues to work diligently to find additional rooms for ensembles and members

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Bingo
is Coming to
Steelton!

STEELTON, PA - St. Lawrence CFU Lodge 13 is hosting two exciting bingo events this fall, and you won't want to miss either one!

Sunday, September 20 - All Cash Bingo

The St. Lawrence Adult Tamburitans are proud to present their popular All Cash Bingo. Twenty games of bingo for just \$25 or \$30 at the door. The doors and the kitchen open at 11:30 a.m. and bingo begins at 1 p.m. Tickets are available at the bar or from any Adult Tamburitzan member.

Sunday, November 15 - BIG BINGO

Get ready for our biggest bingo event of the year! We are super excited about this event! The BIG BINGO features at least \$5,100 in total cash prizes, including an exciting \$1,000 Blackout Game. Your \$100 ticket includes 15 games of bingo, with individual game payouts ranging from \$250 to \$450, plus lunch and snacks.

In addition to the main games, there will be raffles and other chances to win throughout the day. Doors open at 11 a.m. and bingo begins at 1 p.m. Tickets are available at the bar.

For more information or to purchase tickets for either event, contact Kaitlyn Malatestinic at 717-319-2028.

Tina Simpson
Recording 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.

CFU Lodge 19
Holds Meeting

PITTSBURGH, PA - On Sunday, August 16th, Lodge 19 will hold a meeting at C.N.H. JAVOR. The meeting is set to start at 1 p.m.

Please try to attend.
Joyce Simunovic/Secretary

Zajedničar
Publication Dates

- Publication dates are highlighted in black
- All Material Deadline dates are circles
- Office Closure

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

A Message from the Executive Vice President
FRANJO BERTOVIĆ

LIFE INSURANCE AND ANNUITY APPLICATIONS

Croatian Fraternal Union is required to use state-specific applications to ensure compliance with the insurance laws and regulations of each state in which it conducts business. Because these forms contain legally required disclosures and information unique to the applicant's state of residence, it is essential that every section be completed accurately, thoroughly, and respectfully by the applicant. Providing complete and truthful information helps prevent processing delays, ensures the application can be properly reviewed, and protects both the applicant and CFU by supporting a fair and compliant underwriting process.

The latest CFU applications were implemented in 2020. Unfortunately, the CFU Home Office is still receiving old applications. When an old application is submitted, it requires extra time and expense.

Application for Individual Life Insurance

The Application for Individual Life Insurance is detailed and consists of four pages. All questions are required to be properly and fully answered. Improper completion will cause a delay in processing. The document represents an integral part of a legal contract signed by the Applicant and cannot be altered after it has been completed.

Information submitted should be complete, printed and legible. Please be reminded that age is insurance age (which is determined by the proposed Insured's birthday nearest to the date of the certificate) and must be correctly stated. Applications are state specific and therefore any questions can be addressed by contacting the CFU Home Office.

Medical questions on the application must be answered honestly and to the best of your knowledge. Portions of the form are only applicable for licensed agents and therefore may not be relevant for individual completion.

CFU Application for Membership

The CFU Application for Membership should be attached to life insurance and annuity applications for non-members.

Individual Annuity Application

Buying an annuity involves going through an application process that is very similar to the needed paperwork to open any account with a financial institution. In addition to the basic information like date of birth, Social Security number, mailing address, etc., the Individual Annuity Application designates the product you are purchasing for your financial planning.

All CFU applications must be signed by the applicant and include the witness of signature by a third party, or by a licensed representative, where required by law. Any person who knowingly presents a false statement in an application may be guilty of a criminal offense and subject to penalties under law.

Please also note:

In addition to the original submission of information, it is important for accepted members to report any change in name, address, and telephone number so that their membership file can be updated appropriately. The proper forms can be requested through contacting the Home Office or by visiting our website at www.cfu.org.

If you would like to learn more about our products and/or benefits, please feel free to call us at 412-843-0380 or visit our website at www.cfu.org.

Croatian Mass and Dinner in Steelton

STEELTON, PA - Father Maurus Dolcic will celebrate a Croatian Mass at Prince of Peace - Assumption of the Blessed Virgin Mary Church on Sunday, September 6.

Confessions in Croatian will be available beginning at 3:30 p.m., and Mass will begin at 4 p.m. Immediately following Mass, everyone is invited to a complimentary dinner at St. Lawrence CFU Lodge 13. All are welcome to attend.

St. Lawrence Lodge 13 hopes to continue hosting dinners following the monthly Croatian Mass from September through April. While reservations are not required, they are appreciated so we can plan for the meal.

If you plan to attend the dinner, please call or text Kaitlyn at 717-319-2028 with your name and the number of people in your party prior to September 3.

Tina Simpson/Recording Secretary

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
2 3 4 5 6 7 8	6 7 8 9 10 11 12	4 5 6 7 8 9 10
9 10 11 12 13 14 15	13 14 15 16 17 18 19	11 12 13 14 15 16 17
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

MINUTES

EXECUTIVE BOARD MEETING
THURSDAY, JUNE 18, 2026

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

In attendance were National President Edward W. Pazo, Executive Vice President Franjo Bertović (online) and National Secretary/Treasurer Bernadette M. Luketich-Sikaras. Minutes of the Wednesday, May 13, 2026 meeting of the Executive Board were read and officially approved.

President Pazo opened the meeting with a review of both the National Bowling Tournament which was hosted by Lodge 136 of Loraine, Ohio the weekend of May 15-17 and the 50th National CFU Golf Tournament hosted by “Zora” Lodge 351 of Warren, Michigan the weekend of June 5 & 6. He commended the hosting lodges for each of these events for the hospitality they extended to the participants and the activities they held in their respective Croatian Homes which featured Croatian food and music which was enjoyed by all.

President Pazo also stated that Croatian Heritage Night with the Pirates at PNC Park on Saturday, May 30th was a huge success with almost 1,000 CFU members and friends in attendance. The Pirates’ Croatian baseball shirts were a big hit with all in attendance. He congratulated and thanked Brother Daniel Turkall who threw out the ceremonial first pitch and the Junior Tamburitzens of Duquesne who performed the US National Anthem on the field prior to the game. Sister Catherine Obenour of Lodge 567 in Canonsburg was also given public recognition on the field prior to the game. President Pazo commended Brother Derek Hohn for his hard work on the arrangements for this popular event that recognizes and introduces CFU to the public.

President Pazo updated the Members on the arrangements for the Junior Tamburitza Festival in Cleveland, Ohio July 3-5 at the Hilton Downtown. Thirteen junior ensembles will be participating and based on room reservations, expect that this festival will be well-attended. Mr. Zdeslav Milas, Director of Hrvatska Matica Iseljenika in Zagreb, has accepted our invitation and will be attending the festival with his wife. Fr. Nikola Pašalić, Custos of the Croatian Franciscan Custody of the US and Canada, has accepted our invitation to be the main celebrant for the Festival Mass.

President Pazo then reviewed activities surrounding the arrival and games of the Croatian National Soccer Team that will be competing in the 2026 FIFA Tournament. In addition, he discussed the activities in Wahington, DC that highlighted Croatians during the celebration of the 250th anniversary of the United States. President Pazo and Secretary/Treasurer Luketich-Sikaras attended a concert celebrating Croatian folk music at the Kennedy Center for the Performing Arts on June 9th and Sister Luketich-Sikaras and President of CFU Board of Trustees attended the open practice of the HNS Team in Alexandria, VA on June 10th.

President Pazo then discussed the necessary changes to the facilities department due to the retirement of the afternoon employee and the options that are available to bring that department to full staff.

President Pazo then reviewed the overall progress of the internal implementation team for the new policy administration system and the schedule of upcoming meetings.

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

Insurance			
• Year to Date New Members	95		
• Year to Date Certificates	120		
• New Insurance in Force	\$2,581,209.00		
• Annual Premium	\$85,596.15		
Annuities			
• Year to Date New Members	25		
• Year to Date Certificates	121		
• Face Value	\$7,118,516.36		
She then reported the following death claims settled during the period May1-31, 2026:			

United States	Amount	Number of Certificates	Number of Members
California.....	\$ 23,347.00	3	3
Illinois	2,000.00	3	2
Indiana.....	2,000.00	1	1
Minnesota	4,000.00	1	1
Missouri	1,600.00	1	1
Montana.....	153.87	4	1
Nebraska.....	1,000.00	1	1
New York	1,000.00	2	2
Ohio	28,042.00	3	3
Pennsylvania	71,841.10	24	18
Washington.....	6,000.00	1	1
Wisconsin	3,000.00	1	1
TOTAL	\$143,983.97	45	35
CANADA			
Ontario.....	\$ 19,541.00	4	3
TOTAL	\$ 19,541.00	4	3
FOREIGN/PUAS			
Foreign/PUAS.....	\$ 1,000.00	1	1
TOTAL	\$ 1,000.00	1	1
GRAND TOTAL.....	\$164,524.97	50	39

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

	Number of Certificates	Amount	Number of Members
Certificate:			
Lapses/No Value.....	14	\$ 310,000.00	14
Cash Surrenders.....	29	101,001.22	25
Expired.....	4	75,500.00	4
Matured (Pending)	13	16,713.62	13
Deaths (Pending)	7	10,550.00	7
Certificate:			
New Sales.....	18	\$ 375,000.00	18
Increases	2	26,209.00	2
Annuity:			
New Sales.....	2	\$ 53,000.00	2
Increases	13	961,337.88	13

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

Bernadette M. Luketich-Sikaras, National Secretary/Treasurer

ATTEST:
EDWARD W. PAZO
FRANJO BERTOVIĆ

MINUTES

NATIONAL BOARD MEETING
WEDNESDAY AFTERNOON, MAY 6, 2026
■ THIRD SESSION

President Pazo reconvened the meeting at 1:25 p.m. and called for consideration of the Report of the National Board of Trustees. A motion was made by **Brother Michael Ricci**, seconded by **Brother Franjo Bertović**, and the floor was opened for discussion.

National Board of Trustees 2025 Annual Meeting
Monday, May 4, 2026
Day 1

Greeting: (9:04 AM)

National President Edward Pazo, Executive Vice President Franjo Bertovic, and National Secretary/Treasurer, Bernadette Luketich-Sikaras, welcomed members of the CFU Board of Trustees.

Call to order:

Board of Trustees President Brother Daniel Kochis thanked the Executive Board for their welcoming comments and called the National Board of Trustees meeting to order.

Roll Call of Board of Trustees:

Brother Daniel Kochis, President-Present
Sister Ruth Sepich, Secretary-Present
Brother Bob Luketic, Board Member-Present
Brother John Miksich, Board Member-Present
Brother Ed Sambol, Board Member-Present
Brother John Staresinic, Board Member-Present
Brother Wayne Vlasic, Board Member-Present

Meeting:

Brother Kochis provided an overview of the audit agenda he sent on April 29th. As the agenda was reviewed, a discussion related to the documentation requested followed. It was decided the list of materials requested would be reviewed at the end of the audit and modified as necessary.

During the remainder of the afternoon session each board member reviewed the financial statements and other requested documentation individually. A group discussion was held when there were questions or concerns. Unresolved questions were noted for discussion with the Executive Board, actuaries, auditors, and others as needed.

Tuesday, May 5, 2026
Day 2

Brother Dan Kochis called the meeting to order at 9:00 AM. The Board continued the material review until 10:00 AM when the scheduled morning presentations began. The morning session concluded at 12:30 PM.

The afternoon discussion was reconvened at 1:30 PM with the review of Officer Reports, Resolutions, and general discussion. The meeting concluded with a motion made by John Staresinic and a second by Daniel Kochis.

Wednesday, May 6, 2026
Day 3

Resultant of our review and discussion the following topics were discussed:

Vehicles/Travel

- Vehicle and travel expenses were reviewed. Questions and recommendations regarding the review were discussed with the Executive Board.

Credit Cards

- Credit card usage by card was reviewed. Questions relating to the review were discussed with the Executive Board.

Inventory

- Inventory of Home Office contents was reviewed. Questions relating to the review were discussed with the Executive Board.

Fraternal Events

- Income and expense reports for each event were requested. Questions were discussed with the Executive Board.

Board Training

- The Board of Trustees were informed the CFU has obtained modules covering fiscal responsibilities of board members. A request of these modules be given to the current board for their ongoing development.

General Ledger

- Questions on charitable payments within the General Ledger category were discussed and resolved with the Executive Board.

Insurance

- Insurance coverage for the Home Office was reviewed and questions resolved with the Executive Board.

A call to adjourn the meeting was made by Board of Trustees President Daniel Kochis.

Board of Trustees President **Daniel Kochis** began by thanking the members of the Board of Trustees for their cooperation and contributions during their deliberations and extended appreciation to **Secretary Ruth Sepich** for the preparation of the minutes.

In presenting the report, the Trustees raised questions regarding the vehicle budget, credit card procedures, master key insurance, digitization of the Home Office art inventory, the level of financial detail provided for fraternal events, and Director remuneration for attendance at virtual meetings. Clarification was provided by members of the Executive Board to the satisfaction of the Trustees. With no further discussion, **Sister Luketich-Sikaras** called the Question, and the Report of the National Board of Trustees was unanimously accepted.

With all reports presented and business discussions completed, **President Pazo** opened the floor for Good and Welfare. The Directors, noting that regular quarterly meetings have been taking place in accordance with the 2023-2027 By-Laws, discussed remuneration for Director attendance at virtual meetings. Following the discussion, **Brother John Miksich** moved that National Board Members, with the exception of those working full-time at the Home Office, be paid \$70.00 for attendance at CFU meetings held virtually. **Brother John Staresinic** seconded the Motion. The Motion unanimously passed.

President Pazo then informed the Directors that Executive Officers representing the CFU have been actively fostering relationships in Croatia, including recent meetings with Prime Minister Andrej Plenković in Croatia and with President Zoran Milanović in New York during his address to the United Nations General Assembly in September. He further noted that the Society annually supports the Croatian Embassy in Washington, D.C. during EU Days, which will be held in May.

He highlighted that the current year includes several significant events related to the 250th anniversary of the United States and the FIFA World Cup hosted by the United States, Canada, and Mexico, in which the Croatian National Team will participate. He noted that one such initiative, “Tamburitza Across America: Celebrating Croatian-American Heritage Through Music,” a concert that took place at the Kennedy Center for the Performing Arts, was sponsored by the CFU at a cost of \$5,000. He added that participation in these events is expected to enhance goodwill and increase visibility for the Society.

Brother Miksich inquired about efforts to engage members and the process by which new members are assigned to Lodges, which prompted a brief discussion among the Directors regarding passive and active membership designations.

