

CFU Annuity & IRA Plans Offer Stability and Return

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

By Edward W. Pazo / National President

PITTSBURGH, PA - Headlines in newspapers, financial reporting outlets and other on-line media sources continue to cover the Federal Reserve Board of Governors recently enacted rate hike in response to persistently higher inflation numbers that the US economy has been experiencing. Our society's leadership cannot predict the future course of interest rates; however, we can provide some factual data on the rate of return offered by Croatian Fraternal Union to its membership since April of 2023.

At that time, our society introduced the "CHOICE TWO" plan for either an Annuity or IRA contract for our members' benefit. A rate of return of 4.50% was declared for all contracts issued under the plan and this rate was guaranteed for an initial period of twenty-four months. CFU has continued to offer this fair and reasonable interest rate of 4.50% for all contracts issued from the inception of the program through to the present time.

When comparing our society to banks and other savings institutions, we readily admit that a large number of financial institutions have offered higher rates of return for shorter periods of time. Individuals who sought a higher initial yield were oftentimes provided with renewal rates which

pale in comparison to the Croatian Fraternal Union. It has been the opinion of our leadership that, "SLOW and STEADY WINS the RACE"! Plainly speaking, CFU will always strive to provide the highest prudently possible return to our membership in exchange for their loyalty and commitment

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A CLASSIC SCENE
OF AUTUMN
in all of its glory
brought to life through the
unparalleled artistry of
famous Croatian
naïve artist,
Ivan Lacković-Croata.
Depicting the majestic
beauty of fall and harvest
time, this incredible
artist brings into focus
his interpretation of the
bounty of the harvest and
the colorful hues of the
countryside as it slowly
evolves into the
winter season.
The reverse painting on
glass is from his
Four Seasons Collection
which is housed in the
main board room of the
Croatian Fraternal Union
Home Office.
■



to the society. We can do this, as our cost of acquisition of funds is markedly lower than our peers in the fraternal insurance industry due to our "Member get a Member" philosophy. In short, CFU does not offer commission on Annuity Sales since our membership deals directly with our home office. This has been an advantage that permits CFU to offer a rate of return for higher and longer than what otherwise would be possible if we were to incur costly upfront costs related to agent commissions.

We, once again, urge our members to consider our retirement savings programs available through either a

ROTH IRA, Traditional IRA or Annuity account. While considering this for yourself and your immediate family, we also ask that you spread the good news to your friends and neighbors. Our society has grown surplus and increased safety margins for our members' accounts through prudent investments and conscious efforts to earn a profit from operations year after year. This has led to a rock-solid balance sheet with enviable financial ratios that are in place to safeguard our membership's life insurance and annuity accounts.

Past articles in **Zajedničar** have highlighted the financial

experience of Croatian Fraternal Union which has been exceptional for quite a number of years. Surplus has steadily grown while, at the same time, CFU has provided a very favorable 4.50% rate of return on new Annuity money coming in as premium associated with the CHOICE TWO Annuity offer. At the present time, members and non-members alike can purchase a Choice Two Annuity and lock-in the 4.50% rate for a period of two years from date of issue of the contract. This fair and prudent rate of return is guaranteed for contracts issued through December 31, 2026.

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Every Step Makes a Difference at the Inaugural CFU 5K

PITTSBURGH, PA - The inaugural **CFU 5K: Strides for Scholarships & Hope** will bring CFU members, families and friends together on Sunday, October 11, at the North Park Boathouse in Allison Park, Pennsylvania, for a day centered on fitness, fellowship and giving.

Participants can choose the traditional 5K, a 3.1-mile course open to runners and walkers, or the one-mile Fun Run/Walk. The shorter event is perfect for anyone who may not feel ready to complete the full 5K—and it is a great option for children and families who want to participate

together. You do not need to be an experienced runner to be part of this special day!

For CFU members who live outside the Pittsburgh area, the Virtual 5K offers an opportunity to participate from anywhere. Virtual participants can complete their miles in their own neighborhoods while supporting the same important causes and joining fellow CFU members across the country and beyond.

Live music will add to the excitement both before and after the race. Once participants cross the finish line, they can spend time with friends and fellow members and join us for

a special celebratory toast for adults. More than simply a race, the CFU 5K will be a wonderful opportunity for our local Croatian community to come together and celebrate what can be accomplished when we work toward a common goal.

Most importantly, the event is already making a meaningful difference. Thanks to the generosity of our sponsors and donors, we have collected \$12,750 for the CFU Scholarship Foundation and the UPMC Hillman Cancer Center in Zabok, Croatia. That remarkable total comes before the additional support

generated through participant registrations and personal donations. All proceeds from the event will benefit these two worthy causes, helping students pursue their educational goals and supporting vital health care in Croatia.

We extend our sincere thanks to every business, CFU lodge, family, and individual who has contributed. Your generosity has given this first-year event an incredible start and demonstrates the strength and compassion of our CFU community.

There is still time to register for the 5K, Fun Run/Walk or

Virtual 5K. CFU members can receive \$5 off their registration by entering the discount code CFUGroup at checkout. Participants may also make an additional personal donation online during registration. Whether you run, walk, participate virtually or simply contribute, every registration and every donation help us move closer to our goals. Visit cfu.org/cfu5k to register or learn more.

For questions or additional information, please contact Derek Hohn at the CFU Home Office at 412-843-0380 or dhohn@cfu.org.

Derek Hohn
CFU Fraternal Programs Director



FRATERNALIST

(ISSN 1087-7460)

Established November 6, 1929 - Published Bi-Weekly

CROATIAN FRATERNAL UNION OF AMERICA

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



Croatian Fraternal Union of America

Founded in 1894

Periodicals Postage Paid at Pittsburgh, PA

FROM THE EDITOR'S DESK...LORRAINE TURKALL

“If These Walls Could Talk...”

For those of our CFU members who grew up in a Croatian community where social events meant meeting at their local Croatian Home, I believe we share a unique perspective about the importance of having such a gathering place in our midst. The Croatian Lodge Homes, established in many Croatian communities throughout the United States and Canada, were built and utilized for meetings, banquets, dances, anniversaries, bridal showers, Christmas parties, New Year's Eve celebrations and dozens of other important functions. There is no denying the importance this edifice played in bringing people together, whether it was for a business or solemn occasion, or for a jubilant celebration.

In just a few weeks, members and guests will gather on October 17, 2026, at the Rankin Croatian Home in Rankin, Pennsylvania to celebrate the 100th Anniversary of this imposing structure still standing at 236 Fourth Avenue in Rankin. Solidly built of brick and mortar, this huge edifice has withstood the effects of blustery cold winters, sweltering summer heat and violent rainstorms that have been a part of the Mon Valley's unpredictable weather patterns in the past ten decades.

In the early 1900's, when the population was booming and the steels mills were thriving in southwestern Pennsylvania, the Rankin Croatian Home served as a haven for Croatian immigrants as they made their way to the Mon Valley in search of employment and housing, and a place to settle and raise their families. Those who needed a temporary place to stay found refuge at the Croatian Home, utilizing all three floors of the huge structure to meet their needs. Accounts of this period in time reveal that the top floor provided living quarters, the

middle floor as a dining area where meals were cooked and served, and the bottom floor, where laborers could shower after a long day working in the steel mills.

Needless to say, generations of Croatian immigrants and their families enjoyed the comfort and solace of having the Croatian Home in Rankin as a place to meet, talk, and share their stories. Many of these members worked long hours together, survived hardships together, and, thankfully, found a “home” where they could celebrate together. Sharing their daily experiences, having the opportunity to speak with others in their native tongue, and enjoying the traditions and customs of their Croatian heritage gave them hope for survival and success as they built their lives in the Pittsburgh region.

Numerous Croatian Homes and other ethnic clubs across the country provided similar havens of refuge from the perils people encountered during those turbulent years, not only offering support, but also the means to preserve their cultural identity and heritage. For those who grew up with the Rankin Croatian Home as their place of gathering, the “Hrvatski Dom” is a memorable and unique part of their upbringing. As years passed, generations of families enjoyed the “Dom” in all of its splendor.

“If these walls could talk” is a phrase that applies to the Croatian Home, since those who have passed through its doors in the past 100 years surely had remarkable stories to tell, tales of joys and anguish to share, and countless interesting anecdotes to reveal about their lives. Romances bloomed, births and weddings were celebrated, grieving hearts were consoled, and memories were made.

Family gatherings, Christmas parties with Santa,

lodge banquets, tamburitza music, kolo dancing and delectable home-cooked meals are only a part of the experience. It is that feeling “of family...of home...and of belonging” that beats in the hearts of those who call it the “Dom”, now and forever.

News From Lodge 270

CALUMET, MI - We had a wonderful gathering in September for our 50-year member dinner. Bingo was played using fun Croatian facts.

Our next meeting will be on Monday, October 19, at 6 p.m. We will meet at our usual place, Merchants and Miners Building in Calumet. Social time and dinner with meeting to follow. Come and join us.

Donna Preston/Secretary



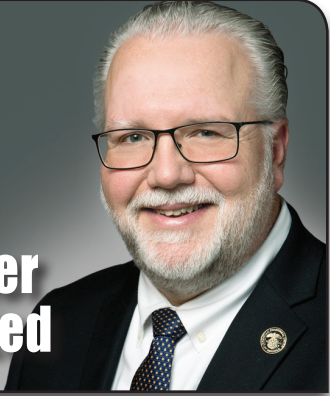
The Current Interest Rate on the CFU CHOICE TWO Annuity Program has been **EXTENDED THROUGH SEPTEMBER 30, 2026!**

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!



Life Insurance Awareness Month

Month of September Annually Recognized

By Edward W. Pazo/National President

An Open Letter to Every Croatian Who is Not A Member of our Society

The month of September is annually recognized by those in our industry as “Life Insurance Awareness Month”. While we firmly believe that every month of the year qualifies as a “Life Insurance Awareness” month, we wholeheartedly concur with the efforts expended to get individuals and families thinking about their present life insurance coverage and whether the values are adequate.

A review of the LIMRA (Life Insurance and Marketing Research Association) website reveals some startling statistics concerning the subject of adequate life insurance coverage. The website provides the following five “Factoids”:

1. Nearly half of Americans (48%) have no life insurance at all;
2. About 92 Million Americans have a Life Insurance Coverage Gap;
3. Thirty-eight percent (38%) of Americans say that they need more life insurance;
4. Adults under the age of 30 over estimate the cost of life insurance by 5-6 times;
5. Women are more likely than men to say they need life insurance (41% vs 36%).

Let's take a moment to digest this information. Half of all Americans have no life insurance coverage. At first, it's almost unbelievable; however, when you consider the emergence of “Go Fund Me” pages online to aid an individual's family at the time of death, or the changing values of Americans born after the baby boom era, it can be believed. Today, the coffee latte, cell phone, and designer clothes are considered essential items, not to mention food and gas for the car. However, as a leader of an institution begun for the purpose of providing mutual financial protection to its members, we can only say that life insurance is affordable and deserves earnest consideration by all Americans.

The coverage gap we believe refers to individuals who are “under insured” which we believe is the result of not thoroughly evaluating the extent of need expected upon the death of a wage earner. At one time seven times your annual income provided a ‘ballpark’ number to start with. Through planning with a financial advisor, this number can be adjusted based upon the age, marital status, present liabilities, needs to educate children and the like. The point is, “buy the insurance” and don't cheat your loved ones by not buying a sufficient amount of coverage. The fact that 38% of Americans believe that they need more life insurance supports this premise.

The over estimation of the cost of life insurance for young adults is difficult to believe given the enormous social media presence prevalent throughout our society. The availability of online quotes and purchasing options give young adults the ease of access to not only price a product, but also purchase it as well. Agents have handheld computers (phones) that can provide instant quotations during an introductory meeting. Payments may be made through ACH transfers which eliminates the need to write checks. Yet, the sale of life insurance to young adults is a difficult one.

The final factoid concerning women and the greater likelihood of their saying they need life insurance requires more information and research. In today's world, women are in the workforce in great numbers and provide an income to a family that is counted upon as much as a man. We would strenuously declare that both women and men need life insurance.