In response to a further question from **Brother Miksich**, **President Pazo** explained the procedures for nominations for national office.

The Directors were then informed of ongoing issues related to billing and premium collection for members residing in Croatia. It was noted that changes to the credit card payment vendor and related procedures are being implemented to improve the payment process for both members and the Home Office, while ensuring compliance with regulatory requirements.

The Directors also discussed the benefits of issuing monthly Lodge/ Nest reimbursements and biannual bonus payments via ACH. It was

(Continued
on page 11)

Junior Tamburitzens of Duquesne Invite New Members Open House

DUQUESNE, PA - The Junior Tamburitzens of Duquesne (JTD) invite children and their families to an Open House for prospective members on Wednesday, August 26, at 7 p.m. at the Tamburitzens Cultural Center, 1430 Superior Ave., Pittsburgh, PA 15212.

If you know a child between the ages of 5 and 18 who enjoys singing, dancing, or playing music, JTD encourages them to discover the excitement of performing while celebrating Croatian and other Eastern European folk traditions.

During the Open House, families will have the opportunity to meet current members, instructors, and board members, enjoy a brief performance by JTD members, and learn more about the program. Light refreshments will be served.

JTD students receive instruction in traditional folk dance, music, and vocal

performance from dedicated instructors Daniella Vranesevic and Nikola Vranesevic. The group rehearses every Wednesday evening.

For generations, JTD has helped preserve and celebrate Croatian folklore and the rich cultural heritage of Eastern Europe through music, song, and dance. Members perform in authentic costumes, learn traditional instruments and choreography, and share these traditions with audiences throughout the



region. The group is affiliated with the CFU Junior Cultural Federation, giving members the opportunity to participate in the annual CFU Festival, one of the highlights of each season. JTD also performs at local folk festivals and cultural events throughout the year.

For more information, visit www.juniortammies.org or email info@juniortammies.org.

The members, instructors, and families of the Junior Tamburitzens of Duquesne look forward to welcoming a new generation of musicians, singers, and dancers to the JTD family.

Mary Sestric/Lodge 1

Annual CFU Four County...

(Continued from page 1)

available on a pre-order basis. Any additional lamb will be available on a first-come, first-served basis while supplies last, so we encourage everyone to place their orders early. Lamb pick-up will begin at 12 noon on the day of the picnic.

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 invite all of our members and friends to contribute 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. Your generous donations help make this event a success and we thank you in

advance for sharing your baking talents.

The highlight of our Fraternal Day gathering is a full day of tamburitza music, beginning with a cultural program featuring two outstanding CFU adult tamburitza ensembles, Penn-Sembles of Versailles, PA and Sacred Heart of McKeesport, PA, beginning at 1:30 p.m., in the pavilion. There will also be a performance by a CFU Junior Tamburitza ensemble.

Immediately following the cultural program, we are excited to welcome the popular Pittsburgh tamburitza orchestra Ponoć of Pittsburgh until 6 p.m., for an afternoon of dancing and listening enjoyment.

Our youngest guests will also have plenty to enjoy. Following the cultural program, children can participate in a variety of complimentary activities, including face painting by Creative Face by Karen. This activity is provided free of charge, making our Fraternal Day Picnic an event for all ages.

Also, 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 respectfully request that each Lodge provide at least two (2) volunteers during the day. We welcome everyone to stay and assist with cleanup at the conclusion of the picnic and hope everyone will participate to make this an enjoyable day for one and all.

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 810 AM.

Please bring your families, friends, and neighbors to this wonderful summer gathering of our United Lodges. It is a day to celebrate our Croatian heritage, enjoy outstanding entertainment, renew old friendships and make new memories together. We are ready to greet you with music and hospitality and hope you will plan to be with us for this outdoor picnic at Clairton Park celebrating the Fraternal Day of our United CFU Four County Lodges!

Lorraine Turkall
Secretary/Treasurer

Jadran Junior Tamburitzens Host Open House for New Members

ALIQUIPPA, PA - The Jadran Junior Tamburitzens are inviting children and teens to discover the rich music, dance, and cultural traditions of Croatia and Eastern Europe during their 2026 Open House, beginning Wednesday, August 19, and continuing every Wednesday through September 30, from 6:30 p.m. to 8:30 p.m., at the Aliquippa Croatian Center, 2365 Concord St., Aliquippa, PA 15001.

The group is currently accepting new members ages 4-18, and no previous dance or music experience is required. Whether a child has never stepped onto a dance floor or picked up an instrument, the Jadran Junior Tamburitzens provide a welcoming and supportive environment where everyone can learn and grow.

For nearly 70 years, the Jadran Junior Tamburitzens have

proudly preserved and promoted Croatian culture through the vibrant traditions of tamburitza music, authentic folk dancing, colorful costumes, and lifelong friendships. As one of the Beaver Valley's premier youth cultural

organizations, the group teaches the customs and traditions that have been passed down through generations of families.

While Croatian heritage remains at the heart of the organization, members also learn and perform the traditional songs and dances of neighboring Balkan and Eastern European countries, including Serbia, Slovenia, Romania, Hungary, Ukraine, Macedonia, Bulgaria, and many others. This rich and diverse repertoire gives members a unique appreciation for the cultures that have influenced the region while honoring the Croatian roots from which the group was founded.

Throughout the year, members perform at festivals, cultural celebrations, community events, and special performances, including the annual Croatian Fraternal Union Junior Cultural Federation



Junior Tamburitza Festival, where they proudly represent the Beaver Valley and the rich traditions of Croatian culture.

Joining the Jadran Junior Tamburitzens is about much more than learning dances or playing an instrument. It is an opportunity to build confidence, make lifelong friends, develop teamwork and leadership skills, and preserve a cultural heritage that has enriched our community for generations.

Families are encouraged to stop by any Wednesday during the Open House to meet the instructors, observe rehearsals, and learn how their children can become part of this proud Croatian tradition.

Come join the tradition, make new friends, and become part of a group that has been sharing the beauty of Croatian music and dance with the community for generations. Preserve the Past. Celebrate the Present. Inspire the Future. Join the Jadran Junior Tamburitzens!

For additional information, email jadranbv@gmail.com.

Rob Keber/President

The Tamburitzens In Concert in Harrisburg



STEELTON, PA – The St. Lawrence Adult Tamburitzens are pleased to announce that they will sponsor a show by The Tamburitzens in Steelton, PA on Saturday, October 17.

Presenting an all-new show celebrating their 90th Anniversary, The Tamburitzens will appear in concert on Saturday, October 17, at 5 p.m., at Bishop McDevitt High School, Finestra Hall, I Crusader Way, Harrisburg, PA 17111. Doors open at 4:30 p.m.

This amazing show will feature local talent, Natasha Milanovich.

Tickets are available for sale through a member of the St. Lawrence Adult Tammies, call 717-695-7400.

A dance and reception will follow the show at the St. Lawrence Club, 13 Highland St., Steelton, PA 17113. Doors open right after the show. The kitchen opens at 7:30 p.m., with an a la carte menu.

Dance music begins at 7:30 p.m., featuring the ever-popular Zadnja Stanica.

Join us for a fantastic and truly memorable performance by The Tamburitzens on Saturday, Oct. 17 in Harrisburg and continue the evening with a great time singing and dancing at the Croatian Home in Steelton!

Stacy Milanovich/Lodge 13

CFU 2026 2nd Quarter Statement

ASSETS	6/30/2026
Bonds	\$ 440,464,152
Preferred Stocks	19,608,020
Common Stocks	46,266,914
Home Office	791,147
Cash/Short Term Investments	9,906,771
Policy Loans	2,664,720
Investment Income Due	5,600,000
Premiums Due	15,239
Electronic Data Processing Software	603,746
Miscellaneous	47,534
TOTAL ASSETS	\$ 525,968,243

LIABILITIES	6/30/2026
Life and Annuity Reserves	\$ 412,852,000
A & H Reserves	28,600
Deposit-Type Contracts	2,292,252
Life Claims Unpaid	405,000
A & H Claims Unpaid	1,585
Future Dividends	250,000
Premiums Paid in Advance	529,216
Interest Maintenance Reserve	743,814
Commissions Accrued	30,000
General Expense Accrued	270,000
Amounts on Deposit	6,457,081
Remittances not Allocated	41,905
Asset Valuation Reserve	15,259,450
Trust Fund	939,918
Miscellaneous	302,237
TOTAL LIABILITIES	\$ 440,403,058
Surplus	85,565,185
TOTAL LIABILITIES & SURPLUS	\$ 525,968,243

SUMMARY OF OPERATIONS	6/30/2026
Premiums	\$ 11,774,302
Net Investment Income	11,721,601
Interest Maintenance Reserve	65,000
Miscellaneous Income	7,818
Total Income	\$ 23,568,721

Death Benefits	\$ 1,584,852
Matured Benefits	73,871
Annuity Benefits	19,234,361
A & H Benefits	5,675
Surrenders	490,366
Interest and Adjustment on Contracts	108,646
Increase on Reserves	(2,240,500)
Commissions on Premiums	32,502
General Insurance Expenses	2,743,502
Taxes, Licenses, Fees	117,729
Miscellaneous	472,868
Total Expense/Reserves	\$ 22,623,872

Gain from Operations	\$ 944,849
Less Dividends to Members	(87,253)
Capital Gains (Losses)	611,106
NET INCOME	\$ 1,468,702

SURPLUS ACCOUNT	
Surplus 12/31/2025	\$ 74,001,781
Net Income	1,468,702
Change in Unrealized Cap Gains	13,043,020
Change in Unrealized Foreign Exchange	-
Change in nonadmitted assets	(189,961)
Change in Asset Valuation Reserve	(2,758,357)
Surplus 06/30/2026	\$ 85,565,185

ACAP Announces 10th Annual Conference in Seattle

SEATTLE, WA - The Association of Croatian American Professionals (ACAP) has named the keynote speakers for its 10th Annual ACAP Conference, set for October 2-4, 2026, at The Westin Seattle. The lineup spans media, medicine, and technology, and includes leading voices in the tech industry, alongside a bestselling author and a leading cancer researcher.

A Decade in the Making

Ten years of bringing Croatian American professionals, entrepreneurs, and leaders together. This year, ACAP celebrates the journey and builds what comes next.

Meet the Speakers

Headlining the lineup is **Kristina Kuzmic**, whose name needs little introduction to Croatian audiences on either side of the Atlantic. Kristina is an author, international speaker, and content creator with over one billion video views, more than 3.2 million Facebook followers, and over 1.2 million Instagram followers. After Oprah Winfrey named her the winner of "Oprah's Search for the Next TV Star," Kristina built a global audience through her honest, humorous, and heartfelt storytelling. She is the author of best-sellers "Hold On, But Don't Hold Still" and "I Can Fix This," both translated into Croatian and several other languages. Born and raised in Croatia, Kristina has been featured across a wide range of Croatian media outlets, including popular television shows, magazines, and newspapers. Her appearance gives conference attendees a rare in-person audience with one of the most widely followed Croatian public figures in the world.

Also confirmed is **Dr. Frederick Appelbaum**, Executive Vice President at Fred Hutchinson Cancer Center in Seattle. Dr. Appelbaum has spent his career developing groundbreaking treatments for blood cancers, work that has helped save lives around the world. Early in his career at the National Cancer Institute, he helped pioneer a bone marrow transplant approach for lymphoma patients that is still used today.

In 1978, he joined Nobel Prize winner Dr. E. Donnall Thomas in Seattle, eventually succeeding him as director of what grew into one of the world's leading blood cancer transplant programs. Dr. Appelbaum also helped develop the first antibody-based cancer drug ever approved by the FDA, paving the way for more than a dozen similar therapies in use today. He has chaired national cancer research committees, served on the boards of leading

medical organizations, and was elected to the National Academy of Medicine in 2013.

The remaining two speakers bring decades of technology industry leadership. **Mrvoje Benko** is a research scientist and technology executive working at the intersection of artificial intelligence, human-computer interaction, augmented reality, and wearable computing. With over 20 years of experience at the vanguard of industrial research, including over a decade at Microsoft Research and executive leadership at Meta Reality Labs, he is passionate about inventing solutions that enable people to use their gestures, gaze, and voice to express themselves while harnessing the contextualized understanding of their environment for better interactions.

Mark Russinovich is CTO, Deputy CISO, and Technical Fellow for Microsoft Azure, Microsoft's global enterprise-grade cloud platform. A widely recognized expert in distributed systems, operating systems, and cybersecurity, Mark earned a Ph.D. in computer engineering from Carnegie Mellon University. He later co-founded Winternals Software and joined Microsoft in 2006 when the company acquired it. Mark is a popular speaker at industry conferences such as Microsoft Ignite, Microsoft Build, and the RSA Conference.

Topics on the Main Stage

Business, Innovation & Health-Careers and entrepreneurship. Technology and AI. Finance. Medicine.

Heritage & Identity-Language and culture. The ACAP journey. Studying in Croatia.

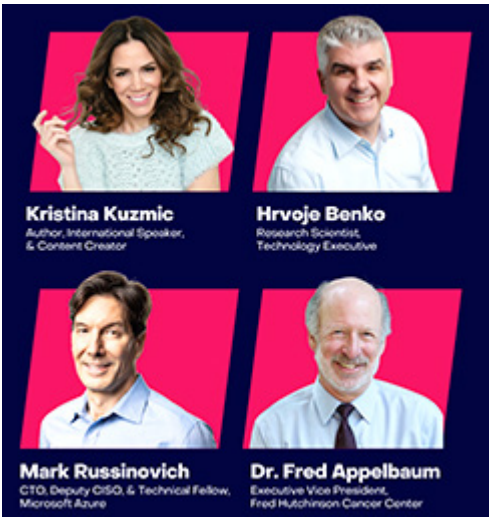
Global Affairs & Media-Geopolitics and the media landscape.

Culture & Lifestyle-Sports, entertainment, music, and tourism.

A Preview of the Program

Wed., Sept. 30: Pickleball Tournament kicks off the event with a friendly competition.

Thurs., Oct. 1: Pre-Conference Symposium, "Optimizing Your Performance: Strategies to Thrive in a High-Demand Professional Life," presented by ACAP's Health & Lifestyle Committee from 12:30 PM to 4:30 PM. The interactive session brings together experts in medicine, technology, and performance science to share evidence-based strategies on sleep, brain health, wearable technology, stress management, and more. Free for ACAP mem-



bers; RSVP at croampro.com/annual-conference.

Academic Symposium bringing insights connecting academic work to the Croatian diaspora.

Welcome Reception followed by Industry Dinners.

Friday & Saturday: Opening Program. Remarks from ACAP leadership, the Ambassador, and distinguished dignitaries mark the official start of the conference.

Main Program, Panels, Keynotes, and Breakouts. Engage with leading voices and featured keynote speakers across panels and smaller breakout sessions throughout both days.

Exhibitions, Cocktail Networking, and Chess Networking. Browse exhibitor booths, unwind with cocktails, and challenge a new friend to a game of chess.

Gala Dinner and Awards. Saturday evening closes with a formal dinner celebrating the conference's tenth anniversary and honoring outstanding members of the community.

Sunday: Close out the conference at your own pace, from a morning Croatian Mass and guided hike and lecture to a 3x3 basketball tournament, CroatiaFest, and a boat ride on the water.

Full program details to follow and are subject to change.

Blind Bird Tickets Still Available

A limited number of Blind Bird tickets remain available for community members who want to secure their place early and support the 10th anniversary conference from the start. Blind Bird supporters commit before the full program and speaker lineups are announced, and in doing so, play a direct role in making the event possible.

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

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

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

Book your hotel stay: <https://book.passkey.com/gt/221314392?gclid=e9ff9026ca4d53be1ec82b762ae018f5>

Learn more about ACAP: <https://www.croampro.com/about>

Become a member: <https://members.croampro.com/>

Lara Fahey
U.S. Operations Manager/ACAP

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 CERTIFICATE OF \$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.

The Tamburitzans Swing “Fore” Scholarships

PITTSBURGH, PA - Registration is now open on birdease.com/Tamburitzansgolf2026 for The Tamburitzans 16th Annual Swing “Fore” Scholarships Golf Outing on Monday, September 21, at the trendy 1781 Club in Peters Township, PA. Join us for another terrific day of golf, camaraderie, music and surprises as we tee off for scholarships benefitting our super talented student performers.

This fall begins our 90th year of bringing live performances to audiences of all ages throughout this country and beyond. The Tamburitzans are not-for-profit, so each donation is meaningful no matter the amount.

The ensemble exists to preserve and celebrate international cultural heritage through artistic performance while awarding talented performers scholarships to Pittsburgh-based colleges and universities for their contributions and dedication to the arts. This year, half of the ensemble, 12 performers, will be attending schools other than Duquesne University. This event benefits those students.

Various levels of sponsorships are available and golfers of all skill levels are welcome. Don't wait! Read all about us and register today!

Joyce Crumbo/Lodge 2019

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 August 17th.

We hope to see you on August 29th!

Paul Cherkes/Lodge 320



HBZ uvodi lako dostupni anuitetski ugovor svojim članovima

Nastavlja ponudu štednje za članove - Zaradite 4,50 % za 24 mjeseca, zajamčeno!

Piše: Edward W. Pazo/Nacionalni predsjednik

PITTSBURGH, PA - Uvijek zainteresirani za pružanje izvrsnih pogodnosti našim članovima i solidnog povratka na njihovu mirovinsku štednju, Hrvatska bratska zajednica je u travnju 2023. predstavila opciju "Choice Two" anuitet s kamatnom stopom od 4,50 %. Sa zadovoljstvom možemo reći da je ta stopa ostala stabilna iako su se kamatne stope na financijskim tržištima mijenjale zbog percipirane inflacije, strahova od recesije i pojedinih sukoba širom svijeta. Račun "Choice Two" i dalje ostaje izvrsna opcija za naše članove koji žele zaraditi kamatnu stopu iznad tržišne zauzvrat za dvogodišnju garanciju zajednici.

Iako i dalje vjerujemo u vrijednost koju program "Choice Two" nudi pojedincima, također smo saznali da mnogi članovi i prijatelji žele staviti svoj novac na račun bez ikakvih ograničenja. Račun sličan bankovnom ili štednom računu; međutim, koji nudi mnogo višu stopu povratka. Ovo saznanje je navelo Zajednicu da uvede „Easy Access“ anuitetni ugovor za dobrobit naših sadašnjih i potencijalnih novih članova.

Ugovor o anuitetu temelji se na prethodnoj HBZ ponudi ugovora bez naknade za prijevremeno raskidanje. Konkretno, ugovor će se izdati s trenutnom kamatnom stopom od 3,00% na ograničeno vrijeme do 31. prosinca 2026. i omogućiti anuitentima da povuku bilo koji iznos iz svog ugovora bez kazne. To je točno, nema naknada za prijevremeno povlačenje u bilo kojem trenutku, a članovi će ostvarivati povrat od tri posto (3,0%) do 31. prosinca 2026. Financijski odbor tada će odrediti stopu povratka za sljedeće tromjesečje ovisno o tadašnjim trenutnim financijskim tržištima. Ugovori koji se izdaju do 31. prosinca 2026. imat će zajamčenu minimalnu kamatnu stopu od 2,40% za cijelo trajanje ugovora, čime se pruža solidna sigurnost za štedni račun koji članovima nudi 'Jednostavan pristup'.

Ova nova HBZ ponuda može dobro poslužiti pojedincima koji žele mjesto gdje mogu 'parkirati' svoj novac nakon izlaska s tržišta kapitala nakon realizacije dugoročnih dobitaka ili jednostavno da izbjegnu uspone i padove po kojima su financijska tržišta dobro poznata. Istina je da nitko ne zna budući smjer tržišta na krat-

ki rok i da je povijest pokazala kako je trend u većini slučajeva uzlazan.

Međutim, za osobe u poznijim godinama, uobičajena praksa je smanjiti imovinu orijentiranu na „rast“ i više se usredotočiti na fiksna ulaganja koja nose manju volatilnost. Ovo je jedna od opcija koju se može razmotriti i potičemo naše članove da kontaktiraju našu koordinatoricu prodaje HBZ, sestru Cathy Brnich, kako bi vidjeli koliko je zapravo lako kupiti Ugovor o jednostavnom pristupu anuitetu od Hrvatske bratske zajednice Amerike. Zajednica koja mari!

Iskorištavamo ovu priliku da našim članovima mlađim od 59 i pol godina skrenemo pažnju da IRS može nametnuti kazne za prerano podizanje novčanih sredstava, budući da oslobođeni poreza status odgođene zahtjeva da nositelji, u gotovo svim slučajevima, ne podižu sredstva prije navršene 59 i pol godine. Za ove članove toplo preporučujemo da razmotre program naše HBZ pod imenom "Choice Two".

Nastavljajući duhu tradiciju pružanja izvrsnih kamata na mirovinske uštede svojim članovima, Hrvatska bratska zajednica je u travnju 2023., putem svog programa anuiteta, počela nuditi zajamčenu kamatnu stopu od 4,5% na dvije godine od datuma sklapanja ugovora. Ova je ponuda posebno popularna među našim sadašnjim članovima, kao i među mnogim pojedincima koji su sada postali članovi kako bi iskoristili zajamčenu kamatu od 4,5%. Iskreno zahvaljujemo svima koji imaju anuitete i IRA račune i koji su povjerali svoje mirovinske uštede našoj (Nastavak na 10. strani)



POVODOM OVOGODIŠNJEG FESTIVALA Omladinske kulturne federacije Hrvatske bratske zajednice u Clevelandu, Ohio velika dvorana hotela bila je ispunjena do posljednjeg sjedala oduševljenih ljubitelja naše hrvatske kulturne baštine.

Godišnji Dan zajedničara Četiri kotara održava se u Clairtonu

FOUR COUNTIES, PA

- Godišnja proslava Dana zajedničara Ujedinjenih odsjeka HBZ u kotarima Fayette, Greene, Washington i Westmoreland održat će se u nedjelju, 16. kolovoza.

Ovaj tradicionalni hrvatski piknik ponovno će se održati u Clairton Community Parku, na adresi 435 Fremont St., Clairton, PA 15025.

Clairton Community Park, lako dostupan iz područja Pittsburgha i okruga Washington, prekrasan je i dobro održavan park s dovoljno parkirnih mjesta i stolova za piknik radi vaše udobnosti.

Pripremamo izvrsni dan pun zabave za sve. Kao i kod svih naših prethodnih proslava Dana zajedničara, događaj će započeti u podne uz svečanu glazbu i ukusnu hranu za piknik za vaš užitek.

Ponudit ćemo ukusnog toplu pečenu janjetinu na roštilju koju priprema Mike Mezick, počevši od podne.

Osim pečenke, imat ćemo obilje druge piknik hrane i osvježavajućih napitaka po razumnim cijenama.

Također znamo da se mnogi naši posjetitelji piknika vesele raznim domaćim kolačima i drugim delicijama na našem

godišnjem pikniku, stoga apeliramo na sve naše članove i prijatelje da nam donesu svoje posebne deserte koje možemo ponuditi na našim stolovima za prodaju kolača. Cijenimo velikodušnost naših članova za ovu godišnju prodaju kolača i nadamo se da možemo računati na velik broj ukusnih proizvoda koji će izazvati apetiti naših gostiju.

Vrhunac našeg druženja je cijeli dan tamburaške glazbe, počevši s kulturnim programom u kojem nastupaju naši tamburaški sastavi za odrasle, a program počinje u 1:30 u paviljonu. Na programu sudjeluju: **Ansambl Presveto Srce iz McKeesporta, omladinski ansambl Sv. Juraj iz Cokeburga, Ansamble Penn Sembles iz Versaillesa.** Ples odmah slijedi uz glazbu popularnog tamburaškog orkestra **Ponoć** iz Pittsburgha.

Godišnji Dan zajedničara pomaže u podršci našem popularnom tjednom radijskom programu Četiri kotara, koji se emitira svake nedjelje u 11 sati na radio stanici WEDO.

Toplo pozivamo sve članove HBZ-a iz naših četiriju okružnih odsjeka i okolnih zajednica da dođu i pridruže se slavlju Dana zajedničara u Clairton Parku.

Za ovaj godišnji piknik oslanjamo se na sve naše odsjeke iz Četiri okruga da nam osiguraju volontere iz svakog odsjeka i nadamo se da će svatko sudjelovati kako bi ovaj dan bio ugodan za sve.

Ne propustite ovo slavlje prijateljstva, druženja i kulture. Spremnimo vas dočekati uz glazbu i gostoprimstvo i nadamo se da ćete planirati biti s nama na ovom pikniku na otvorenom kojim slavimo Dan zajedničara naših Ujedinjenih odsjeka HBZ iz Četiri okruga!

Lorraine Turkall
tajnica/blagajnica

Veleposlanstvo RH u Crnoj Gori

PODGORICA, C.G. – Izuzetno zadovoljstvo mi je bilo posjetiti Boku Kotorsku i Veleposlanstvo RH u Podgorici.



Poziv veleposlanika RH Veselka Grubišića nisam mogao odbiti. Divan intelektualac, diplomat i član Hrvatske bratske zajednice a iznad svega jednostavan čovjek i prijatelj, i istinski predstavnik hrvatskog naroda.

Upoznali smo se u Ottawee neposredno nakon mog izbora i stupanja na dužnost potpreds-

jednika/članskih usluga HBZ-a u Buffalu, NY, 2011. U pratnji župana Karlovačke županije i delegata odsjeka 2001 „Frankopan“ Ivana Vučića doputovali smo u glavni grad Kanade da vidimo parlament i posjetimo veleposlanstvo Republike Hrvatske. I ako nenajavljeni dočeka nas je veleposlanik g. Veselko Grubišić i impresionirao sa svojim gostoljubljem i dobrodošlicom.



Veliki diplomat svjetskog ranga i jedan od najvećih predstavnika Republike Hrvatske u svijetu, (Nastavak na 9. strani)

Zajedničar

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Croatian Fraternal Union

of America

SVI ZA JEDNOG – JEDAN ZA SVE

Službeno Glasilo

Hrvatske Bratske Zajednice

u Americi

Izlazi svaki drugi tjedan u mjesecu

Izdaje ga:

HRVATSKA BRATSKA ZAJEDNICA

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GLAVNI URED

Hrvatske Bratske Zajednice

u Americi

Organizirane 1894. godine

RIJEČ UREDNIŠTVA...LORRAINE TURKALL

Nastavimo dalje

Generacije obitelji nastavljaju graditi naslijeđe Hrvatske bratske zajednice. Kako je naša Zajednica počela i kako i dalje napreduje zanimljiva je priča iz brojnih perspektiva. Velik broj naših odsjeka vodi se od strane odsječnih odbornika čiji su roditelji, djedovi i bake te drugi rođaci nekada držali iste odsječne pozicije vodstva. Njihov prijelaz u službu na dužnosti odbornika bio je prirodan proces, potaknut od strane članova obitelji, kako bi odsjek ostao aktivan i prosperitetan. Isto tako, baš kao i članovi koji su ranijih godina služili kao delegati na Nacionalnim konvencijama, mnogi sada predstavljaju ne samo svoje odsjeke, već i one članove obitelji koji su ponosno držali delegatske položaje u prethodnim godinama kroz povijest odsjeka. Upravo taj kontinuitet dominira našim bratskim naslijeđem i u velikoj mjeri odgovoran je za uspjeh koji je naša organizacija postigla zahvaljujući takvoj odanosti i predanosti.

Velik broj članova HBZ-a dodatno razvija

svoje odgojno iskustvo sudjelovanjem na godišnjim bratskim festivalima, piknicima, sportskim događanjima i drugim aktivnostima koje slave naše hrvatsko naslijeđe i etničke veze. U vrijeme kada raste zanimanje za istraživanje obiteljske prošlosti, mnogi mladi ljudi traže informacije o svojim djedovima i bakama, željni saznati više o svom obiteljskom stablu kako bi bolje razumjeli svoje naslijeđe. Djeca i mladi koji uče o svojim hrvatskim korijenima mogu biti ponosni na ono što su njihovi preci postigli i kako im je njihova ustrajnost omogućila ostvariti ciljeve. Mnogi potomci su zadivljeni kada saznaju kako su njihovi preci putovali iz Hrvatske kako bi stigli na odredišta u SAD-u i Kanadi, gdje su se nastanili, i kako su postali članovi HBZ-a kako bi poboljšali svoj život.

Kroz druženje s mnogim hrvatskim obiteljima, možemo potvrditi uspjeh koji su doživjeli mnogi članovi HBZ-a koji su radili kako bi pronašli svoje mjesto u svijetu i koji su uživali u prilikama koje im je članstvo u HBZ-u pružalo. Financijske, društvene, rekreativne i osobne koristi sve su pridonijele načinu

života koji mnogi i dalje uživaju.

A što je s povoljnim trenucima i neprocjenjivim uspomenama? Susret s ljubavlju života na turniru u kuglanju, sklapanje prijateljstva za cijeli život na omladinskom tamburaškom festivalu, uživanje u sportu s istomišljenicima, korištenje stipendije HBZ koja je toliko potrebna tijekom fakultetskih godina, učenje sviranja tamburice i pripadanje nekoj grupi, ili jednostavno provedba vremena s članovima odsjeka na prazničnom okupljanju kako biste slavili i prisjetili se proteklih godina.