This is the reason that our society continually strives to provide our members and prospective members with options to purchase life insurance at affordable prices that will provide their loved ones with financial benefits upon the untimely death of an insured. The lead story in this issue of the **Zajedničar** contains information on the present CFU special offers on the Single Premium and Twenty Pay Life Insurance plans. Additionally, CFU also offers a special value on the Ten Payment Life Insurance plan with each offer extended through December 31, 2026.

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4-Counties United Lodges Celebrates Fraternalism

FOUR COUNTIES, PA - On Sunday, October 25th, the United Lodges of Fayette, Greene, Washington and Westmoreland Counties will host a grand event to honor our 2026 Fraternalist of the Year and to recognize the members of our United Lodges who are celebrating 50 years of membership in our Society. Honoring our dedicated fraternalists and celebrating the commitment of our longtime members is a cherished tradition within our Society. We invite you to join us for this special occasion as we come together to recognize these outstanding individuals, celebrate their accomplishments and honor their many years of dedication and service.

This celebration will begin at 2:00 p.m., in the upper hall of the “St. George” Lodge 354 Croatian Home located at 32 Grant Street in Cokeburg, PA and will consist of a brief program recognizing all honorees, a buffet lunch and live tamburitza music throughout the afternoon.

We are very proud to announce our **2026 Fraternalist of the Year**, Brother **Daniel Turkall** of Lodge 3, McKeesport. Daniel is well-known throughout the Croatian Fraternal Union, having attended and supported

numerous CFU national and local events over the years. Daniel is the son the co-editor of the **Zajedničar** and Executive Assistant to our National President, Lorraine Turkall and husband Dan.

Daniel exemplifies the true spirit of a fraternalist through his outstanding commitment and contributions to our organization. His genuine concern for others, compassion, and unwavering dedication are evident in all that he does.

Daniel is a valued member of our CFU family and a wonderful example of what it means to be a true fraternalist. He is truly deserving of this distinguished honor and we are proud to recognize him as our 2026 Fraternalist of the Year.

In addition to our Fraternalist of the Year, the United Lodges will be recognizing its members who have achieved 50-year status in 2026. We are quite proud to announce that there are a total of 61 individuals belonging to our member Lodges who have reached the 50-year milestone this year.

A warm invitation is extended to all of our CFU members and friends to join us on Sunday, October 25th, to celebrate our dedicated fraternalists.

A delicious buffet dinner at the reasonable cost of \$10 per person will be served with all honorees and children free of charge. We ask that honorees and guests kindly RSVP by contacting Darja Maroš at the CFU Home Office (412-843-0380 or dmaros@cfu.org), Monday through Thursday 9:00 am-5:00 pm, to assist us with planning for seating and meals.

We hope that you and your families can join us for what promises to be a memorable celebration. For additional information, please watch for updates in upcoming issues of the **Zajedničar**.

Bernadette M. Luketich-Sikaras
President/4-Counties United Lodges

Is the Free Life Insurance from your Employer Enough?

PITTSBURGH, PA - Most working Americans receive some amount of life insurance coverage from their employer as part of their employee benefit package. It could be a defined amount (\$20,000) or an amount equal to some percentage of salary (one or two times' annual salary). The employer pays for the coverage and all you have to do is sign up during the enrollment period.

The pros to employer coverage first include the obvious - it's free. While you are employed, you are covered and do not pay for it. Also, if you have a health condition, it is easier to qualify for coverage through the employer. Most plans only ask for health information if you wish to purchase additional coverage when enrolling as a new employee.

This employee perk is great, but relying on it as your only life insurance coverage is risky, especially if others depend on you financially.

Very few people revisit the issue of life insurance once they have signed up for employer paid plans and few even know exactly how much they have. If you have no financial dependents or debts that will fall to others, life insurance coverage, or even no coverage, could be a matter of no concern. However, if you have a family, your employer's coverage of even one or two years' worth of salary will not be enough to pay off your house, send your children to college and support the financial needs of your dependents.

Regardless of individual personal situations earlier in life, most people do want, at a minimum, some type of insurance policy in place to pay for final expenses at the time of their passing. When an individual has retired and is no longer covered by the employer's insurance, this is not the optimum time to consider putting a life insurance policy in place - even if it is a small amount to cover funeral expenses.

The best time to purchase life insurance is when you are young and healthy. Those individuals who must purchase coverage later in life are at a distinct disadvantage. The cost of coverage increases with age and significantly jumps after the age of 40. In addition, if you developed health conditions by this age, which is not uncommon, you may not qualify for coverage.

At the CFU Home Office, we regularly receive calls from people who have lost their employer coverage and are now seeking life insurance. However, the price may not be realistic for them in retirement.

We recommend that everyone review your coverage requirements, not only at this point in your life, but well into the future. Your employer-paid life insurance is great, but don't wait until it's too late to secure a good policy at a good price for your future needs. Call the CFU Sales Department for additional information and rates today!

Bernadette M. Luketich-Sikaras
National Secretary/Treasurer

There's Much To Do With 32

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

Friday, Oct. 2: The Joliet Police Department will host a Pork Chop Dinner fundraiser from 12 noon-7 p.m. at the Croatian Cultural Club, 1503 Clement St., Joliet. Support your local police!

Sunday, Oct. 11: We're back at the Linda Sokol Brookfield Library, 3541 Park Ave., 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: It's Indigenous Peoples' Day, 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!

Saturday, Oct. 17: DATE CHANGE from October 3rd for our Sloboda Jr. Tammies Golf Outing! Outing will take place at the Glenwoodie Golf Club, 19301 State St., Glenwood IL. It will be a Team Scramble Format with a Shotgun Start at 12 noon. Fee is \$100 per person and includes Čevapi, Hotdogs and a Kupus Dinner following the golf with a hotdog and drink lunch at the turn. All proceeds go directly to our Sloboda Jr. Tamburitians. To make res-

ervations or if you have any questions, please contact Bob Vucinic at 312.287.6758 or bob-vucinic@hotmail.com. Support our Tammies and keep the culture alive! If you don't golf, come anyway for a nice afternoon drive and enjoy some fraternalism, čevapi, and a good Chicago hot dog! YUM!

Also, if you're not a golfer and even if you are and you'd like to support our children who are carrying on our musical traditions, you can always become a hole sponsor at \$100, just contact Bob!

Friday, Oct. 23: Fish Fry start up at the Joliet Croatian Cultural Club. Rated the “BEST” Fish Fry in that community and beyond! Dine in or carry-out. Trust me, you won't be disappointed! These Fish Frys will continue until further notice. Hip, hip, hooray!

Saturday, Oct. 31: It's Halloween, also known as All Hallows' Eve or All Saints' Eve, is a celebration observed in many countries on October 31, the eve of the Western Christian feast of All Hallows' Day. It is at the beginning of the observance of Allhallowtide, the time in the Christian liturgical year dedicated to remembering the dead, including saints (hallows), martyrs, and all the faithful departed. Who knew?

Tuesday, Nov. 3: Election Day! Your vote is important and will be counted. Use that vote wisely! Do your homework. Beware of false or misleading statements and information!

Wednesday, Nov. 11: Veterans Day, originally known as Armistice Day, is a federal holiday honoring military veterans of the U.S. Armed Forces. It's the anniversary of the end of World War I which formally ended at the 11th hour of the 11th day of the 11th month in 1918. The name was changed from Armistice Day to Veterans Day in 1954 at the urging of major U.S. veteran organizations.

Monday, Nov. 16: The International Day for Tolerance is observed annually on this day to promote mutual respect, cultural understanding, and awareness of the dangers of intolerance.



This “Speedy Recovery” message goes out to Dolores Pavich! On Labor Day Monday, Dolores had a fall in her kitchen. On Tuesday, she was in surgery having a broken hip repaired. She is currently at LaGrange Hospital in LaGrange, IL if anyone would like to send her a card where she is doing her rehab.

Dust off that bowling bag, wipe off those bowling shoes and polish up that bowling ball because Sloboda Lodge 32 is hosting the Frank M. Jerbich Midwest Classic Bowling Tournament on Saturday and Sunday, February 27/28, 2027, at the beautifully renovated Arena Lanes in Oak Lawn, IL! We want you to mark your calendars NOW because it's going to be a great event whether you're a bowler or not, right in the middle of a cold, drab winter! More information will be coming.

“Always pray to have eyes that see the best in people, A heart that forgives the worst, A mind that forgets the bad, And a soul that never loses faith in God!”-Author unknown.

Arlene Boudos/Lodge 32

Lodge 126 Croatian American Civic Club Calendar of Events

FARRELL, PA - 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



Jadran Junior Tamburitza Host Open House for New Members

ALIQUIPPA, PA - The Jadran Junior Tamburitza are inviting children and teens to discover the rich music, dance, and cultural traditions of Croatia and Eastern Europe during their 2026 Open House, 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 Tamburitza provide a welcoming and supportive environment where everyone can learn and grow.

For nearly 70 years, the Jadran Junior Tamburitza 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 Tamburitza 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 Tamburitza!

For additional information, email jadranbv@gmail.com.

Rob Keber/President

Nova Nada Folklore Ensemble Hosts International Night

DETROIT, MI - During our numerous performances throughout the year, "Nova Nada Croatian Folklore Ensemble" comes into contact with countless folk-dance groups of many nationalities. We quickly become friends and look forward to seeing them again as we travel to many of the same festivals to perform. We thought it would be fun to invite them to our Croatian Club to share their cultures with our Croatian community and friends!

And so, "Nova Nada" is hosting "International Night" on Saturday, October 17 at our Croatian Home, located at 32851 Ryan Rd., Warren, Michigan! Starting at 6 p.m., our friends "Šarena" from Cleveland will create a festive atmosphere with their wide variety of music and merriment! The American Croatian Club will be decorated and showcase the flair of countries coming together in friendship. Our entertainment lineup features the "Zakopane Polish Dancers", "Carpathia German Dancers", "Mexican Folklórico Dancers", and "Nova Nada Croatian Folklore Ensemble".

Food will be available for purchase. You'll surely want to indulge in the "Around the World" platter prepared by our very own "Nova Nada" members. A cash bar will be available to help quench your thirst. And who can pass up on the irresistible desserts?

Come join us for another new and fun event! Showcase your own individual heritage by wearing it proudly!

Tickets are \$15 and can be purchased from any "Nova Nada" member, or call or text 586-214-4647, to make your reservations. Limited seating available.

Anna Talan/Lodge 351

NOTICE TO ALL CFU ACTIVE JUNIOR CULTURAL FEDERATION GROUPS

CFU JUNIOR CULTURAL FEDERATION FALL MEETING NOTICE / October 17, 2026



PITTSBURGH, PA – The Annual Meeting of the CFU Junior Cultural Federation will be held on Saturday, October 17, 2026, at the CFU Home Office, 100 Delaney Drive, Pittsburgh, PA 15235.

Nominating Committee Meeting:9:30 AM

Bylaws Committee Meeting:9:30 AM

Executive Board Meeting:.....10:30 AM

Delegates Meeting:12:00 PM

Agenda: Recap of the 2026 Festival in Cleveland, Ohio
Information on the 2027 Festival

Selection of the 2027 Guest Conductor
Teams Meeting: For those that want to join the meeting without traveling to the Home Office, we will have a Teams Meeting for the Noon Delegates Meeting. Derek Hohn will have this set up and a few days before the meeting we will send out a link to connect to our meeting at the CFU home office.

Nominations for the Board of Directors: Anyone wishing to be considered for board positions must be recommended by an affiliated junior group, must be a member of the Croatian Fraternal Union in good standing, must be a delegate of an active CFU Junior Cultural Federation Tamburitza Group, be willing to attend all meetings and work at the CFU, Junior Cultural Federation Festival. All board positions are on a voluntary basis. Should you be interested in being considered for a position on the board, please send a request by email at least 15 days prior to the October meeting to Natalie Kosta, Chairperson of the Nominating Committee, at nat2kosta@gmail.com

Bylaws: Any proposed changes and recommendations to the current By-laws should be sent by email to Michelle Janicki, Chairperson of the Bylaws Committee, at michellejanicki@comcast.net. All considerations and recommendations must be sent in writing, at least 15 days prior to the October meeting.

Nominations for the 2027 Guest Conductor: Nominations for the 2027 Guest Conductor must be submitted in writing to the Federation Secretary no later than October 14, 2026. The person nominated must be presently (or previously) associated with a CFU Junior Cultural Federation group. Basic information regarding the individual nominated should be limited to one typed page, double-spaced and emailed to cfujuniorfed@gmail.com. Thank you for your cooperation!

Lodging: For hotel reservations, search hotels in Monroeville, PA or reservations can be made at the Residence Inn Marriott, 3455 William Penn Highway, Monroeville, PA 15235 phone: 412-816-1300. Or the Holiday Inn Express 3936 Monroeville Blvd. Monroeville, PA 15146 phone: 412-357-4490.

Michael Ricci/President
Robert T. Keber/Secretary/Treasurer
CFU Junior Cultural Federation

Nominations Now Open for CFU Junior Festival Guest Conductor

PITTSBURGH, PA - The CFU Junior Cultural Federation is pleased to announce that nominations are now being accepted for the 59th Annual Junior Cultural Federation Festival Guest Conductor.

We invite your group to submit a formal nomination letter for consideration. All nomination letters should be sent via email to cfujuniorfed@gmail.com no later than October 14, 2026. The person nominated must be presently (or previously) associated with a CFU Junior Cultural Federation group. Basic information regarding the individual nominated should be limited to one typed page, double space.

This annual event serves as a distinguished platform for our junior groups to celebrate our cultural heritage, artistic expression, and fraternalism. We encourage your participation and look forward to receiving your nomination.

Should you have any questions or require further information, please do not hesitate to contact us at cfujuniorfed@gmail.com.

Robert T. Keber/Secretary/Treasurer
CFU Junior Cultural Federation

Rankin Croatian Home 100th Anniversary Celebration

RANKIN, PA - On Saturday, October 17, 2026, the Rankin Croatian Home will celebrate our One-Hundredth Anniversary with a banquet to be held at the Dom. The Croatian Home is located at 236 - 4th Avenue, Rankin, PA 15104.

Cocktails will be at 3:30 p.m., with dinner to follow at 5 p.m. After dinner, enjoy dancing to the big band sounds of the Adam Lee Morgan Big Band from 6 p.m. to 9 p.m.

Tickets for the event are \$60 and can be purchased by sending an email to: RankinCroatianHome1926@gmail.com or by calling 412-926-8918.

We are looking forward to celebrating this 100-year milestone of the founding of our Rankin Croatian Home in grand style.

The Croatian Home in Rankin has withstood the test of time and has remained an important gathering place for members, friends, and families, enjoying lodge and club meetings, banquets, showers, weddings, parties, dances and many other business and social gatherings. Countless memories have been shared here among CFU members and Croatian families, with many more memories yet to be made.

We cordially invite you to be a part of this historic celebration on October 17 in Rankin, Pennsylvania. We hope you will plan to come and join in this commemorating this amazing centennial event at the "Dom" with us.

Dobro Nam Došli!

Bob Pollack/President

5 THINGS THAT CAN COST THE SAME (OR MORE) PER MONTH AS LIFE INSURANCE



A bottle of wine



A single subscription meal



A fitness class



A music streaming plan



One meal from a sit-down restaurant

LH.



Croatian American Sports HOF Induction Celebration October 24

EASTLAKE, OH — Tickets are officially on sale for one of the most anticipated nights on the Croatian American sports calendar, and organizers are urging fans to reserve their seats now before tables sell out. The Croatian American Sports Hall of Fame (CAS-HOF) will host its 3rd Induction Ceremony and Banquet on Saturday, October 24, from 6 p.m. to 10 p.m., at the American Croatian Lodge in Eastlake, Ohio, honoring eight legendary Croatian American athletes.

Tickets are available now at croatianamericansports.com with individual tickets at \$100 per person and table of eight is \$750. Also, one can send a check made out to the NFCACF and to: Ron Zivic, 90 East 238th St., Euclid OH 44123.

Every ticket includes a

family-style dinner with three entrée choices and an open bar. Fans, former teammates, longtime supporters and members of the public are all warmly invited. Organizers note that tables have historically sold out ahead of the event, and encourage guests to reserve early. The event website also has details on program book advertising and sponsorship opportunities. Emmy Award-winning sports broadcaster Jerome Jurenovich will serve as Master of Ceremonies.

Headlining the 2026 induction class is Stipe Miočić, the greatest UFC Heavyweight World Champion in history and son of Croatian immigrants, widely regarded as the greatest heavyweight in mixed martial arts history. He'll be joined by seven additional Croatian American legends:

- **Meri Abbado** - Bodybuilding (Two-Time Masters World Champion)
- **Fred Arbanas** - Football (Six-Time All-AFL Selection)
- **Gary Beban** - Football (1967 Heisman Trophy Winner)
- **Bobby Grich** - Baseball (Four Gold Glove Awards & Six-Time All-Star)
- **Jack Marin** - Basketball (Two-Time NBA All-Star, known as "Mr. Consistency")
- **Rob Ninkovich** - Football (Two-Time Super Bowl Champion, New England Patriots)
- **Johnny Pesky** - Baseball (Boston Red Sox icon as player, manager and announcer)

Out-of-town guests are encouraged to book early at the official host hotel, the Four Points by Sheraton Eastlake (35000 Curtis Blvd.), where a discounted rate of \$139 per night (Friday and Saturday) is available through September 23rd. Please send a note to Mark Plavetic to receive the link: mplav96@gmail.com.

"This 2026 induction class is among the most accomplished in our history," said Steve Rukavina, CAS-HOF Chairman and President of the National Federation of Croatian Americans Cultural Foundation. "From world champions to Heisman Trophy winners and Hall of Famers, these Croatian American sports legends will be inducted that evening — a night that honors not only their extraordinary careers, but the heritage that shaped them. We expect this to be our biggest banquet yet, and we encourage everyone to get their tickets soon."

Don't miss this unforgettable night celebrating Croatian American athletic excellence. Secure your seats or table today at croatianamericansports.com. For questions, contact: Steve Rukavina, CAS-HOF Chairman sjrurukavina@gmail.com or croatianamericansportshof@gmail.com.

Steve Rukavina/Lodge 760



Filip Hrgović becomes Croatia's first heavyweight world champion

Filip Hrgović has made history by becoming the first heavyweight world champion from Croatia, producing a dramatic comeback against Britain's highly rated Moses Itauma in London.

The Croatian stopped the previously unbeaten 21-year-old in the ninth round at the O2 Arena after Itauma's corner threw in the towel as the young heavyweight struggled to remain on his feet.

Itauma entered the contest as a strong favourite after winning his first 14 professional fights and establishing himself as one of boxing's most promising young heavyweights. The vacant IBF heavyweight title was at stake, with victory potentially making Itauma the second-youngest world champion in the division's history.

The opening rounds appeared to be going according to plan for the Briton. Itauma used his speed and combinations to trouble Hrgović and scored a knockdown in the second round. Hrgović, however, remained composed and absorbed the pressure. Itauma continued to throw at a high pace, but his output gradually began to take its toll.

The Croatian Olympic bronze medallist increasingly found success with his heavier punches as the fight progressed. Although Itauma remained ahead on the cards, signs of fatigue became increasingly evident.

Hrgović stepped up the pressure in the ninth round, landing a powerful right hand that sent Itauma stumbling backwards. The Briton managed to stay upright, but his legs appeared unsteady and he was unable to effectively defend himself.

With Itauma exhausted in his corner, his team ended the contest. For Hrgović, the victory represents the biggest achievement of his professional career. His only previous professional defeat came against fellow Briton Daniel Dubois.

"I knew when my chance came I needed to push. That is what I did," Hrgović said after the fight, while praising Itauma's ability and potential.

The Zagreb-born fighter entered the ring wearing Croatia's distinctive red-and-white colours and leaves London with a landmark world title. The last time a Croatian challenged for a world heavyweight title was back in 1998, when Željko Mavrović fought Lennox Lewis for the WBC world heavyweight title but came up just short.

by croatiaweek

Notice to Lodge 530 Post-Secondary Students

ST. THOMAS, ON — Applications for scholarship aid are now available from "Ogulin" CFU Lodge 530. Any post-secondary student who has been a member in good standing of our lodge for two or more years may apply.

For an application form, please contact: CFU Lodge 530, at 5 Cider Mill Lane, St. Thomas, Ontario N5R 0C1; or email darinkacindric@gmail.com.

Completed applications must be received by no later than November 19, 2026.

Darinka Cindrić/Secretary

Mukwonago Lodge 993 News

MUKWONAGO, WI - John Movrich CFU Lodge 993 will hold its next meeting on Saturday, September 26, at 5:30 p.m. We will have a "make your own sub" meal with the lodge providing all that is needed to do that. Please bring a salad or dessert to go with it.

We had an incredibly fun August, first, mini golfing at the beginning of the month, and then our annual "Best Ball Golf Tournament" at Alpine Valley two weeks later. Thanks to our social director, Destiny Froelich, who arranged the mini golf, and to Bob Movrich and David Boeck, who arranged the golf outing. David, being a groundskeeper at Alpine, got us an amazing deal there.

Later we had our meeting and a great meal of leftover festival lamb and delicious sides at the home of Bob and Kim Movrich. We had lots of desserts too, bought at the Milwaukee Croatian Tamburitzans' bake sale (at Croatian Park) two days earlier.

At the meeting, we discussed our 66th Annual Croatian Day Fest and also talked over some ideas of possible changes. A lively discussion, but we have plenty of time to make decisions for that. Steve Plochocki shared with us that the Mukwonago American Legion Post 375 is planning a new Veterans Memorial in town. It will be very costly, and he requested a major donation. Since many of our family members are, and were, veterans, we gladly agreed to donate \$5,000.

We also decided to do the second "adopt a highway" clean-up of Highway I the week of our meeting. A sign, with the words, "Croatian Lodge, Movrich Family", will be erected on each end of our section of Hwy I.

Carol Movrich Gedde/Secretary

Save The Date

LORAIN, OH — CFU Lodge 136 of Lorain, Ohio is pleased to announce an upcoming Croatian Genealogy Seminar featuring renowned genealogist, Robert Jerin.

Date: Saturday, October 24

Time: 1 PM to 5 PM

Location: American, Croatian Club Hall, 4846 Oberlin Ave., Lorain, OH 44053

Are you interested in discovering your Croatian roots and learning more about your family's history? This informative seminar will provide helpful information and resources to get you started, or take your family research to the next level.

Stay tuned...more information and details to follow!

Donna Perichak Katrincsak/Lodge 136

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Planovi HBZ za anuitete i IRA nude stabilnost i povratak

Anuitetski ugovori nude 4,5% a životno osiguranje daje financijsku zaštitu cijeloj obitelji

Piše: Edward W. Pazo/Nacionalni predsjednik

PITTSBURGH, PA - Naslovi u novinama, financijskim medijima i drugim internetskim izvorima i dalje izvještavaju o nedavno donesenom povećanju kamatnih stopa od strane Federal Reserve Board of Governors kao odgovor na stalno visoke inflacijske brojke koje američko gospodarstvo bilježi. Vodstvo naše Zajednice ne može predvidjeti buduću tijek kamatnih stopa; međutim, možemo pružiti neke činjenice o stopi povratka koju je Hrvatska bratska zajednica nudila svojim članovima od travnja 2023.

Tada je naša bratska ustanova uvela plan „CHOICE TWO“ za anuitete ili IRA ugovore u korist naših članova. Stopa povratka od 4,50% je proglašena za sve ugovore izdane prema planu i ta je stopa bila garantirana za početni period od dvadeset četiri mjeseca. HBZ i dalje nudi ovu poštenu i razumnu kamatnu stopu od 4,50% za sve ugovore izdane od početka programa pa sve do sadašnjeg vremena.

Kada uspoređujemo našu HBZ s bankama i drugim štednim institucijama, spremno priznajemo da je veliki broj financijskih institucija nudilo veće prinose za kraća razdoblja. Osobe koje su tražile veći početni prinos često su bile ponuđene s obnovljenim stopama koje blijede u usporedbi s Hrvatskom bratskom zajednicom. Vodstvo naše Zajednice smatra da „SPORO i POSTEPENO POBJEĐUJE U UTRCI!“ Jednostavno rečeno, HBZ će uvijek težiti pružanju najvišeg moguće razumnog prinosa našim članovima u zamjenu za njihovu odanost i predanost Zajednici. To možemo učiniti jer su naši troškovi pribavljanja sredstava znatno niži nego kod naših kolega u bratskoj osiguravajućoj industriji zahvaljujući našoj filozofiji „Član privuču člana“. Ukratko, HBZ ne nudi proviziju na prodaju anuiteta jer naši članovi posluju izravno s našim sjedištem.