Mnogi naši članovi često kažu koliko im je vrijedna bratska povezanost koju uživaju u svojim životima. Kada o tome razmislite, upravo su ti životni kontakti oni koji zaista imaju značaj. Mi smo doista „Zajednica koja mari“.

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

Bratske aktivnosti koje promiče Hrvatska bratska zajednica

Piše: Edward W. Pazo/Nacionalni predsjednik

Zadnja dva broja Zajedničara istaknula su nedavno održani 58. godišnji Festival Omladinske kulturne federacije Hrvatske bratske zajednice. Naša nacionalna uprava iznimno je ponosna na ovaj festival jer ima ključnu ulogu u očuvanju i promicanju našeg hrvatskog naslijeđa. Podjednako je važno i predstavljanje naše hrvatske kulture narednoj generaciji američkih i kanadskih Hrvata. Naša Zajednica pronalazi buduće lidere među ovim mladim članovima koji su sudjelovali na godišnjem dječjem tamburaškom festivalu na lokalnoj, regionalnoj i nacionalnoj razini. Bezbroy bivših mladih tamburaša kasnije se pridružilo odraslim tamburaškim ansamblima, pri čemu je značajan broj njih postao sljedeća generacija glazbenih učitelja, koreografa i voditelja roditeljskih grupa. Ove tranzicije na rukovodeće pozicije svjedoče o snazi i vitalnosti naše organizacije.

Osim Omladinskog tamburaškog festivala, naša HBZ je uspješno sponzorirala ili podržala niz kulturnih i sportskih događanja na nacionalnoj, regionalnoj i lokalnoj razini. Kratki popis događaja koji su se do sada održali uključuje godišnji Skifest u Holiday Valley u Zapadnom New Yorku tijekom veljače. Ono što se pretvorilo u svojevršno „pravo zimsko iskustvo“ je činjenica da naši članovi rado putuju u odabrano skijalište tijekom veljače na vikend pun toplog gostoprimstva uz izvrsnu tamburašku glazbu i priliku za uživanje u zimskim alpskim sportovima u društvu prijatelja iz četiri ili pet saveznih država i Provincije Ontario.

Kalendar događanja HBZ-a također je uključivao dodatne sportske događaje na nacionalnoj razini, uključujući naše Nacionalno prvenstvo u kuglanju i golfu. Bilo nam je drago sudjelovati u Nacionalnom prvenstvu u kuglanju koje je po prvi put sponzorira naš odsjek 136 HBZ iz Loraina, OH. Zajedno s direktorom bratskih programa, bratom Derek Hohnom, odsječnim predsjednikom Richardom Grubićom i njegovim odbornicima doslovno su plegli crveni tepih za naše kuglače i prijatelje. U kuglani, naši članovi uživali su u zvucima tambure uz ženski orkestar Šarena iz Clevelanda, OH, koji je zabavljao na kuglanju usred buke kugli koje udaraju u čunjeve. Osim toga, prije dodjele nagrada i tijekom večere, potpuno su nas zabavili starim favoritima i drugim hrvatskim melodijama orkestar Mikey Dee iz Pittsburgha, PA.

Pohvaljujemo odsjek i pridruženi Hrvatski dom u Lorainu za njihovu izvrsnu suradnju i stvaranje tople i prijateljske atmosfere u kojoj se njihovi članovi i posjetitelji hrvatskog kluba osjećaju najugodnije. Bilo bi propust da ne priznajemo ponovno odsjek 136 i njegove članove zbog njihove promišljene velikodušnosti u uspostavljanju Stipendijskog nagradnog fonda unutar Školarinske zaklade HBZ. Nakon kuglanja, Direktor bratskih programa Hohn brzo je prešao na dva nadolazeća golf turnira. Društvo Zora odsjek 351 bilo je sponzor Nacionalnog golf turnira gdje je njihov prostrani i moderni Hrvatski dom služio kao središte za društveno okupljanje dobrodošlice i dodjelu nagrada. Članovi i odbornici odsjeka 351 pružili su neprekidan i fantastičan tamburaški program za oba događaja i bili su odlični domaćini tijekom cijelog vikenda. "Djed svih HBZ golf turnira," poznatiji kao Joe Rady Turnir, ponovno je održan tijekom mjeseca srpnja s našim aktivnim odsječnim odbornicima, uključujući tajnicu Nacionalnog nadzornog odbora, sestru Ruth Sepich - Bunetta iz društva Presvetog Srca Isusova odsjek 367 iz Cantona, IL, koji su poslužili kao domaćini. Golferima i gostima pružena je izvrsna srednjozapadna gostoljubivost tijekom svih aktivnosti održanih u sklopu golfa, dok je brat Hohn ponovno predstavljao našu nacionalnu upravu.

Dok dalje promatramo raspored događanja, zadovoljstvo nam je također istaknuti iznimno aktivnu skupinu hrvatskih braće i sestara u području Velikog Milwaukeeja, od kojih su mnogi članovi naše Zajednice, koji su nedavno organizirali 92. godišnji Hrvatski festival u svom Hrvatskom parku u Franklinu, Wisconsin. Naponi ove skupine da unaprijedi svoja zemljišta kroz veliki i moderni paviljon i druge vrlo pohvalne ciljeve čine park zaista jedinstvenim u dijaspori. Čestitke ovim izvrsnim Hrvatima i njihovim naporima da izgrade trajni spomen na našu domovinu dok zadovoljavaju

(Nastavak na 9. strani)

Konzularni dani u Pittsburghu i Clevelandu

WASHINGTON – Velepo-slanstvo Republike Hrvatske iz Washingtona održat će konzularne dane u Pittsburgh-u u prostorijama Hrvatske bratske zajednice, na adresi 100 Delaney Drive, Pittsburgh, PA 15235, u vremenu od 10 sati ujutro do 4 sata poslije podne (uz prethodni dogovor termina) na sljedeće datume: 10. rujna; 22. listopada; 12. studenog i 3. prosinca 2026. godine.

Konzularni dani u Eastlake-u održat će se u prostorijama hrvatskog doma "Kardinal Alojzije Stepinac" na adresi 34900 Lakeshore Blvd, Eastlake, OH 44095, u vremenu od 9 sati ujutro do 4 sata poslije podne (uz prethodni dogovor termina) na sljedeće datume: 11. rujna; 23. listopada; 13. studenog i 4. prosinca 2026. godine.

VAŽNA OBAVIJEST:

Potrebno je unaprijed zakazati termin i to putem adrese elektroničke pošte: crocons.washington@mvep.hr ili nazvati na +1-202-588-5899, kućni 2.

Uz zahtjev za sastanak, potrebno je navesti vrstu usluge koja se zahtjeva i kontakt podatke (ime i prezime, broj telefona). Veleposlanstvo Republike Hrvatske u Washingtonu određuje vrijeme termina po redu zaprimanja zahtjeva i prema dostupnosti istih.

Mihovil Pažin/VRH

PROGRAMI HBZ-A POD POVEĆALOM

OBRAZAC ZAHTJEVA ZA OSIGURANJE I ANUITETE

Hrvatska bratska zajednica je dužna upotrebljavati obrasce zahtjeva za osiguranje prema zakonskim odrednicama u svakoj državi u kojoj vodi poslovanje. Ovi obrasci sadrže pravne odrednice potrebne u svakoj državi prebivališta podnositelja zahtjeva. Važno je da svaki dio zahtjeva bude ispunjen iskreno, potpuno i odgovorno. Dostava kompletnih i istinitih informacija utječe na postupak i sprečava odugovlačenje postupka te da zahtjev bude pravilno predodčen što zaštićuje obostrano osobu i HBZ.

Novi obrazac zahtjeva je odobren 2020. ali nažalost u ured HBZ-a još uvijek pristižu obrasci koji više nisu u upotrebi. Kad zaprimimo stari obrazac, Odjeljenje za članske usluge zaduženo je da ga vrati natrag podnositelju zahtjeva radi ispostave novog. Ovo doista dovodi u neugodnu situaciju obje strane i iziskuje dodatno vrijeme i dodatne troškove.

Obrazac zahtjeva za životno osiguranje

Obrazac je opširniji i sadrži četiri stranice. Sva pitanja se trebaju pravilno i u potpunosti odgovoriti. Nepravilan ili nedovoljan upis podataka može usporiti cijeli postupak. Ovo je važan dokument koji je sastavni dio pravno sastavljenog ugovora, potpisanog po podnositelju zahtjeva i ne smije biti prepravljan, nakon što je ispunjen i podnesen.

Podaci trebaju biti čitko, s tiskanim slovima i u potpunosti uneseni. Molimo vas da primite na znanje da kod upisa vodite računa da godine starosti kod životnog osiguranja (koje se utvrđuju s najbližim datumom rođenja kod izdavanja certifikata) trebaju biti ispravno unesene. Obrasci su različiti za određene federalne države, pa prema tome, za bilo koje pitanje o njima nazovite naš glavni ured HBZ-a.

Pitanja o zdravstvenom stanju moraju se odgovoriti u potpunosti, iskreno i prema vašim saznanjima. Dio obrasca zahtjeva je samo za ovlaštene agente, pa taj dio nije potrebno popunjavati.

Obrazac zahtjeva za članstvo

Obrazac zahtjeva za članstvo se treba ispuniti te priložiti zahtjevu za životno osiguranje i anuitete ako osoba nije član.

Osobni zahtjev za anuitete

Kod kupnje i otvaranja anuitetskog računa postupak je vrlo sličan i zahtjeva ispunjavanje papira kao i kod bilo koje druge financijske ustanove. U dodatku upisa osobnih podataka kao što su datum rođenja, broj „Social Security Number“, adrese stanovanja i itd. u obrascu osobnog zahtjeva trebate odrediti vrstu proizvoda (programa) kojeg kupujete radi vašeg financijskog planiranja.

Svi obrasci zahtjeva kod HBZ moraju se potpisati po podnositelju uz prisustvo svjedoka što i on vlastoručno potpisuje ili uz prisutnost ovlaštenog pravnog zastupnika gdje je to po zakonu potrebno. Bilo koja osoba, koja svjesno unosi netočne podatke u obrazac zahtjeva, može biti predmet kriminalne radnje i predmet za zakonsku kaznu.

Također primite na znanje

U dodatku dostave točnih informacija, važno je za primljenog člana da izvijesti naš ured o bilo kojoj promjeni imena, adrese stanovanja, telefonskog broja - da bi članska evidencija bila uvijek točna i dostupna. Svi službeni obrasci za ove promjene dostupni su s pozivom na naš ured ili na web stranici www.cfu.org.

Ako vam je potrebno više saznati o našim programima i koristima koje pružamo, nazovite nas na broj 412-843-0380 ili posjetite na web stranicama www.cfu.org.

Tradicionalni hrvatski kulturni festivali

Tradicionalni hrvatski kulturni festivali i etno festivali u Hrvatskoj nisu samo zabava, nego živi muzeji na otvorenom u kojima se čuvaju jezik, nošnja, glazba, ples i običaji pojedinih krajeva.

Hrvatski tradicionalni festivali kroz povorke, konjanike, narodne nošnje i pjesmu prenose priče stotina godina i stvaraju snažan osjećaj pripadnosti lokalnoj zajednici.

Kako festivali čuvaju tradiciju i identitet?

Mnogi od njih su uvršteni među najvažnije manifestacije tradicijske kulture u Europi, a pojedini su i pod zaštitom UNESCO-a, što dodatno potvrđuje njihovu vrijednost. Evo koji su najpoznatiji od njih, a koje svako ne smijete propustiti.

1. Sinjska alka – viteška igra pod zaštitom UNESCO-a. Sinjska alka je viteško natjecanje konjanika u gađanju željezne alke

kopljem, koje se svake godine početkom kolovoza održava u Sinju u spomen na pobjedu nad Osmanlijama 1715. godine.

Uvijek se odvija prve nedjelje u kolovozu. Alkari u punom galopu, bez podizanja iz sedla, nastoje pogoditi malu metalnu alku obješenu iznad trkališta, što zahtijeva iznimnu vještinu, hrabrost i preciznost. Ova manifestacija ima bogat protokol – od budnice s tvrđave, povorke alkara i momaka, Bare i Čoje, do samog natjecanja koje okuplja tisuće posjetitelja.

Sinjska alka upisana je na UNESCO-v popis nematerijalne kulturne baštine čovječanstva, što je čini jednim od najvažnijih hrvatskih tradicionalnih festivala. Viteško alkarsko društvo, lokalna zajednica i brojna kulturna društva sustavno rade na očuvanju pravila Alke, alkarske opreme, konjaničkih vještina i prenošenju tradicije na mlađe naraštaje kroz edukacije, dječje alke i radionice.

(Nastavak na 10. strani)

Piše: Edward W. Pazo/Nacionalni predsjednik

(Nastavak sa 8. strane)

potrebe hrvatske populacije Velikog Milwaukeeja. Uvijek nam je drago razgovarati o našem oglašavanju i podršci objektu i zemljištima s našim prijateljima, bivšim potpredsjednikom HBZ bratom Michaelom Štivorićem i članom Upravnog odbora Zaklade za stipendije, bratom Paulom Lucasom. Zahvaljujemo na ljubaznom pozivu predsjednika organizacije, brata Tomislava Kuzmanović i nadamo se da ćemo im se pridružiti u bliskoj budućnosti.

Također prepoznamo niz kulturnih i društvenih događanja na kojima smo bili sretni prisustvovati, kao i nekoliko na kojima nismo mogli biti. Govorimo o godišnjem pikniku koji sponzoriraju Ujedinjeni odsjeci HBZ Mahoning i Shenango doline. Događaj privlači veliku publiku članova HBZ-a iz područja Velikog Youngstowna pa sve do zapadne Pennsylvanije i šire, na prostranom i udobnom prostoru za piknik u vlasništvu Hrvatskog pjevačkog društva Strossmayer u Vienni, OH. Zajedno s bratom Michaelom Riccijem, Drugim nacionalnim potpredsjednikom HBZ, imali smo čast prihvatiti poziv predsjednice udruženih odsjeka, sestre Rose Husnick, da se i ove godine obratimo publici koja je prisustvovala. Bilo nam je zadovoljstvo općenito govoriti o Hrvatskoj bratskoj zajednici i važnosti podrške organizacijama poput naših Udruženih odsjeka, a također želimo prepoznati brata Timothyja Komaru, predsjednika odsjeka 66 iz Youngstowna, OH, i voditelja programa Voice of the CFU Radio sat Sjedinjenih odsjeka u Mahoning i Shenango Valleys za njegove napore u donošenju vijesti i zabave svojoj širokoj publici. Iako nismo mogli prisustvovati godišnjem Danu Hrvatskog centra koji se održava pod pokroviteljstvom organizacije Ujedinjenih odsjeka zapadne Pennsylvanije zbog prethodne obaveze, koristimo ovu priliku da izrazimo zahvalnost predsjedniku organizacije, Bratu Ivanu Opat, i njegovim kolegama iz upravnog odbora za njihov stalni interes u održavanju Centra kao važnog mjesta okupljanja hrvatske zajednice u području Pittsburgha. Prostor centra je izvrsno uređen, i doista je zadovoljstvo mirisati pečenu janjetinu iz mesnice dok se stvaraju dugački redovi za toplo pečeno janje te druge hrvatske proizvode u kuhinji. Naravno, uvijek postoji izvrsna tamburaška zabava za prisutne goste, s ansamblom za odrasle koji nastupa prije jednog od najboljih hrvatskih bendova u području za glazbenu zabavu gostiju. Svaka čast svima koji podržavaju ovu izvrsnu organizaciju.