Ovo je bila prednost koja omogućuje HBZ-u da ponudi stopu povratka koja je viša i dulja nego što bi to inače bilo moguće ako bismo imali velike početne troškove povezane s provizijama agenata.

Još jednom potičemo naše članove da razmotre naše programe štednje za mirovinu dostupne putem ROTH IRA, Tradicionalnog IRA ili anuitet-

nog računa. Dok razmišljate o tome za sebe i svoju uđu obitelj, također vas molimo da podijelite dobre vijesti s prijateljima i susjedima. Naša je Zajednica narasla u višku i sigurnosnoj rezervi za račune naših članova kroz pažljive investicije i svjesne napore da ostvarimo profit iz poslovanja iz godine u godinu. To je dovelo do čvrste bilance s financijskim pokazateljima koji izazivaju divljenje i koji služe za zaštitu životnog osiguranja i anuitetnih računa naših članova.

Prošli članci u Zajedničaru istaknuli su financijsko iskustvo Hrvatske bratske zajednice koje je već dugi niz godina iznimno. Višak je stalno rastao, dok je u isto vrijeme HBZ pružala vrlo povoljnu stopu povratka od 4,50% na nove Anuitete koji dolaze kao premija vezana uz ponudu CHOICE TWO Annuity. Trenutno, članovi i nečlanovi mogu kupiti Choice Two Anuitet i osigurati stopu od 4,50% na razdoblje od dvije godine od datuma izdavanja ugovora. Ova poštena i razumna stopa povratka jamčena je za ugovore izdane do 31. prosinca 2026.

Nazovite HBZ-ov Glavni ured na 412-843-0380 i zatražite sestru Cathy Brnich, koordinaticu prodaje HBZ-a, i provjerite koliko brzo možete početi ostvarivati povoljne stope povratka na svoje uštede.

(Nastavak na 10. strani)

Cijelodnevna kiša nije spriječila piknik odsjeka 530

ST. THOMAS, ON – Bez obzira na dobro planiranje uvijek je izazov u vremenskim prilikama. Sjetili smo se i pok. Joe Cindrića iz Ellswortha, u Pennsylvaniji koji je jednom prilikom rekao: „Održali smo piknike po sunčanom, oblačnom i kišovitom vremenu, pa ćemo to obaviti i danas“. I doista bi tako!

Uz dobru volju i nešto veće napore odsjek 530 „Ogulin“ održao je svoj Ljetni piknik i učinio ga uspješnim. Naši gosti iz Detroita, Toronta i Pittsburgha su pristigli i nervozu pretvorili u zabavu i veselje.

Uz naše članove i prijatelje iz Londona i St. Thomasa u goste su doputovali članovi odsjeka 351 „Zora“, odsjeka 515 „Bernard M. Luketich“, odsjeka 961 „Složni Slaveni“, odsjeka 531 „Simcoe Croatian Club“ i odsjeka 248 „St. George“. Veliko hvala svima na dolasku i umrežavanju naših bratskih redova.

Lijepo iznenađenje je bilo dolazak fra Dragana Bolčića



„Veselo je društvo naše, joj mene joj“:

Mija Lukiček, Nick Šajatović, Jozefina Novički, Antun i Katarina Belan i Ed Šajatović.



Franjo Rupčić i Mirjana Bertović dočekivali su goste uz šljivovicu, pelinkovac i orahovac...



U OVOM VESELOM DRUŠTVU su članovi popularnog ansambla Nova nada iz Detroita koji skoro svake godine rado posjećuju godišnji ljetni piknik odsjeka 530 HBZ u St. Thomasu, Ontario. Cijelo vrijeme bilo je veselo i zabavno unatoč cijelodnevne kiše.



▲ Na ljetnom pikniku odsjeka 530 veselju nikad kraja (s lijeva su) Anda Banfić, Marlene Fordian, Martin Matelan, Marianne Rubnowski, Mike Lukiček, Jessie Sergeant, Mirjana Bertović i Darinka Cindrić.

iz Norvala (i Montreala). On je služio svetu misu u Hrvatskoj crkvi sv. Leopolda Mandića u Lnodonu i prisustvovao našem pikniku. Poslije blagoslova hrane i okupljenih pridružio nam se je kod ručka te smo vodili prijatne razgovore o mladima i odraslima u hrvatskim zajednicama u Kanadi i Americi.

Sve je obavljeno prema planovima i nakanama, međutim boćarsko natjecanje

nije održano zbog kiše. Tako naši prošlogodišnji prvaci Dragica Rodnečki iz Detroita i Edd Sajatovich iz Milтона ostaju i dalje čelne osobe ovih natjecanja.

Ne smijemo i nećemo zaboraviti našeg harmonikaša Tomicu Peretića koji je svirao za ples i razonodu. Mnoga su kola odigrana i pjesme ispevane zahvaljujući njemu. Držao je plesni podij popunjenim i veselje na zavidnoj razini. Hvala Ti Tomica!

Franjo Bertović
predsjednik



Supruga Tomice Peretića Jadranka provjerava razglas i plesne tonove melodije s prijateljicom iz Londona.

Zajedničar

FRATERNALIST

(ISSN 1087-7460)

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Official Organ Of The Croatian Fraternal Union of America

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GLAVNI URED
Hrvatske Bratske Zajednice
u Americi
Organizirane 1894. godine

RIJEČ UREDNIŠTVA...LORRAINE TURKALL

„Kad bi ovi zidovi mogli govoriti...”

Za članove naše HBZ-a koji su odrasli u hrvatskoj zajednici, gdje su društveni događaji značili okupljanje u njihovom lokalnom Hrvatskom domu, vjerujemo da dijelimo jedinstvenu perspektivu o važnosti imati takvo mjesto za okupljanje u našem okruženju. Hrvatski domovi, uspostavljeni u mnogim hrvatskim zajednicama diljem Sjedinjenih Država i Kanade, građeni su i korišteni za sastanke, bankete, plesove, obljetnice, djevojačke večeri, božićne zabave, proslave Nove godine i desetke drugih važnih događaja. Ne može se poreći važnost koju je ova građevina imala u okupljanju ljudi, bilo da je riječ o poslovnom ili ozbiljnom događaju, ili o veseloj proslavi.

Za samo nekoliko tjedana, članovi i gosti će se okupiti 17. listopada 2026. godine u Hrvatskom domu u Rankinu, Pennsylvania, kako bi proslavili 100. obljetnicu ove impozantne građevine koja još uvijek stoji na adresi 236 Fourth Avenue u Rankinu. Čvrsto izgrađena od cigle i maltera, ova velika zgrada izdržala je hladne, vjetrovite

zime, vruća ljetna vrućina i snažne oluje koje su obilježile nepredvidive vremenske uvjete Mon Valleyja u proteklih deset desetljeća.

Početkom 1900-ih, kada je populacija rapidno rasla, a čeličane su cvjetale u jugozapadnoj Pennsylvaniji, Hrvatslp, dom u Rankinu služio je kao utočište za hrvatske doseljenike dok su putovali prema Mon Valleyu u potrazi za poslom i smještajem, te mjestom za osnivanje obitelji. Oni kojima je bio potreban privremeni smještaj nalazili su utočište u Hrvatskom domu, koristeći sva tri kata ogromne zgrade kako bi zadovoljili svoje potrebe. Priče iz tog razdoblja otkrivaju da je gornji kat služio kao stambeni prostor, srednji kat kao blagovaonica u kojoj su se pripremali i servirali obroci, dok je donji kat bio mjesto gdje su radnici mogli tuširati se nakon napornog dana rada u čeličanama.

Očito je da su generacije hrvatskih imigranata i njihovih obitelji uživale u udobnosti i utjehi koju je pružao Hrvatski dom u Rankinu kao mjesto za druženje, razgovor i

dijeljenje svojih priča. Mnogi od tih članova radili su dugo zajedno, preživljavali teškoće zajedno i, na sreću, pronašli „dom” gdje su mogli zajedno slaviti. Dijeljenje svakodnevnih iskustava, mogućnost razgovora s drugima na svom materinjem jeziku i uživanje u tradicijama i običajima hrvatskog naslijeđa davali su im nadu za preživljavanje i uspjeh dok su gradili svoje živote u ovoj regiji Pittsburgha.

Brojni hrvatski domovi i drugi etnički klubovi diljem zemlje pružali su slična utočišta od opasnosti s kojima su se ljudi susretali tijekom tih burnih godina, ne samo nudeći podršku, već i sredstvo za očuvanje kulturnog identiteta i baštine. Za one koji su odrastali uz Hrvatski dom u Rankinu kao mjesto okupljanja, „Hrvatski Dom” je nezaboravan i jedinstven dio njihova odrastanja. Kako su godine prolazile, generacije obitelji uživale su u „Domu” u svoj njegovoj raskoši.

„Kad bi ovi zidovi mogli govoriti” je izraz koji se odnosi na Hrvatski Dom, jer oni koji su prošli kroz njegova vrata u proteklih 100 godina sigurno imaju izvanredne priče za ispričati, priče o radostima i patnjama za podijeliti, i bezbroj zanimljivih anegdota o svojim životima. Ljubavi su cvjetale, slavila su se rođenja i vjenčanja, tugovala srca su utješena, a sjećanja su stvorena.

Obiteljska okupljanja, božićne zabave s Djedom Božićnjakom, večere u domu, tamburaška glazba, kolo i ukusni domaći obroci samo su dio iskustva. To je onaj osjećaj „obitelji... doma... i pripadnosti” koji kuca u srcima onih koji ga nazivaju „Domom”, sada i zauvijek.

Mjesec svijesti o životnom osiguranju



Piše: Edward W. Pazo/Nacionalni predsjednik

Svake godine u rujnu spominjemo otvoreno pismo svakom Hrvatu koji nije član naše Zajednice

Mjesec rujan se svake godine u našoj industriji spominje kao "Mjesec svijesti o životnom osiguranju". Iako čvrsto vjerujemo da svaki mjesec u godini može biti "Mjesec svijesti o životnom osiguranju", u potpunosti podržavamo napore koji se ulažu da bi pojedinci i obitelji razmislili o svojoj trenutnoj pokrivenosti životnim osiguranjem i jesu li te vrijednosti dovoljne.

Pregled web stranice LIMRA-e (Life Insurance and Marketing Research Association) otkriva neke zapanjujuće statistike o temi adekvatne pokrivenosti životnim osiguranjem. Web stranica navodi sljedeće pet "činjenica":

1. Gotovo polovica Amerikanaca (48%) uopće nema životno osiguranje;
2. Otprilike 92 milijuna Amerikanaca ima prazninu u pokriću životnog osiguranja;
3. Trideset osam posto (38%) Amerikanaca kaže da im treba više životnog osiguranja;
4. Odrasli mlađi od 30 godina procjenjuju trošak životnog osiguranja 5-6 puta;
5. Žene su sklonije od muškaraca reći da im treba životno osiguranje (41% naspram 36%).

Hajde da odvojimo trenutak za probaviti ove informacije. Polovica svih Amerikanaca nema životno osiguranje. Isprva je gotovo nevjerojatno; međutim, kada uzmete u obzir pojavu web stranica poput 'Go Fund Me' za pomoć obitelji pojedinca u trenutku smrti, ili promjenjive vrijednosti Amerikanaca rođenih nakon ere baby boom-a, to postaje vjerodostojno. Danas se coffee latte, mobitel i dizajnerska odjeća smatraju osnovnim stvarima, da ne spominjemo hranu i gorivo za automobil. Međutim, kao lider institucije osnovane s ciljem pružanja međusobne financijske zaštite svojim članovima, možemo samo reći da je životno osiguranje pristupačno i zaslužuje ozbiljno razmatranje svih Amerikanaca.