HBZ SE PRIPREMA ZA TRKU DO FINSKOG CILJA

Gledajući prema kraju 2026. godine, koristimo ovaj trenutak da zamolimo naše članove da pregledaju Kalendar nadolazećih događaja koji se nalazi u Zajedničaru kako bi saznali za razne bankete, piknike i ostala društvena okupljanja planirana za ostatak godine. Iskoristili smo ovu priliku da istaknemo nekoliko regionalnih i nacionalnih događanja planiranih za naredna četiri-pet mjeseci.

Organizacija Ujedinjenih odsjeka Četiri kotara organizira svoj godišnji Dan zajedničara u Clairton City parku 16. kolovoza 2026. Dobrodošlicu su pripremile sestra Bernadette M. Luketich-Sikaras i članovi njezinog Upravnog odbora organizacije. Na jelovniku će biti izvrsna hrvatska jela, a posebno istaknuta janjetina s roštilja koju priprema brat Mike Mezick, uz zaista nevjerojatan tamburaški zabavni program koji će trajati tijekom cijelog dana i večeri. Organizacija će također ponovno odati priznanje svom Fraternalisti godine za 2026. na dan 25. listopada 2026. u Hrvatskom domu u Cokeburgu vlasništvu društva Sv. Juraj odsjek 354. Drago nam je što možemo prepoznati ovogodišnjeg odabranog počasnog člana, brata Daniela Turkalla, sina Lorraine i Dana Turkalla. Lorraine je cijenjena članica našeg tima u glavnom uredu Zajednice.

Zaključujemo ovaj članak nabrajajući dva događaja tijekom mjeseci listopada i studenoga koja će zaokružiti naše aktivnosti na nacionalnoj razini. Prvi je prvi 5k Run u organizaciji Hrvatske bratske zajednice Amerike. Ova utrka će koristiti Školarinskoj zakladi HBZ i UPMC Cancer Care bolnici smještenoj u Zaboku u Hrvatskoj. Drago nam je što možemo istaknuti sudjelovanje UPMC kao glavnog sponzora, a također još jednom prepoznati velike napore našeg prijatelja dr. Dragana Primorca, M.D., da kroz suradnju s organizacijom UPMC Health donese životno važnu skrb u Hrvatsku.

Naš završni događaj za godinu 2026. je godišnji TamFEST koji je zakazan od 6. do 8. studenog 2026. godine. Potpuno smo oduševljeni popularnošću odabrane lokacije u Columbusu, OH, i nažalost moramo napomenuti da je blok HBZ soba u hotelu Renaissance Columbus, koji služi kao centralni hotel, prekomjerno rezerviran. Naš Glavni ured i dalje

(Nastavak na 10. strani)

 marljivo radi na pronalaženju dodatnih soba za

Veleposlanstvo...

(Nastavak sa 7. strane)

nositelj je mnogih obrazovnih diploma i priznanja. Između ostalih, za vrijeme boravka u Kanadi i u organizaciji ankete tjednika Ottawa Citizen proglašen je „naj-diplomat rezidentnih veleposlanika“ na veliki ponos Hrvata. U anketi su učestvovali veleposlanici, zastupnici i senatori i oko osam tisuća akreditiranih diplomata.

Vrlo je ugodan sugovornik. Veliki je prijatelj književnosti pročitavši više od 800 knjiga. Stihove istaknutog hrvatskog pjesnika Tina Ujevića izgovara s velikim žarom i ljubavlju na kojem mu mogu zavidjeti mnogi glumci.



Obnašao je dužnost savjetnika u Misiji Republike Hrvatske pri NATO u Bruxelles i bio prvi hrvatski diplomat akreditiran kod ovog vojnog saveza. Potom je bio veleposlanik RH u Dublinu (Irska) i u Ottawai (Kanada). Stručnost, talent i ljubav nosi ovog čovjeka svjetskim stazama. Bio je na mnogim funkcijama u Zagrebu i u Sydney (Australija) što mu je pripomoglo da bolje razumije iseljenišvo.

U Crnoj Gori živi nešto više od pet tisuća Hrvata. Većinski su naseljeni u Herceg Novom, Tivatu i Kotoru. Zasižno imaju iskrenog zastupnika i domoljuba u glavnom gradu Podgorici koji dobro poznaje ove gradove i ljepote Boke Kotorske.



Franjo Bertović/izvršni potpredsjednik

OTAC S KIŠOBRANOM

Kada popodne, iznenada,
 kiša zalije ulice grada
 mnoga se kola pred školu sjate,
 da djecu što prije kući vrate.
 I moj otac dođe po mene
 sa kišobranom, ručke drvene.
 Ne zavidim djeci u kolima
 na mekim, udobnim sjedištima,
 jer u onom gradskom metežu
 s ocem tek poneku riječ svežu.
 U kolima su i ruke zauzete
 ne mogu djeci da polete.
 A moji prsti odmah se uvuku
 u dobru, veliku očevu ruku,
 i tu osjete da ih grije
 ljubav mog oca, koji se smije.
 I tako idemo kao dva druga,
 svaka nam riječ topla, duga.

Ismet Bekrić



DEATHS REPORTED

FROM JULY 21 TO AUGUST 3, 2026

1	Zora Spudic	Pittsburgh, PA
13	Mary E. Dempsey	Steelton, PA
13	Anna M. Dolgos	Steelton, PA
18	Frances A. Brandolino	Joliet, IL
50	Patricia A. Carroll	St. Louis, MO
146	Anthony J. Derkas	Versailles, PA
177	Jean K. Carr	Los Angeles, CA
354	Marion H. Jablonski	Cokeburg, PA
567	Barbara Yanovich	Canonsburg, PA
602	Dennis A. Ayres	Verona, PA
677	Trinette M. Martich	Los Angeles, CA
919	Agnes V. Glibota	Sault Ste Marie, ON
982	Michael J. Kapral	Miami, FL
995	Nancy Zahorsky	Cleveland, OH
1959	Donald F. Zubek	Greenfield, WI
2001	Stanislav Marohnic	Ogulin, HR

HBZ uvodi...

(Nastavak sa 7. strane)

Zajednici na čuvanje, a vjerujemo da je to priznanje za 132 godine postojanja HBZ i izvrstan zapis o zadovoljenju financijskih potreba naših članova.

Sada više nego ikad, važno je da pojedinci i obitelji štede za mirovinu, fakultetsko obrazovanje, ili jednostavno da imaju šest do dvanaest mjeseci životnih troškova u instituciji na koju se mogu osloniti... HRVATSKA BRATSKA ZAJEDNICA AMERIKE!

Iskoristit ćemo ovu priliku da još jednom kažemo kako bi se članovi i potencijalni novi članovi trebali ozbiljno razmisliti o kupnji anuiteta ili otvaranju IRA računa u Hrvatskoj bratskoj zajednici. Trenutno, kao odgovor na brzi rast prinosa na financijskim tržištima, HBZ nudi članovima priliku da ostvaruju 4,5% tijekom dvije godine, odnosno dvadeset četiri mjeseca od datuma izdavanja ugovora. Točno, kamata od četiri i pol posto je fiksna tijekom dvadeset četiri mjeseca, nakon čega članovi mogu odlučiti primiti 100 posto svojih depozita plus kamatu bez ikakvih kazni za prijevremeno povlačenje.

Anuitet "CHOICE TWO" pruža određenu stabilnost osobnom programu štednje svakog pojedinca. Ako članovi odluče odustati od podizanja sredstava tijekom tridesetodnevnog razdoblja koje počinje na drugu godišnjicu iz-

davanja Anuitet/IRA ugovora, depoziti i kamata tada će zaradivati po stopi koja je jednaka tada aktualnom petogodišnjem ugovoru HBZ s naknadom za prijevremeno povlačenje. Ovaj anuitetski ugovor omogućuje pojedincima da trenutno uživaju u povoljnim stopama povratka tijekom poznatog dvogodišnjeg razdoblja, a zatim dopušta potpuno povlačenje bez kazne tijekom tridesetodnevnog razdoblja za podizanje sredstava.

Pojedinci, bilo da su članovi ili ne, potiču se da pregledaju svoje trenutne tekuće račune i investicijske fondove kako bi utvrdili ima li smisla za njihovu financijsku situaciju trenutna ponuda "Choice Two" s 4,5% ili novopredstavljeni "Easy Access" ugovor s uvodnom kamatnom stopom od 3,0%. Naša Zajednica prihvaća prenose 401k planova i drugih kvalificiranih sredstava u Individualne mirovinske račune koje pokriva naša bratska organizacija.

Još jednom, svi anuitetski i IRA ugovori podliježu pravilima IRS-a koja kažnjava većinu isplata prije nego što korisnik dosegne 59 i pol godina.

Savjetujemo članovima i ne-članovima da kontaktiraju koordinaticu HBZ za osiguranje ili Odjel za članove na 412-843-0380 kako bi saznali kako mogu početi ostvarivati tržišne stope povratka uz porezne pogodnosti HBZ ugovora o anuitetskom računu ili investiciji.

Piše: Edward W. Pazo/Nacionalni predsjednik

(Nastavak sa 9. strane)

ansamble i članove koji još uvijek trebaju smještaj; međutim, treba napomenuti da lokalni Nogometni tim Ohiou State u tom vikendu igra protiv suparničkog tima Oregon Ducks. Sve indikacije upućuju na još jedan iznimno uspješan Festival tamburice za odrasle, gdje će naša kultura i baština biti u punom sjaju tijekom cijelog vikenda.

Zatvaramo ovaj članak još jednim apelom našim članovima da postanu aktivni u upućivanju prijatelja i obitelji na članstvo u našoj bratskoj organizaciji. Opsežan popis aktivnosti i događanja za članove HBZ dovoljan je razlog za pristupanje našoj Zajednici. Međutim, s našim povoljnim životnim osiguranjem i izvrsnim stopama povratka na naše "CHOICE TWO" i "Easy Access Annuity" ugovore, izbor je jasan kada razmišljate o članstvu u našoj dičnoj Hrvatskoj bratskoj zajednici.

Tradicionalni...

(Nastavak sa 9. strane)

Time Sinjska alka ostaje snažan simbol identiteta cijele Cetinske krajine, a istodobno je veliki kulturni i turistički događaj koji promovira hrvatske tradicionalne festivale u svijetu.

2. Vinkovačke jeseni – srce slavonskog folklor Vinkovačke jeseni su jedna od najvećih folklorno-tradicijskih manifestacija u Europi te najpoznatiji slavonski etno festival. Održavaju se svake godine u rujnu u Vinkovcima, najčešće drugi ili treći vikend u tom mjesecu, i traju više dana, tijekom kojih grad živi u ritmu pjesme, kola, fijakera i šarenih narodnih nošnji. U središtu su svečani mimohod konjanika i lipicanaca, ukrašenih zaprega, brojni nastupi kulturno-umjetničkih društava te Šokački divani i druge folklorne večeri.

Manifestacija je pokrenuta 1966. godine s ciljem da se prikažu i sačuvaju narodni plesovi, nošnje, običaji i glazbena baština Slavonije i šire regije. Vinkovačke jeseni "izašle su iz duše slavonskoga čovjeka" – kako ih organizatori opisuju – i postale su jamac da se nekadašnje selo, njegovi ljudi i običaji ne izgube u zaboravu. U festivalu sudjeluju domaća kulturno-umjetnička društva, ali i gosti iz drugih hrvatskih krajeva te inozemstva, što osigurava raznolikost programa i razmjenu tradicija. Kroz radionice, izložbe, gastronomske događaje i nastupe djece u narodnom ruhu, ovaj kulturni festival aktivno uključuje nove generacije u očuvanje slavonskog identiteta.

3. Đakovački vezovi – svečanost konja, vezova i pjesme Đakovački vezovi su veliki folklorni festival koji se u Đakovu održava svake godine, obično početkom srpnja, i slavi bogatu tradiciju Slavonije, Baranje i Srijema. Manifestacija je poznata po raskošnim narodnim nošnjama ukrašenim ručnim vezovima, smotrama folklor te impresivnim povorkama konja i konjskih zaprega. Posebno se ističu nastupi čuvene đakovačke ergele lipicanaca i misna slavlja u monumentalnoj katedrali, što festivalu daje dodatnu svečanost.

Đakovački vezovi nastali su s ciljem da se očuvaju i prikažu tradicionalne pjesme, plesovi, običaji i ručni radovi, posebice vezovi po kojima je regija poznata. U program se uključuju kulturno-umjetnička društva, tamburaški sastavi, dječje folklorne skupine te brojni izlagači tradicijskih obrta i gastronomije. Time ovaj etno festival postaje platforma na kojoj se mladi uče nasljeđu svojih predaka kroz praksu – nošenjem nošnji, učenjem pjesama i plesova te sudjelovanjem u radionicama. Đakovački vezovi istovremeno su snažan turistički magnet jer spajaju kulturni doživljaj, autentičnu gastronomiju i jedinstvenu atmosferu slavonskog grada.

4. Riječki karneval – razigrani čuvar pokladnih običaja Riječki karneval spada među najveće karnevalske svečanosti u Europi i jedan je od najpoznatijih hrvatskih festivala. Višetjedno događanje službeno započinje 17. siječnja i završava na pokladni utorak, dan prije početka korizme, obrednim paljenjem "pusta" – lutke koja simbolizira sve loše iz prošle godine. Grad Rijeka u tom razdoblju postaje velika pozornica – održavaju se povorke maskara, dječji karneval, ba-

lovi pod maskama, ulične zabave i brojni popratni programi.

Riječki karneval čuva pokladne običaje primorskog kraja, među kojima su osobito poznate tradicijske maske i zvončari koji, zvonjavom i bučnim ritualima, tjeraju zimu i zle sile. Lokalna zajednica, udruge i karnevalske grupe cijele godine izrađuju kostime, maske i alegorijske kola, a djeca se od najranije dobi uključuju kroz školske i vrtičke povorke. Paljenje pusta na kraju karnevala simbolički zaključuje staru godinu, dok se zajednica ritualno "čisti" i priprema za novo razdoblje, čime se snažno održava veza između tradicije i suvremenog života.

Kao veliki kulturni festival, Riječki karneval privlači posjetitelje iz cijele Hrvatske i svijeta, promovirajući bogatu karnevalsku baštinu kao dio identiteta Kvarnera.

5. Međunarodna smotra folklor Zagreb – susret tradicija iz cijelog svijeta Međunarodna smotra folklor Zagreb višednevni je kulturni festival koji se održava svake godine u srpnju u središtu Zagreba. Tijekom pet dana, pozornice na Gornjem gradu, Trgu bana Jelačića i drugim lokacijama ispunjavaju nastupi folklornih ansambala iz Hrvatske i brojnih zemalja svijeta. Program uključuje koncerte, plesne nastupe, radionice tradicijskih plesova i glazbe, izložbe, sajam rukotvorina i prezentacije gastronomije.

Smotra je nastala s ciljem da se predstavi i zaštiti bogata hrvatska tradicija narodne pjesme, plesa i instrumentalne glazbe, ali i da se potakne dijalog kultura kroz susret različitih folklornih izričaja. Sudjeluju profesionalne i amaterske folklorne skupine, etno glazbenici, čime se stvaraju mostovi između urbanog i ruralnog, domaćeg i međunarodnog.

Posebna se pažnja posvećuje očuvanju nematerijalne baštine – od tradicijskih napjeva i plesova do starih instrumenata i nošnji koje se detaljno rekonstruiraju. Uključivanjem mladih ansambala i radionica za djecu, ovaj festival postaje važan instrument edukacije i popularizacije kulturne baštine u suvremenom gradskom okruženju.

6. Lastovski poklad – jedinstveni otočni karneval Lastovski poklad tradicionalni je karneval koji se održava na otoku Lastovu, a temelji se na legendi o odbijanju turskih napadača. U središtu običaja je lutka zvana Poklad, koja simbolizira turskog izaslanika, a koja se na pokladni utorak spušta niz konop po cijelom mjestu uz pucnje petardi, a zatim se spaljuje. Cijeli otok sudjeluje u višednevnim ritualima – od maskara, plesova i okupljanja u tradicionalnim nošnjama do specifičnih obreda vezanih uz Poklad.

Lastovski poklad je primjer kako etno festivali na hrvatskim otocima čuvaju vrlo stare i lokalno specifične običaje. Strogo propisana pravila nošenja Poklada, sudjelovanja muškaraca i žena te redoslijeda radnji prenose se usmenom tradicijom i kroz praksu s generacije na generaciju. Paljenje Poklada na kraju predstavlja simboličko oslobođenje zajednice od prijetnje i svega lošeg, ali i podsjetnik na povijesne događaje koji su oblikovali identitet otoka.

Zahvaljujući autentičnosti i uključenosti cijele zajednice, Lastovski poklad privlači istraživače, fotografe i turiste zainteresirane za hrvatske tradicionalne festivale iz prve ruke.

7. Festival dalmatinskih klapa Omiš – glazbena duša Dalmacije Festival dalmatinskih klapa u Omišu jedan je od najvažnijih glazbenih tradicionalnih festivala u Hrvatskoj. Održava se svako ljeto u staroj gradskoj jezgri Omiša, gdje klape izvode višeglasne a cappella pjesme koje su prepoznatljiv simbol dalmatinske obale. Tijekom festivala organiziraju se natjecateljske večeri muških, ženskih i mješovitih klapa, večeri novih skladbi te posebne tematske večeri posvećene baštini.

Klasko pjevanje, kao nematerijalna kulturna baština, iznimno je važno za očuvanje jezika, dijalekta i mediteranskog načina života, a omiški festival je najprestižnija pozornica tog žanra. U festivalu sudjeluju klape iz cijele Dalmacije, ostatka Hrvatske i dijaspore, a mnoge se pripremaju upravo za nastup u Omišu kao vrhunac sezone. Organiziraju se radionice, susreti mladih klapa i programi za djecu, kako bi se ova tradicija nastavila prenositi i u digitalno doba. Festival dalmatinskih klapa tako spaja kulturni festival i turističku manifestaciju, privlačeći publiku koja traži autentičan dalmatinski ugođaj pod zvijezdama.

Ako planiraš putovati Hrvatskom, uvrštavanje barem jednog od ovih događaja u svoj itinerar najbolji je način da doživiš tradiciju ne samo kao priču, već kao živo iskustvo.

Festival kajkavskih popevki Krapina je godišnji hrvatski glazbeni festival u Krapini posvećen kajkavskoj popevki. Prvi je put održan 1966. i od tada do danas njime u Krapini svake godine završava Tjedan kajkavske kulture. Od sredine 1970-ih Festival organizira krapinsko Društvo za kajkavsko kulturno stvaralaštvo.

Povijest

Festival je utemeljen 1965. na prijedlog tadašnjega krapinskoga gradonačelnika Mije "Miška" Pavića. Oživotvorenju njegove ideje pomogli su hrvatski umjetnici, kulturni djelatnici i entuzijasti Stjepan Mihaljinec, Drago Britvić, Viktor Crnek, Milivoj Kujundžić, Franjo Šalić, Mirko Matić, Božo Sinković, Vlado Seljan, Slavko Kopun, Ivan Plasaj, Teodor Boch, Slavko Flegar, Antun Kozina, Juraj Hitrec, Ivica Švaljek i Krešimir Nekić.[1]

U proljeće 1966. bio je raspisan natječaj za prvi festival. U prvom članku toga natječaja pisalo je: »*Svrha je festivala nastavljnje bogate tradicije kajkavske popevke, njegujući živu riječ i melos krajeva u kojima se govori kajkavski.*«

Festival je od početka zamišljen kao velika završnica Tjedna kajkavske kulture, u sklopu kojeg se u Krapini i okolici redovito organiziraju i mnoge druge glazbene i folklorne priredbe, izložbe, pjesničke tribine te razni kulturno-umjetnički programi. Mnogi su autori naivne umjetnosti svoja izložbena djela darivali festivalskoj riznici. Do danas su na pjesničkim tribinama nastupali i mnogi poznati hrvatski dramski umjetnici, primjerice Smiljka Bencet, Nada Klašterka, Vladimir Gerić, Zlatko Crnković, Zlatko Vitez i mnogi drugi.

TuristPlus.hr

Pozor

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

Uredništvo!

MINUTES

NATIONAL BOARD MEETING
THIRD SESSION...

(Continued from page 4)

noted, however, that current payment timing is inconsistent. It was recommended that ACH payments be placed on a standardized and consistent schedule.

President Pazo reminded the Directors that the Society's next quadrennial convention will be held in 2027 at the Horseshoe Hotel and Casino in Las Vegas, Nevada. He emphasized the importance of encouraging Lodges to strengthen recruitment efforts in order to increase membership totals by year-end and thereby secure delegate representation. As noted, Lodges are entitled to one (1) delegate for every 200 active members.

He further noted that, in light of the anticipated scope of the convention, the meeting schedule is expected to be reduced to two (2) days. He presented the following tentative schedule:

- Saturday, 9/18 – National Board Meeting
- Sunday, 9/19 – Convention Banquet
- Monday, 9/20 – Convention Meeting
- Tuesday, 9/21 – Meeting and Adjournment

The Directors discussed associated costs, including delegate per diem, travel time, and lodging expenses. **President Pazo** noted that the Convention Salary Committee is responsible for proposing reimbursement levels, and that the Directors may submit recommendations for the Committee's consideration.

Brother John Staresinic inquired about progress toward implementing ACH payments in Canada. It was noted that this matter had been previously discussed in conjunction with changes to credit card processing. It was explained that Lodge/Nest payments would be the initial focus for ACH implementation, while premium and benefit/claims payments would be more complex to administer. However, given ongoing disruptions with the Canadian postal system, the implementation of electronic payments is becoming increasingly important. Contact will be made with the Bank of Montreal to initiate the process.

During Good and Welfare, **Brother Dan Kochis** inquired about the possibility of reinstating the annual cultural tour, noting its benefit to both Lodges and the Society. **President Pazo** reviewed prior tours, citing costs, logistical challenges, tour duration, audience size, and other operational considerations. The Directors discussed potential modifications, including aligning the tour with one of the Society's tamburitza festivals. The matter will remain under review for possible future reinstatement.

Brother Kochis further proposed that, given the Society's surplus of approximately \$85 million, the CFU consider establishing a grant program for Lodges or tamburitza groups. He suggested that eligible entities could apply for financial assistance for facility maintenance, such as roof repairs, or to support travel for tamburitza groups attending festivals, and that a dedicated fund could be established for this purpose.

The Directors discussed the potential impact of such a program on the Society's broader financial position and regulatory ratios, including Risk-Based Capital (RBC). **President Pazo** referenced significant upcoming expenditures related to new policy administration and accounting systems, as well as potential risks associated with currently favorable investment performance.

One proposal involved structuring assistance as no-interest loans to assist CFU organizations with short-term financial needs. This raised

questions regarding regulatory acceptability. Another suggestion was to establish a program similar to the CFU Scholarship Foundation, funded through designated contributions. **President Pazo** also referenced a precedent in which financial assistance requests were reviewed and decided at the Convention.

President Pazo noted that transferring surplus funds for such purposes could attract regulatory scrutiny; however, he emphasized that the Society may undertake initiatives consistent with its charter, provided they are executed in a financially responsible manner. The matter was tabled for further discussion.

There being no further business, **President Pazo** thanked the Directors for their participation in the 2026 Annual Spring Meeting and called for a motion to adjourn. The motion was made by **Brother Wayne Vlasic**, seconded by **Brother John Miksich**, and the meeting was adjourned at 3:15 p.m.

Bernadette M. Luketich-Sikaras, National Secretary/Treasurer

ATTEST:

Edward W. Pazo
Franjo Bertović

On Monday, June 29, 2026 at 6:03 pm, the CFU National Board of Directors met to officially approve the Minutes of the Annual Spring Meeting held May 5 & 6, 2026. The following Directors were present: National President Edward W. Pazo, National Secretary/Treasurer Bernadette M. Luketich-Sikaras, Executive Vice President Franjo Bertović, Second Vice President Michael Ricci and Directors: Daniel Kochis, Ruth Sepich, John Staresinic, Robert Luketic and Edward Sambol. Directors John Miksich and Wayne Vasic were excused. Upon a Motion by **Edward Sambol**, seconded by **Michael Ricci**, the Minutes were approved.

Before adjournment, **President Pazo** requested Board authorization for adopting CIS Controls v8.1 framework which meets the requirements by the Pennsylvania Data Security Act. Specifically, wording is as follows:

To the extent that Croatian Fraternal Union has identified areas, systems, or processes that require material improvement, updating, or redesign, the society shall document the identification and remedial efforts planned and underway to address such areas, systems or processes. Such documentation shall be available for inspection by the Pennsylvania Insurance Department. The Board of Directors formally adopt the CIS Controls (v8.1) framework and direct management to immediately work on aligning with Implementation Group 1 controls.

Accordingly, the Board of Directors of the Croatian Fraternal Union authorizes the Executive Board to take such action required by the Data Security Act of the State of Pennsylvania or any other jurisdiction where the society is licensed.

A Motion was made by **Ruth Sepich**, seconded by **John Staresinic**, to ratify the above actions. Motion carried.

After a brief update on the upcoming Junior Tamburitza Festival and other national CFU activities, and with no additional business to be discussed before this body, a Motion was made by **Robert Luketic**, seconded by **John Staresinic**, to adjourn the meeting. **President Pazo** thanked the Directors for their time and attention and noted that the next Quarterly Meeting of the Board will be scheduled at the end of July once second quarter financials are available.

CFU Introduces...

(Continued from page 1)

correct, a four and one-half percent rate is locked in for twenty-four months after which time members may elect to receive 100 percent of their deposits plus interest without any surrender penalties.

The CHOICE TWO Annuity provides some stability to everyone's personal financial savings program. Should members choose to forgo withdrawals during the thirty-day window beginning on the second anniversary of the issuance of the Annuity /IRA contract, the deposits and interest will then earn a rate equal to the society's then current Five-Year Surrender Charge contract. This Annuity Contract permits individuals to receive currently favorable rates of return for a known time period of two years and then allows a full surrender without penalty during a thirty-day withdrawal window.

By Edward W. Pazo/National President

(Continued from page 3)

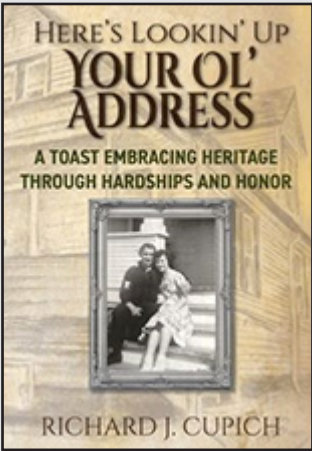
however, note that the local Ohio State Football team plays host to the rival Oregon Ducks that particular weekend. All indications are for yet another remarkably successful Adult Tamburitza Festival where our culture and heritage will be on full display throughout the weekend.

We close this article by once again imploring our members to become active personally with respect to referring friends and family for membership in our society. The extensive list of activities and events for CFU members is reason enough to become a member of our society. However, with our affordable life insurance and excellent rates of return on our CHOICE TWO and Easy Access Annuity contracts, the choice is clear when considering membership in our society.

Individuals, members and non-members alike, are urged to review their present checking accounts and mutual funds to determine if the current Choice Two offering 4.5% or the newly introduced Easy Access contract with introductory rate of 3.0% makes economic sense for their particular financial situation. Our society accepts rollovers of 401k plans and other qualified monies into Individual Retirement Accounts underwritten by the Croatian Fraternal Union.

Once again, all Annuity and IRA contracts are subject to IRS rules which penalize most withdrawals prior to the Annuitant reaching the age of 59 ½.

We urge members and non-members to contact the CFU Sales Coordinator or the Member Services Department at 412-843- 0380 to learn how they can begin earning market-based rates of return with the tax favored benefits of a CFU Annuity contract.



New Release:

CFU Member Authors Book Sharing Life Experiences

OMAHA, NE – Here's Lookin' Up Your Ol' Address: A Toast Embracing Heritage Through Hardships and Honor by Richard J. Cupich.