Pojam razlike u pokriću, po našem mišljenju, odnosi se na osobe koje su „nedovoljno osigurane“, što vjerujemo da je rezultat neprocenjenog opsega potreba očekivanih nakon smrti hranitelja. Nekada je sedam puta godišnja plaća bila 'grubi broj' za početak. Planiranjem s financijskim savjetnikom, taj se broj može prilagoditi ovisno o dobi, bračnom statusu, trenutnim obvezama, potrebama za obrazovanjem djece i slično. Glavno je, 'kupite osiguranje' i ne varajte svoje bližnje zato što nećete kupiti dovoljnu količinu pokrića. Činjenica da 38% Amerikanaca vjeruje da im treba više životnog osiguranja podržava ovu pretpostavku.

Pretjerano visoko procjenjivanje troškova životnog osiguranja za mlade odrasle osobe teško je za povjerovati s obzirom na ogromnu prisutnost društvenih mreža u našem društvu. Dostupnost online ponuda i opcija kupnje daje mladim odraslima jednostavan pristup ne samo da cijene proizvod, već i da ga kupe. Agentima su dostupni ručni računari (telefoni) koji mogu odmah dati ponude tijekom uvodnog sastanka. Uplate se mogu izvršiti putem ACH transfera, što eliminira potrebu za pisanjem čekova. Ipak, prodaja životnog osiguranja mladim odraslim osobama i dalje je teška.

Zadnji podatak koji se tiče žena i veće vjerojatnosti da će reći kako im je potrebno životno osiguranje zahtijeva više informacija i istraživanja. U današnjem svijetu žene su u velikom broju na radnom mjestu i osiguravaju prihod za obitelj koji se smatra jednako važnim kao kod muškarca. Čvrsto bismo tvrdili da i žene i muškarci trebaju životno osiguranje.

To je razlog zašto naša Zajednica stalno nastoji pružiti našim članovima i potencijalnim članovima mogućnosti kupnje životnog osiguranja po pristupačnim cijenama koje će njihovim najmilijima pružiti financijsku korist u slučaju prerane smrti osiguranika. Glavna priča u ovom broju Zajedničara sadrži informacije o trenutnim posebnim ponudama HBZ-a na planovima životnog osiguranja Single Premium i Twenty Pay. Osim toga, HBZ također nudi posebnu vrijednost na planu životnog osiguranja Ten Payment, pri čemu je svaka ponuda dostupna do 31. prosinca 2026.

Molimo sve obitelji da pregledaju svoje

(Nastavak na 10. 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: 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: 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



Godišnji prijem organizacije Odsjeka HBZ Četiri kotara

FOUR COUNTIES, PA
- U nedjelju, 25. listopada, Ujedinjeni odsjeci HBZ u kotarima Fayette, Greene, Washington i Westmoreland održavaju godišnji prijem kako bi odali počast našem Fraternalisti godine 2026. i počastili članove naših Ujedinjenih odsjeka koji slave 50 godina članstva u našoj Zajednici.

Odavanje počasti našim predanim zajedničarima i dugogodišnjim članovima naših odsjeka je tradicija u našoj bratskoj organizaciji.

Pozivamo vas da nam se pridružite na ovoj posebnoj prigodi dok se okupljamo kako bismo počastili ove izvanredne pojedince, proslavili njihova postignuća i odali počast njihovim mnogim godinama predanosti i članovanja.

Ovo će slavlje početi u 2 sata poslije podne u gornjoj dvorani doma društva Sv. Juraj odsjek 354 HBZ u Cokeburgu, i sastojat će se od kratkog programa kojim će se odati priznanje svim svečarima, včerom po buffet stilu i tamburaškom glazbom tijekom popodneva.

Vrlo smo ponosni što možemo najaviti našeg **Fraternalistu godine brata Daniela Turkalla** iz odsjeka 3 u McKeesportu. Daniel je

dobro poznat diljem Hrvatske bratske zajednice, budući da je tijekom godina sudjelovao u brojnim nacionalnim i lokalnim događanjima HBZ i pružao im podršku. On je sin suurednice Zajedničara i izvršne tajnice našeg Nacionalnog predsjednika, Lorraine Turkall, i supruga Dan.

Daniel je primjer pravog zajedničarstva kroz njegov izvanredan angažman i doprinos našoj organizaciji. Njegova iskrena briga za druge, suosjećanje i nepokolebljiva predanost očiti su u svemu što radi.

Daniel je cijenjeni član naše obitelji HBZ i divan primjer što znači biti pravi zajedničar. On zaslužuje ovu prestižnu čast i ponosni smo što ga možemo počastiti kao našeg Fraternalistu 2026. godine.

Uz našeg Fraternalistu godine, naši Ujedinjeni odsjeci će također odati priznanje svojim članovima koji će 2026. godine obilježiti 50 godina članstva. S ponosom najavljujemo da ukupno 61 osoba iz naših odsjeka ove godine doseže 50-godišnji jubilej.

Srdačno pozivamo sve naše članove HBZ-a i prijatelje da nam se pridruže u nedjelju, 25. listopada, kako bismo proslavili naše odane bratske članove.

Bit će poslužena ukusna večera na švedskom stolu po pristupačnoj cijeni od samo 10 dolara po osobi, dok su svi svečari i djeca oslobođeni plaćanja. Molimo da 50-godišnji članovi i gosti ljubazno potvrde svoj dolazak kontaktiranjem Darje Maroš u HBZ na broj 412-843-0380 ili dmaros@cfu.org, od ponedjeljka do četvrtka od 9 ujutro do 5 sati poslije podne, kako bismo mogli planirati sjedenje i obroke.

Nadamo se da ćete se vi i vaše obitelji pridružiti ovom događaju koji obećava biti nezaboravan. Za dodatne informacije, pratite naše službeno glasilo Zajedničar.

Bernadette M. Luketich-Sikaras
Predsjednica org. 4 kotara

Susret klapa Hrvata izvan Republike Hrvatske

Poštovani predstavnici medija, pozivamo vas na 4. Susret klapa Hrvata izvan Republike Hrvatske, koji će se održati u Hrvatskom narodnom kazalištu u Splitu, 28. rujna 2026. s početkom u 20 sati, pod pokroviteljstvom Vlade Republike Hrvatske.

Susret klapa Hrvata izvan Republike Hrvatske jedan je od referentnijih programa Hrvatske matice iseljenika, osmišljen s ciljem povezivanja hrvatskih zajednica diljem svijeta s domovinom te očuvanja i promicanja hrvatskoga kulturnog i nacionalnog identiteta kroz klapsko pjevanje.

Na ovogodišnjem Susretu nastupit će šest klapa Hrvata izvan Republike Hrvatske, kojima će se kao posebni gosti pridružiti tri klape iz Republike Hrvatske, stvarajući jedinstvenu večer susreta hrvatske iseljeničke i domovinske klapske scene.

Klape koje sudjeluju na događaju u Splitu dolaze iz različitih krajeva svijeta od Argentine, preko austrijskog Gradišća i Njemačke, susjedne Bosne i Hercegovine te Crne Gore, a svojim djelovanjem u

sredinama u kojima žive i stvaraju, kroz glazbeni izričaj čuvaju i promiču identitet, jezik, kulturu i tradicijsku baštinu hrvatskoga naroda.

Umjetničko vodstvo projekta i ovaj put potpisuje etnomuzikolog Joško Čaleta, doajen klapskog pjevanja i jedan od naših najistaknutijih poznavatelja tradicijske glazbe, a koji je osmislio program četvrtog izdanja Susreta.

Događaj se održava u suorganizaciji s Gradom Splitom, uz partnerstvo Splitsko-dalmatinske županije, Hrvatskog narodnog kazališta u Splitu i Saveza kulturno-umjetničkih društava Splitsko-dalmatinske županije.

Pozivamo vas da svojim dolaskom i medijskim praćenjem budete dio ove posebne večeri hrvatske pjesme, baštine i zajedništva. Za sve dodatne informacije, izjave i medijske upite, stojimo vam na raspolaganju. Aktivnosti i fotografije bit će redovito objavljivane na našim službenim kanalima: Facebook, Instagram, LinkedIn, WEB i TikTok. Kontakt za medije: E press@matiss.hr; Željka Sablić Odrlić.

HMI/Split

Svaki korak čini razliku na prvoj CFU 5K utrci

PITTSBURGH, PA - Prva CFU 5K utrka: Strides for Scholarships i Hope okupit će članove HBZ-a, obitelji i prijatelje u nedjelju, 11. listopada, u North Park Boathouseu u Allison Parku, Pennsylvania, na dan posvećen fitnessu, druženju i darivanju.

Sudionici mogu odabrati tradicionalnu 5 km, stazu od 3,1 milju otvorenu za trkače i šetače, ili jednomiljsku Fun Run/Walk. Kraći događaj savršen je za svakoga tko se ne osjeća spremnim završiti punih 5 km — i odlična je opcija za djecu i obitelji koje žele sudjelovati zajedno. Ne morate biti iskusan trkač da biste bili dio ovog posebnog dana!

Za članove HBZ-a koji žive izvan područja Pittsburgha, Virtualni 5K nudi priliku za sudjelovanje s bilo kojeg mjesta. Virtualni sudionici mogu završiti svoje milje u vlastitim kvartovima, podržavajući iste važne ciljeve i pridružujući se ostalim članovima HBZ-a diljem zemlje i šire.

Živa glazba dodat će uzbuđenje i prije i nakon utrke. Nakon što sudionici prijeđu ciljem, moći će provesti vrijeme s prijateljima i kolegama te nam se pridružiti na posebnom svečanom nazdravljanju za odrasle. HBZ 5K nije samo utrka, već će biti izvrsna prilika za našu lokalnu hrvatsku zajednicu da se okupi i proslavi što se može postići kada radimo prema zajedničkom cilju. Najvažnije je da događaj već čini značajnu razliku. Zahvaljujući velikodušnosti naših sponzora i donatora, prikupili smo 12.750 USD za Školarinski fond HBZ i UPMC Hillman Cancer Center u Zaboku, Hrvatska. Taj impresivan iznos je prije dodatne podrške prikupljene kroz registracije sudionika i osobne donacije. Svi prihodi od događaja ići će u korist ova dva vrijedna cilja, pomažući studentima u ostvarivanju obrazovnih ciljeva i podržavajući ključnu zdravstvenu skrb u Hrvatskoj.

Iskreno zahvaljujemo svakom poduzeću, odsjecima HBZ, obitelji i pojedincu koji su doprinijeli. Vaša velikodušnost dala je ovom događaju prve godine nevjerovatan početak i pokazuje snagu i suosjećanje naše Zajednice.

Još uvijek ima vremena za registraciju za 5K, Fun Run/Walk ili Virtual 5K. Članovi HBZ-a mogu ostvariti 5 dolara popusta na registraciju unosom koda za popust CFUGroup pri plaćanju. Sudionici također mogu tijekom registracije napraviti dodatnu osobnu donaciju online. Bilo da trčite, hodate, sudjelujete virtualno ili jednostavno doprinosite, svaka registracija i svaka donacija pomažu nam da se približimo našim ciljevima. Posjetite cfu.org/cfu5k za registraciju ili više informacija.

Za pitanja ili dodatne informacije, molimo kontaktirajte Dereka Hohna u Glavnom uredu HBZ na broj 412-843-0380 ili dhohn@cfu.org.

Derek Hohn/direktor bratskih programa HBZ-a

PROGRAM HBZ-A

POD POVEĆALOM

ŽIVOTNO OSIGURANJE ZA DOŽIVOTNU ZAŠTITU

Životno osiguranje često se dijeli na dvije kategorije: osiguranje na određeni rok i trajno životno osiguranje, koje zaštićuje osiguranika doživotno.

Životno osiguranje s jednokratnom premijom oblik je stalnog životnog osiguranja s predviđenim dividendama. Tijekom života osiguranika plaća se samo **JEDNA PREMIJA**. Izdaje se osobama od 0 do 85. godine starosti.

Uštedite do \$1,000 s jednokratnom uplatom premije!

Trenutno, HBZ daje popust od 15% za osobe do 40 godina starosti a 10% za osobe od 41 godine pa nadalje putem članske dividende.

Ova ponuda ne vrijedi za uplate u ratama. Provizija za prodaju se ne isplaćuje i primjenjuju se standardni propisi kod izdavanja police.