After a 50-year career teaching English, German and Latin, Richard Cupich share the stories and memories that shaped his life.

Born into a South Omaha Catholic family of nine children, Richard reflects on his Croatian heritage, military service, and lifelong dedication to education.

In **Here's Lookin' Up Your Ol' Address**, he celebrates the family, friends, challenges and blessings that helped define his identity while inspiring readers to embrace their own stories and remember where they came from.

The book is available on Amazon or at your local bookstore.

Proceeds from the book will support the Blase and Mary Cupich Memorial Scholarship Endowment Fund.

*We are pleased to note that the author of this book, **Here's Lookin' Up Your Ol' Address**, is a longtime member of Sts. Peter and Paul CFU Lodge 101 of Omaha, Nebraska, where he serves as President of the lodge. We congratulate brother Cupich on the publication of his book and extend our gratitude for sharing his literary journey with us!*

Editors



Protect your family with insurance
from the Croatian Fraternal Union

The Society That Cares! 412-843-0380

There's Much
To Do With 32

CHICAGO, IL - Friday, August 14: Sinovi of Chicago will be performing at the Joliet Croatian Cultural Club in Joliet following the club's fabulous Chicken & Pork Chop Dinner. Dinners are served from 4:30-7:30 p.m. (or until sold out) and include: choice of a baked potato, or mashed potatoes and gravy, coleslaw and a roll. Prices range from \$16 for Half-Chicken Dinner to \$18 for a 2 Chop Dinner. CASH ONLY. Come hungry! You'll love every morsel!

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 – Where did it go?

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 world'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. Honorees, you'll be receiving your official invitation soon! Everyone is invited to celebrate! More details coming.

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

Monday, Sept. 21: 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.

Saturday, Oct. 3: SAVE THIS DATE! Details coming. It's the Sloboda Jr. Tamburitzens' Annual Golf Outing. Don't miss this fun outing and, at the same time, support and encourage our young Tammies!

Sunday, Oct. 11: We're back at the Linda Sokol Brookfield Library, 3541 Park Avenue in Brookfield for our Lodge 32's General Meeting. Library doors open at 11 a.m. with the meeting at approximately 11:30 a.m. The facility is handicapped accessible with an elevator to take you down to the lower level. A continental breakfast of coffee and...will be served. Hope to see y'all there!

Monday, Oct. 12: Indigenous Peoples' Day! It's an official city and state holiday in various localities in the United States that celebrates and honors Indigenous American peoples (Native Americans) and commemorates their histories and cultures. It is celebrated on the second Monday in October.

Also celebrated on this day is Columbus Day!

■ ■ ■

It is with deep sorrow that we report the passing of Georganne Buyan Smith on June 23rd. Georganne was the beloved mother of Nicholas Smith, devoted daughter of Arlene (the late George) Buyan and the adored sister of Greg (Debbie) Buyan, Gina Rubel and Mike Buyan. She will be greatly missed!

Also, a longtime member of Lodge 32, Lorraine Naglich passed on July 13th.

May their souls rest in peace! "A good coach can change a game. A great coach can change a life." - John Wooden

Arlene Boudos/Lodge 32



Inaugural World Diaspora Friendship Games Brought Together Croats from Every Continent

SPLIT, CROATIA - From 16 to 20 July 2026, the cities of Split and Milna on the island of Brač became symbols of Croatian unity as they hosted the first World Diaspora Friendship Games, a unique international sports and cultural event that brought together Croats from more than 35 countries, their descendants, friends of Croatia, and participants from Europe, North and South America, Australia, and other parts of the world.

Initiated by the American Croatian Congress (ACC) and its President Nada Pritišanac Matulich from San Pedro, California, with the support of almost one hundred Croatian and Croatian diaspora organizations and businesses was hosted by Aspira University of Applied Sciences, the Games were envisioned from the very beginning as much more than a sporting competition—they were designed to become a lasting bridge between Croatia and the Croatian diaspora through sport, culture, education, business, and unity.

Nada Pritišanac Matulich emphasized that life's greatest values are not measured by titles or material success, but by the people we connect, the friendships we build, and the legacy we leave to future generations. She particularly highlighted that, for the first time,

the Games brought together elite athletes, recreational competitors, Paralympians, and Special Olympians too, sending a powerful message that sport belongs to everyone.

"The Games were organized almost entirely through our own financial resources and volunteer work, with modest—but deeply appreciated—support from Croatian institutions. I sincerely thank the City of Split for providing the sound system for today's opening ceremony, as well as the Croatian National Tourist Board for their assistance. Their support proves that even a small contribution can achieve great things when there is a shared purpose."

"The Croatian World Diaspora Friendship Games are not merely a sporting event. They are a meeting between the Homeland and the Croatian diaspora, a gathering of friends, families of various generations. They demonstrate that distance can never separate people who carry Croatia in their hearts."

The historic Games officially opened in the magnificent setting of the Meštrović Gallery, attended by representatives of Croatian institutions, local governments, Croatian diaspora organizations, sports federations, cultural institutions, diplomats, and numerous distinguished guests, including Croatian Olympic champion Matea Jelić, who attended as a guest of Steve Ravić who he introduced as "our

gold medalist."

The Mayor of Split, Tomislav Šuta, officially declared the Games open, emphasizing that Croatian emigrants have been among Croatia's strongest supporters throughout modern Croatian history and that projects such as these demonstrate the enduring strength of Croatian unity.

One of the most memorable moments of the ceremony was the lowering of the inaugural Games flag by three young taekwondo stars from Split, members of TK Marjan, where they train alongside their Olympic idol Matea Jelić. As a symbol of support for the establishment of the Split Sports Museum, the inaugural Games flag was presented to the Museum's President and renowned Olympian Marin Mrduljaš.

The second World Diaspora Friendship Games in Croatia, scheduled for the summer of 2027 in Osijek-Baranja County, with the official opening scheduled on Croatian Veterans Day, 28 June 2027, were symbolically announced through the presentation of the Games flag to the Mayor of Našice, Krešimir Kašuba.

One of the finest examples of inclusivity during the Games came from the Split City Parasports Association (PSS Split), which participated as an official partner in promoting Croatian parasport. Visitors from around the world had the opportunity to experience: boccia, para taekwondo and judo through interactive demonstrations and workshops



that showed how sport breaks barriers and creates opportunities for all. The cooperation between the Split City Parasports Association and the organizers was considered exceptionally successful and represents a strong foundation for future international collaborations. Secretary General of the Association, Ana Gudelj Velaga, stated: "It was a great honour to be a partner in this project, and we look forward to continued successful cooperation in the future."

Sporting competitions took place in Split and Milna on Brač, where participants competed in: pickleball, bocce, five-a-side football, taekwondo, judo and karate. Particular enthusiasm was generated by pickleball workshops for children with developmental disabilities, as well as the participation of Croatian war veterans, parasport athletes, and people with disabilities, fully justifying the event's purpose—games built on unity. Special Olympians from the Split chapter were excited to compete in the bocce tourney on Brač and attended the opening and closing ceremonies.

At the closing ceremony held at Aspira University of Applied Sciences, certificates of appreciation were presented to partners, institutions, sports federations, associations, and many individuals whose work contributed to the success of the inaugural Games. At the closing ceremony, Steve Ravić gave special recognition to young Australian-Croatian runner Aydan Marko Papac

from Melbourne, who will attempt to set a Guinness World Record in August by running from the northern to southern tip of Croatia in ten days or less. He stressed that Croatian communities and institutions should provide stronger support for initiatives like this and for young people who proudly represent the Croatian identity around the world.

The inaugural World Diaspora Friendship Games demonstrated that the Croatian diaspora is not only an important part of Croatia's history but also an essential part of its future. For several days, Split and Brač became a meeting place for people from different countries, speaking different languages and following different life paths, yet united by the same sense of belonging to the Croatian nation. New friendships were formed, new international partnerships were established, and a powerful message was sent—that distance can never break the bonds connecting Croats around the world. With their inaugural edition, the inaugural World Diaspora Friendship Games fulfilled the vision that inspired them from the very beginning: to become a lasting bridge between the Homeland and the Croatian diaspora.

Steve Rukavina
President/Lodge 760

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



Traditional Chicken Dinner at Lodge 126 and Hrvatski Dom

FARRELL, PA - There is something special about gathering at the Croatian Club for a traditional chicken roast dinner. More than just a meal, it is a social occasion that brings together family, friends, and members of the community to enjoy good food, warm conversation, and genuine hospitality.

As guests arrived, they were welcomed by the inviting aroma of freshly roasted chicken, seasoned with a blend of herbs and spices, that filled the dining hall. The chicken was cooked until the skin was perfectly golden and crisp while the meat remained tender and juicy. The chickens were roasted by the

well-known Zrile brothers.

Guests had their choice of purchasing whole roasted chickens or a half chicken with side dishes to enjoy at the club or to take home.

The dinner was served with traditional štrukla, corn on the cob, and bread with butter.

Dessert was just as memorable, with homemade cakes and pastries prepared by talented and dedicated volunteers. A hot cup of coffee or a full bar provided the perfect ending to the feast.

Beyond the excellent food, the Croatian Club is known for its welcoming atmosphere. Laughter fills the room as families catch up, old friends share stories, and new friendships are formed. Volunteers work tirelessly behind the scenes to ensure every guest feels at home, reflecting the strong community spirit that has long been a hallmark of the club.

The chicken roast dinner is more than a regular event—it is a celebration of tradition, cul-



ture, and togetherness. Whether attending for the delicious meal, the friendly company, or the opportunity to support the local community, visitors leave with full plates, happy memories, and a desire to return for the next gathering.

For many, the Croatian Club's chicken roast dinner has become a cherished tradition, offering a comforting reminder that the best meals are those shared with others.

Susan Yazvac/Rec. Secretary

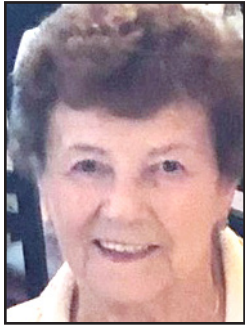


Read the **ZAJEDNIČAR**
for the latest on
Croatian banquets,
picnics, barbecues,
lodge meetings,
concerts and sporting
events going on in
your area.

OBITUARIES



Zora D. Spudic



PITTSBURGH, PA – We were deeply saddened by the passing of our very dear friend and former employee of the society, Sister Zora Spudic. A mass of Christian burial was held on Friday, July 10, at St. Killian RC Church in Wexford, PA. Zora was lovingly remembered by her son, Mario Spudic, during Mass and son, John, thanked everyone following Mass saying that they were honored by those who came out to pray for their mother and grandmother.

Zora was a valued member of the CFU staff for over twenty years serving as our receptionist. She was the first person to greet visitors to our office and the voice that everyone came to know when calling our home office. We appreciated her friendship on a personal level and are positive of her love for our society and all that CFU stands for, preserving Croatian Culture and Heritage and uniting our Croatian people under one strong and vibrant organization. We know this as she was one of the most active members in terms of recommending our society to family, relatives, and friends. Without a doubt she was a forceful proponent of our mantra of uniting all Croatians in the diaspora while also adhering to the Christian principles of our faith.

On behalf of the National Administration of the Croatian Fraternal Union and my colleagues from the CFU Home Office staff, we offer our heartfelt sympathy and prayers to sister Zora's family which includes sons John and Mario and their wives Diane and Linda, her grandchildren and great-grandchildren, whom she loved so dearly.

For our dear sister and friend, we pray that our God and Father almighty grant her eternal life and peace and may His perpetual light shine upon her. Slava joj vječna

Edward W. Pazo/National President
■ ■ ■

Zora D. Spudic of Seven Fields, PA, passed away peacefully on June 28, 2026 at the age of 89.

Born on June 11, 1937 to Katarina and Nikola Kirtic in the small Croatian town of Duga Resa in the then Yugoslavia, she lived a full and vibrant life. After marrying her beloved Ivan Spudic in 1955, the couple made their way to the United States in 1970 and settled in Pittsburgh PA on the North Side, eventually moving to their final home together in McCandless Township, PA.

Together, from humble beginnings, they built a beautiful life filled with friends and family, music and laughter. She enjoyed traveling all over the US and her trips to Croatia, the Caribbean, and Mexico. Her favorite times were her career with the Croatian Fraternal Union (CFU) and the many friends she made there. Zora deeply loved the United States while clinging fiercely to her Croatian heritage. Her passion was attending Croatian events and music festivals. She was a longtime member of the Penn-Sembles and Javor Pittsburgh music groups where she enjoyed performing with her many friends.

Zora was absolutely delighted as her grandchildren and great-grandchildren began to take the stage in her footsteps.

She was also the Vice President of CFU Lodge 1 for decades and an active member of the Croatian-American Community.

Zora is survived by her sons, John and Mario, and their wives, Diane and Linda, whom she lovingly referred to as her own daughters; her grandchildren: Jonathan, and wife Kathryn, Christopher, Jason and wife Nicolette, Bradlee, Marcus, and Tomis, as well as great-grandchildren: Jonathan, Evelyn, Willamina and Westley.

Zora was predeceased by her loving husband of over 57 years, Ivan Spudic, in February 2012.

Viewings were available to pay respects at the Devlin Funeral Home, Cranberry Twp., PA, on July 8 and 9. A Catholic Mass was held on July 10, at St. Killian Church, Cranberry Twp., PA. Following Mass, friends and family attended a celebration of life in tribute to sister Zora Spudic.

The Family of Zora D. Spudic



Mark Brigich



CANONSBURG, PA - Mark S. Brigich, 62, of Canonsburg, PA, passed away unexpectedly on June 23, 2026.

He was born on July 11, 1963, in Washington, PA, a son of the late Marko and Marilyn Brigich.

Mark was a 1981 graduate of Chartiers-Houston High and Western Area Vo-Tech in welding. He later graduated from auctioneering school.

He was a retired farmer and part owner of the Brigich Dairy Farm, also worked as a welder and auctioneer.

Mark was a lifetime member of the Croatian Fraternal Union Lodge 567 and served as president of the lodge. He was a former trustee of the CFU Four County Organization and was active with the Farm Conservation Office.

He enjoyed attending Croatian picnics and events. Mark also participated in several tractor pulls.

Mark is survived by a son, John (Vanessa) Brigich, of Canonsburg, PA; and a daughter, Jessica (Daniel Minor) of Washington, PA; four grandchildren, Hoyt and Lelana Moore of Hickory, PA and Jayden and Haegen Brigich of Canonsburg; sister, Stefani (Michael) Stanish, brother, Matthew (Janie) Brigich, and a sister, Nancy (Eric) Robaugh, all of Canonsburg; an aunt, Catherine Obenour; and several nieces, nephews and great-nieces and nephews; and former wife Audra Brigich.

Friends were received in the McIlvaine-Speakman Funeral Home Ltd., Houston, PA, where services were held on June 28, 2026. Internment at Oak Spring Cemetery, Canonsburg was private. Condolences may be left by viewing the obituary at www.mcilvaine-speakman.com.

The Family of Mark Brigich

Barbara Ann Banich



CHICAGO, IL - Barbara Ann Banich, 74, of Chicago, IL passed away on July 18, 2026.

The daughter of the late John and late Ann Banich of Chicago, Barbara was a 1969 graduate of St. Francis De Sales High School and a 1973 graduate of Loyola University.

She worked as a copywriter with various publications and did some freelance work in her career. She enjoyed the Chicago Jazz and Blues Fest thru the years. In her last years she visited the religious sites in the Holy Land.

Barbara is survived by her brother Sgt. Thomas Banich CPD (Ret)., his wife Kathleen Dailey-Banich and nephew Patrick T. Banich. A special friend of her cousin Mike Poznanovich for many years. She is also survived by cousins and many friends.

A Memorial Visitation was held August 3, 2026, at Sacred Heart Croatian Catholic Church followed by a Mass of Christian Burial. Inurnment at Holy Cross Cemetery.

In lieu of flowers, please consider making a donation to Sacred Heart School, 2926 East 96th St., Chicago, IL 60617 in Barbara's memory.

May she rest in eternal peace.

The Family of Barbara Ann Banich

★ 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**

Croatian Tamburitza Mass on September 6

FOREST HILLS, PA - The Visitation of the Blessed Virgin Mary Croatian Church Choir and Tamburitza - Rankin will provide the music, singing and readings for the 12 Noon mass, on Sunday, September 6, at Saint Joseph the Worker Catholic Church, 2001 Ardmore Blvd., Forest Hills, PA 15221. A prelude of hymns will begin at 11:45 AM.

We hope to see all our Visitation BVM family members, fellow Croatians and parishioners as we continue the proud observation of our heritage and traditions through prayer and thanksgiving to Almighty God for his presence and blessings in our community.

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

Kraljica Mira, moli za nas.

Bob Carr/Lodge 141

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

CFU Advantage

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

Lodge 126 Croatian American Civic Club Calendar of Events

FARRELL, PA - August 16, Sunday: Lodge 126 Meeting 1 p.m.-2 p.m.; Croatian American Civic Club Meeting 2 p.m.-3 p.m. Following the meeting, join us for a tasty ethnic meal and great fellowship.

Sept. 19, Saturday: Cash Bash-Enjoy an entertaining event filled with small games of chance, cash prize drawings, delicious food, and a fun, social atmosphere. Bring your friends for a day of excitement, laughter, and opportunities to win.

Sept. 20, Sunday: Lodge 126 Meeting, 1 p.m.-2 p.m.; Croatian American Civic Club, Meeting 2 p.m.-3 p.m.; Following the meeting, join us for a tasty ethnic meal and great fellowship.

Oct. 10, Saturday: Croatian Indoor Picnic; Experience the warmth of Croatian hospitality at our annual indoor picnic. Enjoy delicious traditional Croatian foods, lively fellowship, and an afternoon filled with authentic Tamburitza music performed by multiple talented ensembles. It's a celebration of Croatian culture, heritage, and community for all ages.

The "50 Year Members Celebration" will be held to honor individuals who have maintained membership in Lodge 126 for five decades. It recognizes their long-term dedication, service, and contributions while bringing together members, leaders, family, and guests to celebrate this remarkable milestone.

Oct. 18, Sunday: Lodge 126 Meeting, 1 p.m.-2 p.m.; Croatian American Civic Club Meeting 2 p.m.-3 p.m.; Following the meeting, join us for a tasty ethnic meal and great fellowship.

Nov. 14, Saturday: Lamb An'a Band; Join us for one of our signature events featuring expertly roasted lamb, traditional side dishes, and live performances by talented Tamburitza musicians. Gather with family and friends to celebrate Croatian culture through delicious food, spirited music, dancing, and lasting memories.

Nov. 15, Sunday: Lodge 126 Meeting, 1 p.m.-2 p.m.; Croatian American Civic Club Meeting 2 p.m.- 3 p.m. Following the meeting, join us for a tasty ethnic meal and great fellowship.

Dec. 6, Sunday: Lodge 126 Meeting, 1 p.m.-2 p.m.; Croatian American Civic Club Meeting 2 p.m.-3 p.m.; Christmas Party, 3 p.m. Celebrate the festive season with a traditional Christmas dinner, live entertainment, dancing, and a visit from Santa Claus.

Regular Monthly Activities: Every Wednesday from 6 p.m., a variety of tasty ethnic meals are served at our Croatian Home: 412 Staunton St., Farrell, PA 16121.

New Members Welcome - Join anytime and enjoy exclusive member benefits.

The Croatian Club thanks all members, volunteers, sponsors, and guests for their continued support throughout 2026. We look forward to sharing another wonderful year of friendship, tradition, and community.

Susan Yazvac/Rec. Secretary

Cooking Corner

Tangy Barbecue Sandwiches

3 c. chopped celery
1 c. chopped onion
1 c. ketchup
1 c. barbecue sauce
1 c. water
2 tsp. vinegar
2 Tbsp. Worcestershire sauce
1 Tbsp. brown sugar
1 Tbsp. chili powder
1 tsp. salt
1/2 tsp. pepper
1/2 tsp. garlic powder
1 boneless chuck roast ,
3 to 4 lbs. (trimmed)
14 to 17 hamburger buns split

In a slow cooker, combine the first 12 ingredients and mix well. Add roast. Cover & cook on high for 6-7 hours until tender.

Remove roast, cool. Shred roast & return to sauce. Heat through. Use a slotted spoon to serve on buns.

Seasoned Fries

6 c. frozen shoestring potatoes
1/2 c. grated parmesan cheese
2 tsp. Italian dressing
1/2 tsp. salt

Place potatoes on a foil lined baking sheet. Bake at 400° for 15 minutes. Combine remaining ingredients. Sprinkle over potatoes and mix gently. Bake 5 minutes longer until potatoes are browned and crisp.

Basil Dill Coleslaw

6 c. shredded cabbage or coleslaw mix
3 Tbsp. chopped basil or 1 Tbsp. dried basil
3 Tbsp. snipped fresh dill

Dressing

1/2 c. mayonnaise
3 Tbsp. sugar
2 Tbsp. cider vinegar
2 Tbsp. half & half cream
1 tsp. pepper

Combine cabbage, basil and dill. In small bowl whisk dressing ingredients until blended. Drizzle over cabbage mixture toss to coat. (Refrigerate until serving.)

All Recipes from the Cooking Corner Archives

Attention All Cooking Corner Contributors:

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

—Editors

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

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.*

CFU

Guarantees Your Protection

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

PERMANENT LIFE INSURANCE PLANS

- Single Premium Ordinary Life Plan
- Ordinary Life Plan
- 10 Pay Life Plan
- 20 Pay Life Plan

TERM LIFE INSURANCE PLANS

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- Juvenile Term to Age 25 Plan

ANNUITY/IRA PRODUCTS

- CFU Annuity and IRA Plans

FRATERNAL BENEFITS OFFERED BY CFU

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

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 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

.....

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

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

BAKE SALES • SPECIAL DINNERS • CULINARY DELIGHTS

Lamb on the Porch in Versailles

VERSAILLES, PA - Croatian Club CFU Lodge 146 is proud to announce its annual Lamb on the Porch, featuring barbecued lamb by Mike Mezick on Tuesday, Aug. 18th and Wednesday, August 19, starting at 2 p.m., while supplies last. (Pre-Orders recommended; due by Thursday, Aug 13th).

Other traditional food favorites will also be available.

Entertainment by Radost, 3 p.m.-6 p.m. on Tuesday, August 18 and Wednesday, August 19.

For pre-orders and questions please reach out to: Phone- 412- 751-6261 or Email- croatianclub146@gmail.com or on our Facebook page.

Join us at the Versailles Croatian Club, 4400 3rd St., Versailles PA 15132.

Come early, stay late. Can't wait to see you all there!

Beth Steele/President/Lodge 146

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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

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 ćevap 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



Lodge 60 Celebrates Annual Picnic in the Pines

GALLUP, NM - Lodge 60 celebrated its annual Picnic in the Pines on July 26th at the beautiful Z-Lazy B Ranch. The event brought together families, friends, and members of the community for a day filled with fellowship, food, music, and celebration of Croatian heritage and traditions.

The day began with Mass, allowing everyone to gather in faith before coming together for the picnic. Throughout the afternoon, families enjoyed traditional foods, dancing, and time spent with one another, creating a wonderful celebration of Croatian culture and community.

Lodge 60 would like to extend its sincere appreciation to Mickey Fuhs and his staff for their many years of dedication and service in preparing the food for the annual picnic. Their hard work and commitment have helped make this cherished tradition a success year after year.

The annual Picnic in the Pines continues to be a special occasion for Lodge 60—a time to honor heritage, strengthen friendships, and celebrate the traditions that bring families and generations together.

Clara DeArmond/Lodge 60



Illustrations by Mladen Veža.

CFU Junior Nest KIDS PAGE

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

CFU 2026 Calendar of Coming Events

AUGUST

- 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 Tamburitzens' 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



AUGUST HAPPY BIRTHDAYS

(Junior Members Transferring into the Adult Lodge)

- 10 **Merrillville, IN**
Josephine Marie Mikrut
Bailey W. Smolios
- 15 **Steelton, PA**
Addison J. Iskric
- 27 **Versailles, PA**
Anthony Knouse
Chance P. Scharritter
- 29 **Granite City, IL**
Ayden Dakota Bailey
- 31 **Duquesne, PA**
Elizabeth M. Petteway
- 39 **Clairton, PA**
Ashley L. Plavchak
- 62 **Cleveland, OH**
Daniel J. Cherry
Filip S. Kauzlaric
- 77 **Gallup, NM**
Adyson Marie Spolar
- 87 **Monessen, PA**
Indigo L. Goldman
- 98 **Benld, IL**
Hunter Hegel
- 103 **Conway, PA**
Mitchell Maslek
- 122 **Cokeburg, PA**
Peyton R. Ermlick
Allison S. Korot
- 143 **E. Pittsburgh, PA**
Alison Whalen
- 190 **Farrell, PA**
Brody Kaszowski
- 246 **San Jose, CA**
Sophia Steele
- 309 **Youngstown, OH**
Caprianna Cera
- 318 **Detroit, MI**
Joseph C. Hrosc
- 410 **Ahmeek, MI**
Halle A. Simila
- 506 **Pueblo, CO**
Owen Mitchell
- 649 **Mukwonago, WI**
Lucia Pozgay
- 651 **Cleveland, OH**
Michael Luka Dzanko
Ante Zorchets
Luke Zwolinski
- 1994 **Milwaukee, WI**
Ford Robert Teller
- CANADA**
- 515 **Toronto, ON**
Mathais Butkovic
- 525 **Mississauga, ON**
Abbey M. Beldycki

Conversational Expressions In Croatian

KOLOVOZ – AUGUST
USPIJEVATI – TO SUCCEED
NASTATI – TO BECOME
POSUDITI – TO BORROW
UŠTEDJETI – TO SAVE
ŽITO – WHEAT
JEČAM – BARLEY
KUKURUZ – CORN
GROŽDE – GRAPES
NAFTA – PETROLEUM
JEZERO – LAKE
NAPORNO – DIFFICULT
SKUPA – TOGETHER
STRAŠNO – TERRIFIC
UGINUTI – TO PERISH



CFU LODGE 530/NEST 530, hailing from St. Thomas, Ontario, proudly welcomes **BLAIRE ELLA HAMILTON** into our fraternal ranks. Blaire is the great-granddaughter of Lodge 530's Director of Fraternal Programs Mike Lukiček. Dobro nam došla, Blaire!



SIENNA MAE WYGANT

is the newest member of CFU Nest 37 of McKeesport, PA. She was born to parents, Josie Harrison and Leonard Wygant, on January 28, 2026.

Sienna was in such a hurry to get here that she was born in the ambulance on the way to the hospital!

She weighed in at 6 lbs. 1 oz., at 19 inches long, and was born at 8:37 a.m.

Sienna was enrolled in the CFU by her Nona Marla Harrison and will join her mom Josie, aunt Cassidy, and brother Lenny, as a member of the Croatian Fraternal Union.

Welcome, Sienna!



WORD SEARCH

Last Blast Of Summer

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

AMUSEMENT PARK
BARBECUE
BASEBALL
BEACH
BICYCLING
CAMPING
CONCERTS
COOKOUT
FARMERS MARKET
FESTIVALS

AMUSEMENT PARK
BARBECUE
BASEBALL
BEACH
BICYCLING
CAMPING
CONCERTS
COOKOUT
FARMERS MARKET
FESTIVALS

FIREWORKS
FISHING
GAMES
GOLFING
GRILLING
HIKING
ICE CREAM
LAKE
LEMONADE
PEACHES

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 _____

How Do I Join the CFU?

When someone asks for details about how to become associated with our Fraternal Family, if you are not familiar with the process yourself, please refer them to us here at the Home Office of the Croatian Fraternal Union, at 412-843-0380, where we stand ready and waiting to be of assistance.

CFU membership may be completed through either the purchase of a CFU insurance plan or through the purchase of a CFU annuity or IRA. Excellent dividends on insurance coverage and competitive interest rates on CFU annuities will surely provide prospective members with many reasons to want to become a part of our Fraternal Society.

There are many extracurricular and fraternal benefits which may be derived from CFU membership. Among the most important benefits are lasting friendships, opportunities for mutual-interest companionship, and numerous chances to appreciate the simple joys of people caring about one another. Encourage your family members and friends to become a part of our CFU Family today and welcome them to find out what benefits are awaiting them to enhance the meaning and quality of their lives.

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

How to Email Your Materials to the “Z”

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

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

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

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

Editors

CFU SCHOLARSHIP FUND

MISSISSAUGA, ON – Roko and Mira Tanfara	100.00
PITTSBURGH, PA – Stephen J. Zivic, in memory of Mirko and Anna Zitkovic	50.00
MYERSTOWN, PA – Dolores Jurjevich, in memory of my mother Ann D. Emfield, who believed that young women should be educated. She worked to accomplish this goal for her daughters	200.00
TOTAL THIS REPORT	\$350.00
TOTAL COLLECTED	\$6,238.12

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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100 Delaney Drive
Pittsburgh, PA 15235



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