Premije na iznos od \$1,000			
ŽENA NEPUŠAČ			
God. izdanja	\$5,000-\$9,999	\$10,000-\$24,999	\$25,000-\$125,000
0	114.14	108.00	100.92
1	116.52	110.27	103.08
2	118.94	112.57	105.29
3	121.41	114.93	107.54
4	123.93	117.34	109.85
5	126.50	119.80	112.20
6	129.55	122.74	115.03
7	132.68	125.75	117.93
8	135.88	128.84	120.90
9	139.15	132.00	123.95
10	142.50	135.25	127.07
11	145.90	138.54	131.12
12	149.38	141.91	135.30
13	152.94	145.36	139.61
14	156.58	148.90	144.06
15	160.31	152.53	148.65
16	162.82	154.09	150.56
17	165.36	157.67	155.49
18	167.93	158.26	156.45
19	170.55	159.88	157.43
20	173.22	160.50	158.43
21	177.48	164.56	162.48
22	181.85	168.71	166.64
23	186.33	172.97	170.90
24	190.91	177.34	175.27
25	195.62	181.81	179.75
26	200.81	187.15	184.54
27	206.14	192.64	189.46
28	211.61	198.29	194.51
29	217.23	204.11	199.69
30	223.00	210.09	205.01
31	229.13	215.90	210.81
32	235.44	221.88	216.77
33	241.92	228.01	222.90
34	248.58	234.32	229.20
35	255.42	240.79	235.67
36	262.54	247.50	242.37
37	269.84	254.40	249.25
38	277.36	261.49	256.33
39	285.08	268.78	263.61
40	293.02	276.27	271.09
41	301.27	284.07	278.89
42	309.75	292.11	286.90
43	318.48	300.36	295.15
44	327.45	308.85	303.64
45	336.68	317.58	312.36
46	346.14	326.73	320.42
47	355.87	336.14	328.68
48	365.87	345.82	337.16
49	376.15	355.78	345.86
50	386.73	366.03	354.77
51	397.26	376.49	365.37
52	408.07	387.26	376.27
53	419.19	398.34	387.50
54	430.60	409.73	399.07
55	442.33	421.45	410.99
56	453.90	433.17	422.67
57	465.77	445.22	434.68
58	477.95	457.60	447.03
59	490.46	470.33	459.74
60	503.28	483.41	472.80
61	516.04	496.23	485.58
62	529.13	509.40	498.70
63	542.54	522.91	512.17
64	556.29	536.79	526.01
65	570.40	551.03	540.22
66	584.03	564.64	553.80
67	598.00	578.60	567.71
68	612.30	592.90	581.97
69	626.94	607.55	596.59
70	641.93	622.56	611.58
71	655.34	636.20	624.96
72	669.02	650.15	638.64
73	682.99	664.39	652.62

ŽENA PUŠAČ			
God. izdanja	\$5,000-\$9,999	\$10,000-\$24,999	\$25,000-\$125,000
0			
1			
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9			
10			
11			
12			
13			
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15			
16	168.77	160.59	156.66
17	177.66	169.08	165.10
18	187.03	184.02	182.99
19	196.89	192.43	189.37
20	207.26	197.34	193.25
21	212.66	202.63	198.88
22	218.19	208.07	204.69
23	223.87	213.65	210.66
24	229.70	219.38	216.81
25	235.67	225.26	223.14
26	242.04	232.36	229.68
27	248.58	239.68	236.43
28	255.30	247.23	243.37
29	262.20	255.01	250.51
30	269.28	263.05	257.86
31	276.58	269.92	264.72
32	284.08	276.98	271.76
33	291.78	284.22	278.99
34	299.68	291.65	286.41
35	307.80	299.27	294.02
36	316.27	307.31	302.03
37	324.97	315.56	310.26
38	333.91	324.04	318.71
39	343.10	332.74	327.40
40	352.53	341.68	336.31
41	362.17	350.55	345.16
42	372.06	359.65	354.23
43	382.23	368.99	363.55
44	392.67	378.57	373.11
45	403.40	388.40	382.92
46	413.37	397.80	392.27
47	423.60	407.41	401.85
48	434.08	417.26	411.67
49	444.82	427.35	421.72
50	455.83	437.68	432.02
51	467.91	449.72	444.01
52	480.32	462.08	456.33
53	493.06	474.78	468.99
54	506.14	487.83	482.00
55	519.56	501.24	495.37
56	531.75	513.38	506.55
57	544.22	525.80	517.97
58	556.98	538.52	529.65
59	570.05	551.56	541.60
60	583.41	564.91	553.81
61	597.81	579.25	568.11
62	612.55	593.96	582.77
63	627.66	609.05	597.82
64	643.14	624.51	613.25
65	659.00	640.37	629.08
66	672.09	653.44	642.10
67	685.43	666.76	655.40
68	699.03	680.36	668.98
69	712.91	694.24	682.83
70	727.05	708.40	696.97
71	741.43	722.78	711.34
72	756.09	737.45	726.01
73	771.04	752.42	740.97

(Nastavak na 10. strani)



DEATHS REPORTED

FROM SEPTEMBER 1 TO SEPTEMBER 14, 2026

141	Nello Contich	E. Pittsburgh, PA
141	Janet L. Trimmer	E. Pittsburgh, PA
146	Judith D. Pavlecic	Versailles, PA
217	Gloria M. Biznek	Benld, IL
271	Donald G. Randich	Aberdeen, WA
351	Mark S. Stytzer	Detroit, MI
354	John S. Ceperich	Cokeburg, PA
530	Louise Skrobica	St. Thomas, ON
567	Fred D. Caruso	Canonsburg, PA
567	Todd W. Heufelder	Canonsburg, PA
600	Rosemarie Trenjan	Massillon, OH
641	Bozena Marcelic	San Diego, CA
919	Violet R. Glibota.....	Sault Ste Marie, ON
1990	Josip Zovko	Chatam, NJ
1994	Roland Greenlee	Milwaukee, WI



OGULINSKA TRADICIJA se nastavlja u dalekom St. Thomasu, u Kanadi. Čujemo da će biti dovoljno kiselog zelja i za pravu hrvatsku sarmu!

Obavijest studentima odsjeka 530

ST. THOMAS, ON - Tiskanice zahtjeva za Školarinsku pomoć odsjeka 530 «Ogulin» su pripremljene za studente-članove. Svaki student, član našeg odsjeka od dvije godine na više, i u dobrom stanju, stječe pravo na pomoć. Obrazac zahtjeva zatražite i pošaljite na 5 Cider Mill Lane, St. Thomas, Ontario N5R 0C1 ili na e-adresi darinkacindric@gmail.com . Zahtjevi se moraju zaprimiti najkasnije do 19. studeni 2026. godine. **Darinka Cindrić**/tajnica

PROGRAMI CIJENE JEDNOPREMIJSKOG...

(Nastavak sa 9. strane)

ŽENA NEPUŠAČ				ŽENA PUŠAČ			
God. izdanja	\$5,000-\$9,999	\$10,000-\$24,999	\$25,000-\$125,000	God. izdanja	\$5,000-\$9,999	\$10,000-\$24,999	\$25,000-\$125,000
74	697.25	678.95	666.91	74	786.28	767.69	756.25
75	711.80	693.83	681.50	75	801.83	783.28	771.84
76	727.67	709.43	697.33	76	814.55	796.04	784.61
77	743.90	725.38	713.51	77	827.48	809.01	797.59
78	760.48	741.69	730.08	78	840.62	822.19	810.78
79	777.43	758.36	747.02	79	853.96	835.58	824.20
80	794.77	775.41	764.36	80	867.52	849.20	837.84
81	812.18	792.79	781.73	81	879.05	860.79	849.46
82	829.98	810.55	799.49	82	890.75	872.55	861.25
83	848.17	828.71	817.66	83	902.59	884.46	873.21
84	866.76	847.28	836.24	84	914.60	896.54	885.33
85	885.75	866.27	855.23	85	926.77	908.79	897.61

Iskoristite ponuđene visoke kamatne stope kod HBZ-a na anuitetskim i IRA (Tradicijskim/Roth) računima.

Potreban vam je ulog od \$3,000 ili više da bi otvorili svoj umirovljenički/anuitetski račun te ujedno postali član Zajednice.

Saznajte više o programima i koristima s pozivom na 412-843-0380 ili posjetite naše web stranice na www.cfu.org.

Planovi HBZ...

(Nastavak sa 7. strane)

Životno osiguranje pruža sigurnost

Polica životnog osiguranja pruža mir poput nijednog drugog financijskog instrumenta dostupnog mladim obiteljima. Dostupne su razne opcije polica koje pokrivaju troškove nepravedne smrti, poput otplate hipoteke za obiteljsku kuću, školarine za djecu ili svakodnevnih životnih troškova koje samohrani roditelj mora podmiriti kako bi osigurao dobrobit preostalih članova obitelji. Ovo zapažanje nije namijenjeno da ikoga "prestraši"; međutim, ono skreće pažnju supružnika na potrebu za životnim osiguranjem. Ostale namjene životnog osiguranja uključuju prijenos bogatstva s jedne generacije na drugu, prvenstveno kroz životno osiguranje s jednokratnom premijom. Uz jednokratnu premiju, roditelj ili djed/baka može kupiti životno osiguranje s otkupnom vrijednošću za malu djecu i odrasle, što će osiguranim pružiti buduće pogodnosti.

S tim na umu, naša HBZ trenutno nudi dvije opcije životnog osiguranja s vrijednim bratskim dividendnim kreditima povezanim s njima, Twenty Payment Life i Single Premium Ordinary Life osiguranje...

Twenty Pay Life posebna ponuda s bratskim dividendnim kreditima za prvu godinu korištenja

U znak priznanja osnivanja naše velike zemlje 1776. godine i u nastojanju da proslavimo neovisnost i slobodu koju su možda donijeli naši predci, Hrvatska bratska zajednica proglasila je bratske dividendne kredite primjervima na ugovore izdane prema Twenty Payment Life planu kako slijedi:

• Podnositelji zahtjeva od nule do 25 godina starosti

Ugovor o životnom osiguranju od \$10,000 do \$25,000 nominalne vrijednosti za prvu godinu premije od \$17.76, da, to je točno Sedamnaest dolara i sedamdeset šest centi! Preostala premija potrebna za prvu godinu bit će podmirena kroz posebno deklarirane bratske dividendne olakšice. Premije za drugu do dvadesetu godinu temeljit će se na standardnoj premiji izračunatoj prema trenutačnim tarifama životnog osiguranja za plan osiguranja Twenty Pay Life.

• Podnositelji zahtjeva u dobi od 26 do 70 godina starosti

Ugovor o životnom osiguranju s minimalnom nominalnom vrijednošću od 10.000 USD može ostvariti do 250 USD jednokratnih franteralni dividendi koji se mogu koristiti za premiju prve godine odabrane police. Za svaku prijavu potrebna je minimalna premija prve godine u iznosu od 17,76 USD. Preostala premija može se pokriti primjenom do 250 USD jednokratnih franteralnih dividendi i dodatnom uplatom od strane podnositelja ako standardna premija prijeđe 250 dolara.

Na primjer - muški kandidat star 40 godina koji ne koristi duhan želi životno osiguranje u iznosu od 25.000 USD prema ovoj posebnoj ponudi. Standardna premija iznosi 569,50 USD, a kandidat bi prilikom prijave trebao platiti premiju za prvu godinu koja iznosi: 569,50 USD - 250 USD ili 319,50 USD za prvu godinu. Alternativno, ako muškarac od 40 godina odabere policu s nominalnom vrijednošću od

10.000 USD prema planu Twenty Pay Life, standardna godišnja premija iznosi 247,40 USD. Kandidat bi u prvom mjesecu platio 17,76 USD premije, a za preostali iznos od 247,40 USD bio bi kvalificiran za fraternalne dividendne kredite u iznosu od 229,64 USD.

Posebno proglašeni bratski dividendni krediti mogu se koristiti za pokrivanje prve godine standardne premije u planu životnog osiguranja s dvadeset plaćanja (Twenty Payment Pay Life Insurance). Ova ponuda vrijedi bez obzira na dob ili spol podnositelja zahtjeva. Podnositelj zahtjeva odgovoran je za minimalno 17,76 USD plus sve neplaćene iznose prve godine nakon što je primijenjen bratski dividendni kredit. Za postojeće članove kojima je potrebna dodatna životna zaštita, bilo da je riječ o 10.000 USD, 50.000 USD ili iznosu između toga, potičemo vas da iskoristite ovaj izvrstan plan životnog osiguranja dizajniran da osigura financijsku zaštitu u slučaju gubitka života. Ova posebna ponuda dostupna je od 6. svibnja i produljena je do 31. prosinca 2026. Primjenjuju se standardni propisi izdavanja osiguranja Zajednice.

PLAN JEDNOKRATNE PREMIJE NUDI 15% UŠTEDE

Održavanje adekvatnog životnog osiguranja i dalje je ključna komponenta dobrog financijskog planiranja za sve obitelji. Ne postoji dobar razlog zašto bi neka obitelj bila nedovoljno osigurana, budući da postoji raznovrsnost osiguravajućih proizvoda dostupnih obiteljima širom financijskog spektra. Često su upravo one obitelji koje najviše mogu profitirati od dobrog životnog osiguranja one koje zanevaraju osiguranje adekvatne pokrivenosti za oba glavna hranitelja u obitelji. Kako bi se ovoj važnoj zaštiti omogućio pristup svim članovima obitelji, Hrvats-

ka bratska zajednica Amerike i dalje nudi životno osiguranje uz posebne uštede prve godine kroz primjenu fraternalnih dividendi na vrlo popularni plan osiguranja Single Premium Ordinary Life.

Podnositelji zahtjeva koji imaju četrdeset (40) godina ili manje imaju pravo na bratski dividendni kredit u iznosu jednakom 15% jednokratne premije potrebne za osiguranje a podnositelji zahtjeva koji imaju četrdeset i jednu (41) godinu ili više imaju pravo na bratski dividendni kredit jednak 10% pune premije potrebne za certifikat izdan od strane HBZ-a.

U svakom slučaju, maksimalni bratski dividendni kredit dostupan bilo kojem članu iznosi Tisuću dolara (1.000 USD), bez obzira na izračunati postotak. Beneficije dostupne kroz SPOL plan nisu ograničene samo na novorođenčad i mlađe članove, i dalje vjerujemo da bi to naši stariji članovi trebali ozbiljno razmotriti.

Ova posebna ponuda vrijedi do 31. prosinca 2026. godine kako bi članovi imali dovoljno vremena za pregled potreba svoje obitelji za životnim osiguranjem. Međutim, ne možemo dovoljno naglasiti potrebu da se odmah poduzmu mjere kako bi obitelji bile zaštićene od tragične nesreće smrti. Čvrsto vjerujemo da je vrlo teško imati 'više nego dovoljno' životnog osiguranja. S obzirom na sve veće troškove danas, iznos životnog osiguranja koji su mnogi članovi kupili u prošlosti više nije dovoljan da pokrije trošak pristojnog ukopa. Osim toga, s današnjom mobilnom radnom snagom, teško je i često prekinuto održavati životno osiguranje kroz zaposlenje. Stoga životno osiguranje kod Hrvatske bratske zajednice prati promjene poslova i može se računati i nakon redovne dobi za mirovinu.

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

LJUBAV SVE NAŠE BOGATSTVO

Sve što je lijepo i dobro
Ja vam od srca želim
I tuga moja je manja
Kad ju sa nekim podijelim.

Božja Ljubav je blizu
Postojana i živa
K'o krunice zrnca u nizu
Sve naše bogatstvo biva.

Hvala za Ljubavi Bože
To blago neprocjenjivo
One se dijeljenjem množe
A izvor je srce Kristovo.
Darinka Smintich/odsj. 515

Piše: Edward W. Pazo/Nacionalni predsjednik

(Nastavak sa 8. strane)

Službeno glasilo HBZ

Zajedničar je dostupan samo članovima HBZ a po želji može se primati u elektroničkom formatu preko računa:
e.zajednicar@cfu.org

životno osiguranje i kontaktiraju našu koordinaticu prodaje HBZ-a, sestru Cathy Brnich, na broj 412-843-0380. Kada nas kontaktirate, naš ured može vam pružiti informacije o troškovima dodatnog životnog osiguranja u iznosu od deset, dvadesetpet ili sto tisuća dolara. Vjerujemo da ćete biti iznenađeni pristupačnošću dodatnog životnog osiguranja.

Naša Zajednica je izdržala ispit vremena 132 godine i narasla u imovini, ugledu i sposobnosti pružanja izvrsnih pogodnosti našim članovima. Iskreno se nadamo da ćete razmotriti povećanje vaše trenutne police životnog osiguranja, dodavanje u vaše štedne račune kod HBZ za mirovinu ili preporuku HBZ svom prijatelju ili rođaku. Vaša će vam Zajednica biti zauvijek zahvalna.

Dobro je pročitati

“U vezi sam s oženjenim muškarcem s dvoje male djece. Ne znam kako dalje.”

Evo što se trebate zapitati ako ste puni nade i stalno na čekanju. *Zaljubila sam se u oženjenog muškarca s dvoje male djece. Znam kako to zvuči i svjesna sam da ću naići na osudu, ali molim vas da me pokušate razumjeti. Govori mi da ženu više ne voli, da su zajedno zbog djece i da im je odnos odavno prazan. Kaže da je ne želi povrijediti, ali isto tako ne želi javno priznati da voli mene. Živi između dva svijeta, a ja imam osjećaj da sam zapela u čekanju bez kraja. Volim ga, ali me boli što sam tajna. Ne želim razbijati obitelj, ali više ne znam gdje sam ja u toj priči.*

■ ■ ■

Odovor: U ovoj priči nema "čistih ruku", ali ima puno stvarne boli. I vaše. I suprugine. I boli djece, koja uvijek osjete kad nešto ne štima. To je važno reći odmah jer za ovu situaciju ne postoji univerzalan savjet. Svaka odluka nosi posljedice, za sve uključene.

Reći ću jasno, ali bez osuđivanja: muškarac koji kaže da ne voli svoju ženu, ali ne čini ništa da izađe iz tog odnosa, ne bira vas. Ne bira ni sebe, iako bi se tako moglo činiti. I on je izgubljen i nesretan, no smije li jedan mačo-frajer priznati da ima emocije kao što su: doma

se ne osjećam kao muškarac, doma sam bankomat, doma nisam dovoljan, doma imam cimericu... To nije ljubavna drama. To je stanje zastoja.

Tko plaća cijenu

U savjetovanju često čujem rečenicu: "Ne želim povrijediti ženu". Istina zna biti i neugodnija - ne želi povrijediti svoju sliku o sebi. Ne želi biti "loš čovjek", ne želi se suočiti s posljedicama, preuzeti odgovornost. I zato bira život u paralelnim stvarnostima. A cijenu toga plaćaju svi. Posebno žene.

Vi, jer je stalno "još malo", "samo da se posloži", "samo da djeca malo narastu". I ona, jer živi u odnosu u kojem možda nema ljubavi, ali ima svakodnevni teret majčinstva, umora i nevidljivosti. I partner je ovdje neophodan za pomoć, voljeli se oni ili ne, jer djeca su njegova koliko i njezina.

I tu dolazimo do onoga što se rijetko izgovara naglas. Muškarci koji se upuštaju u afere često ne bježe od žena - bježe od rada na odnosu. Od odgovornosti, suočavanja s problemom, emocionalne zrelosti, zasukanih rukava. Jer pravi odnos ne nastaje u porukama, hotelima i ukradenim trenucima, nego u kuhinji u 19:30, dok dijete plače, žena je iscrpljena, a netko treba preuzeti inicijativu, nježnost i brigu - bez aplauza! To je mjesto gdje se gradi ili raspada partnerstvo.

Vi ste u ulozi žene koja daje

ljubav, razumijevanje i strast, ali bez stvarnog prostora da budete partnerica. A to dugoročno razara samopoštovanje u vama, bez obzira na to koliko se uvjeravali da ste "drukčiji slučaj".

Moja formula ljubavi vrlo je jednostavna, ali zahtjevna: ljubav bez odgovornosti nije ljubav - to je bijeg ili akcija za jednu noć. Ako muškarac zaista ne voli suprugu, jedini pošten put je razriješiti odnos, preuzeti posljedice, tek onda graditi nešto novo. Sve ostalo je odgađanje života.

Važna pitanja

Sada dolazimo do pitanja bez kojih nema zrele odluke. Voljela bih da na svako od njih odgovorite sami sebi u svoja četiri zida. Ti su odgovori važni za vas, ni za koga drugoga.

• Prvo i najvažnije: što da ste vi ta supruga, majka male djece? Stvarna žena koja danima funkcionira uz umor, obveze, brige i odgovornosti. Bi li vam bilo lakše znati da vas muž "ne voli, ali vas ne želi povrijediti" ili biste radije istinu, kakva god bila?

• Drugo pitanje koje rijetko tko želi postaviti, ali je ključno: kako možete biti sigurni da je ovaj muškarac iskren? Prema vama, supruzi, samome sebi. Jer iz iskustva rada s ljudima znam sljedeće: postoje muškarci koji ne lažu samo jednoj ženi, nego žive na dvije stolice. Ne zato što su zli, nego zato što ne znaju podnijeti gubitak komfora, slike o

sebi i posljedice vlastitih izbora.

Može li se u takvoj situaciji istina uopće znati? Ponekad je jedina istina upravo u tome da se ništa ne poduzima. Radim s puno žena koje su u ulozi prevarene supruge. Žena kojima se muž kune u ljubav, govori da je "to bila greška", da se "dogodilo", da je gotovo. Ili ih čak uvjeravaju da se ništa nije dogodilo dok žena igra ulogu detektiva i na razne načine polako dolazi do odgovora i dokaza.

I radim s puno žena koje su u ulozi treće osobe - zaljubljene, pune nade, ali stalno na čekanju. I važno je reći jasno: nijedna uloga nije laka i nijedna ne prolazi bez posljedica. Razlika je samo u tome tko ih plaća odmah, a tko kasnije. Zato možda jedini pošten zaključak nije odgovor, nego ogledalo: ovdje se ne radi o tome koga on voli, nego o tome što je spreman učiniti.

Za kraj, ostavljam pitanja koja ne traže odgovor danas, ali ih je opasno ignorirati.

• Koliko ste dugo spremni biti tajna? Pitajte se što gubite dok on čeka "pravi trenutak". Biste li ostali kad biste znali da se ništa neće promijeniti u sljedećih šest mjeseci ili dvije godine?

• I najvažnije: birate li njega ili birate sebe kakva želite biti?

Što ljubav traži

Možda je važno postaviti još neka pitanja, ona koja se često preskaču jer nisu

romantična. Postoje li slobodni muškarci? Postoje. Puno njih. I oni nemaju potrebu skrivati se, brisati poruke, imati tajne brojeve i živjeti dvostruke živote. Kako muškarac koji ima malu djecu, zahtjevan posao i "problematičan odnos" sa suprugom uopće nalazi vrijeme i energiju za skrivanje, dopisivanje, laži i stalnu napetost? I gdje je tada - u svom domu, s djecom, ili u iščekivanju vaše poruke? Kakav je prema djeci dok misli na vas? Je li odsutan zato što je brak "prazan" ili zato što je lakše negdje drugdje? I pitanje koje najviše boli, ali je ključno: biste li vi bili iznimka ili biste s vremenom postali "prva" žena dok bi neka nova žena postala "druga"?

Toliko pitanja, a tako malo iskrenih odgovora. Možda zato što nisu ugodni, jer traže odgovornost, da se prestanemo skrivati iza priča i pogledamo stvarnost. I možda je baš to jedino mjesto s kojeg se može krenuti dalje - ne prema njemu, nego prema sebi.

Ne pišem ovo da biste se osjećali loše. Pišem da biste se probudili. Jer ljubav ne traži da nestanete, šutite i prilagođavate se tuđem strahu. Ako ostanete, birate život u sjeni. Ako odete, možda boli - ali ostajete cijeli. A to je jedino mjesto iz kojeg ikada može nastati zdrav odnos.

Petra Pinjuh
certificirana savjetnica



Louis P. Novak: Celebrating a Life of Croatian Pride, Service, and Community

S.ST. PAUL, MN - On his 64th birthday, September 28, 1990, Louis P. Novak had the honor of serving as Master of Ceremonies for a luncheon hosted by Minnesota Governor Rudy Perpich for Croatian President Franjo Tudman. It was an especially meaningful occasion for Lou, whose Croatian heritage had been part of his identity since childhood. He often told his family that meeting President Tudman was the greatest birthday gift he could ever have received.

Thirty-six years later, on September 28, 2026, Minnesota Croatians commemorate the 100th anniversary of Lou's birth and remember a man whose leadership and devotion to his heritage helped shape and strengthen the close-knit Croatian community that continues in Minnesota today.

Long before Lou became a leader in Minnesota's Croatian community, he was a young boy growing up in South Bend, Indiana. His parents immigrated to the United States in 1926, joining a substantial Croatian community already established there. Lou was born in South Bend on Sep-

tember 28, 1926, and spoke only Croatian and Hungarian until he entered kindergarten, where he began learning English. The connection to his heritage that began at home stayed with him throughout his life.

After high school, Lou joined the United States Navy and later attended Purdue University, graduating in 1950 with a degree in electrical engineering. He moved to the Twin Cities in Minnesota to work for Honeywell's military avionics division and retired after 32 years with the company.

Minnesota was also where Lou and his wife, Mary Ann, built their life together. They were married for 47 years and raised two daughters, Andrea and Monica, later becoming grandparents to three grandchildren. Lou and Mary Ann shared a deep interest in their families' immigrant histories. Lou was proud of his Croatian roots, while Mary Ann celebrated her Italian heritage, and both devoted time to preserving the stories of immigrant communities through their involvement with the University of Minnesota's Immigration History Research Center.

Their daughter, Andrea Novak Neumann, remembers what mattered most to her father.

"My father, Lou Novak, built his life on two unwavering foundations: faith and family," Andrea remembers.

Faith was an important part of Lou's life. A devout Catholic, he belonged to St. Charles Borromeo Parish for 45 years. Jim Malnar, who worked alongside Lou and served as Vice President of the Croatian Cultural Society of Minnesota, remembers that faith carrying over into his community work. When Mass was held at the Croatian Hall, Lou made sure there was a priest and that the arrangements were taken care of.

Malnar remembers Lou as "a people kind of person."

"He liked people, he liked doing stuff with other people," he said.

One of Malnar's memories of

Lou seems to capture that particularly well. Years ago, he chartered a bus from the Iron Range, picking up Croatian Americans in Duluth and bringing them to a celebration at the Croatian Hall in South St. Paul. Many of the people aboard had never been there before. A few days before the trip, Malnar called Lou to let him know they were coming.

"As we turned around the corner to come to the Croatian Hall, there was Lou out in the street waving a big Croatian flag," Malnar remembers.

When the bus stopped, Lou climbed aboard and greeted them: "Welcome to the Hrvatski Dom!" It was a small, personal gesture, but one that Malnar never forgot.

Lou became president of the Croatian Cultural Society of Minnesota in 1994. During his years of leadership, he worked to bring Minnesota Croatians together and strengthen their connection to Croatia. Malnar remembers Lou as someone who wanted to be involved in every part of the work. "You'd never end up with something left undone if Lou was involved," he said.

That determination became especially important during Croatia's struggle for independence in the early 1990s. Lou was instrumental in efforts through the Croatian Cultural Society to send food, medical supplies and clothing to Croatia. Malnar remembers the effort having an impact at home as well, bringing people together and encouraging them to get involved.

Following Croatian independence, Lou was active in establishing the Honorary Consulate of the Republic of Croatia in Minnesota and later served as its Cultural Attaché. Former Minnesota Lt. Gov. Mae Schunk also credited him with helping create the Croatian presence at St. Paul's Festival of Nations, another way Lou helped introduce Croatian culture to the wider Minnesota community.

His involvement reached well beyond the Croatian Cultural So-

ciety. Lou loved public speaking and was a member of Toastmasters International for 40 years. He served as District Governor for the Minnesota region from 1981 to 1982 and as an International Director from 1985 to 1987. He helped organize the Northwest Wind Toastmasters Club in Osseo and encouraged other members to step into district leadership themselves.

Lou's interest in bringing people together eventually extended across the Atlantic. Through Friendship Force, he helped establish an exchange with Croatia, and in 1999 he and Mary Ann led the first group of 27 Americans to the country. His work with Friendship Force earned him an International Volunteer of the Year award and a commendation from former President Jimmy Carter and former First Lady Rosalynn Carter.

Lou also represented the Croatian community on the board of the University of Minnesota's Immigration History Research Center, continuing his work to preserve the experiences of Croatian immigrants and their descendants. Today, the Louis P. and Mary Ann Novak Scholarship at the University of Minnesota carries both of their names and continues their commitment to education and immigrant heritage.

Lou passed away in July 2004 at the age of 77. He left behind Mary Ann, their daughters Andrea and Monica, three grandchildren, and a community to which he had given so much of himself.

More than two decades later, it is easy to see a common thread running through the stories people tell about Lou. His pride in his Croatian heritage could be seen in the time and energy he gave to the community. He was always willing to work alongside others, and when newcomers arrived, he made sure they knew they were welcome.

The example Lou set has particular meaning today. Heritage can be passed down through our families, but the communities that keep it alive depend on

people choosing to participate. They need volunteers, organizers, teachers, families who bring their children, and people willing to welcome someone walking through the door for the first time. Lou understood that because he lived it.

Perhaps that is why Malnar's memory of the bus arriving at the Hrvatski Dom says so much about him. There was Lou, standing outside with a Croatian flag, waiting to welcome a busload of people to a place many had never visited before. It was the little things like this that made Lou who he was: He brought people together and made them feel they belonged.

For Andrea, his legacy remains even closer to home. "Above all, Lou was a devoted father who was always there for me with his love, guidance, and unwavering support," she said. "His example of faith, hard work, and dedication to family continues to inspire me every day. I was grateful to call him my dad."

On what would have been his 100th birthday, there is much to celebrate in the life of Louis P. Novak. The organizations he served, the friendships he built, and the people who remember him are all part of what he left behind. So too is the example of a man who gave his time freely to the people and culture that meant so much to him.

Sarah Arnet
2026 Louis P. Novak Intern
Croatian Cultural Society of MN
(Sarah Arnet is a history student at the University of Minnesota Twin Cities and a 2026 summer intern with the Croatian Cultural Society of Minnesota. Of Croatian heritage herself, Sarah spent her internship working on projects celebrating and preserving Croatian history, culture, and the Croatian-American community in Minnesota. Her research on Louis P. Novak grew from that work and from conversations with his family and those who knew and worked alongside him.)

Andrea Novak Neumann
Lodge 316

CFU Lodge in New York Remembers Firsthand 9/11 World Trade Center Tragedy 25 Years Later

LONG ISLAND, NY - On the morning of September 11th, 2001, the sky was clear. It was sunny and cool here in New York, a beautiful autumn day. With a forecast of favorable weather, most of us were hoping for another Labor Day type weekend.

I was an executive of a large international food company with our offices located in New Jersey on the west side of the Hudson River. It was going to be a slow day for me. I didn't have any major meetings scheduled and I was looking forward to the weekend. I wandered over to one of our labs, where I knew they brewed the best coffee to get my morning cup. When I got there, one of the lab persons told me that he had just heard on a radio that a plane had crashed into one of the World Trade Center Towers. He told me that they thought it was a small plane that was accidentally off course, like the B-25 plane that crashed into the Empire State Building in 1945.

In reality it was a terrorist hijacked American Airlines Flight 11 plane moving at 500 mph that crashed into the upper floors of the North Tower at 8:46 AM. This was the first of terrorist plane attacks, the second hit the other South Tower minutes later. The towers had more than 90 elevators, and after the airliner crashes, the fuel from the planes ignited explosive fireballs and heavy smoke throughout and hampered the functioning of the elevators. With 30,000-40,000

people working in the Towers, many were trapped on upper floors, in elevators, or did not make their way out before the Towers came down. It is said that more than 200 people perished trapped in elevators. Overall, more than 3,000 innocent people lost their lives.

There are many heart-wrenching stories about what people went through on that tragic morning. One of the most well-known stories is about several executives and a Polish maintenance man that were trapped together in a nonmoving elevator on the 50th floor. When they were able to finally get the elevator door open, the maintenance man with much perseverance, was able to cut through the sheetrock elevator shaft lining with the metal edge and handle of his window washing squeegee. Cutting through the sheetrock, they were able to kick in ceramic tiles of the adjacent men's restroom and were able to make it out of the building safely.

Back in my office, we could see the Towers had come down, but we had very little information as to what had happened. TV broadcast antennas on the top of Towers were gone, so we lost contact from the broadcast news. We learned that there was a small local Spanish language TV station in nearby Patterson, New Jersey. We were able to rig up the rabbit ears on one of our presentation TVs and were able to tune in to the local news broadcast. We gathered all the employees

into our largest conference room, and one young woman of Palestinian descent who grew up in South America, stood by the TV and translated into English all the news that was to be had. The message that we heard repeatedly was that people far away from Lower Manhattan should stay in place and avoid traffic and transportation congestion.

I was a senior manager that day and many of our employees were beside themselves in fear and unknown grief. I had a very hard time telling them to stay in place and not to try to get in their cars or transit and try to go somewhere. We were located not too far from the major Hackensack Medical Center (where one of the head physicians was Croatian) and I called there to see if there was anything that our collective group of employees could do in this crisis. They took down our contact information and said they would get back to me if there was anything we could help them with.

Several hours later we heard that the roads leading from New Jersey via the George Washington Bridge were going to be open for a while so that emergency vehicles coming from Pennsylvania and points west could enter the City. I took a chance and drove across the very nearby George Washington Bridge, (where my father was a high iron bridge builder in the early 1930s). I was home in minutes, and from the balcony of my high-rise apartment, I watched as F-14 and or F-16 fighter planes flew overhead. It was surreal.

Later, days after the tragedy, I heard from a cousin that was in the original terrorist garage bombing in 1973, and now barely escaped from his office

in this later Tower attack. With a lot of emotion, he said that when he got to the exit of the Tower, he could barely see ahead of him because of intense black smoke. As he darted away from the building seeking safety across the street, office furniture and human bodies came crashing down all around him. Within minutes the Tower came down, he barely escaped. Running away for many city blocks, he tried to stay close to the walls of buildings to avoid more falling debris.

One of the firms that lost the most employees was Cantor Fitzgerald, a financial firm on the 101st - 105th floors of the North Tower. They lost 658 employees and 50 visitors. Harold Lutnick, the CEO, survived in that he was not in the office that day. The Cantor Fitzgerald firm was very proud of their extensive gallery of Rodin sculptures. My brother, a millwright and art handler in New York, installed many of their sculptures. Prior to the 9/11 tragedy some of the Rodin sculptures had been moved out and donated to several institutions, but some valuable sculptures were still in the building and were lost.

In the aftermath of the Towers collapse, we witnessed thousands of our fellow New Yorkers, people we might know covered in ash, trying to make their way out of lower Manhattan, traipsing through roadways deep in toxic dust, trying to get uptown on Broadway, or across the Brooklyn Bridge, or onto ferries in New York Harbor. We witnessed, from afar, first responders digging through the rubble to try to find persons trapped in the rubble.

Soon afterward, CFU President Bernie Luketich set out an appeal to CFU members to collect money to somehow help out in response to this tragedy. After collecting some significant amount of money, he contacted myself and our CFU NY Lodge 1981 and asked what the best way was to utilize the donations. Our first best guess was to try to determine which of the victims may be Croatian. When lists were published, we carefully scanned the lists to see if we could identify any Croatian surnames. It proved to be ineffective. There were surnames that could be Slavic, but not necessarily Croatian, and there were probably Croats that had assimilated American names, and there may have been Croatian women with non-Croatian married names.

Next, we thought that if we checked with the three Croatian churches in the New York area (Queens, Manhattan, New Jersey) we might learn if there were any funerals relating to the tragedy. This also left gaps: if bodies had not been retrieved, or if people were unaccounted for or missing, there may not have been a funeral, or if there was a funeral it may not have been at a Croatian church. After quite some time, we put together a list of probable Croatian victims. Our next challenge was how do we find these families, and how do we approach them? We decided to engage one of the young priests at Sts. Cyril & Methodius and St. Raphael Croatian Church in Manhattan to make the calls to the families. In discussion with the prospective families, the priest was advised that they were not allowed to accept any donations, because that may invalidate receiving a much larger government payment.

We waited that out and finally were able to make a donation to 10 families. Most said they would use the money for their children's education.

At the time of the 10th anniversary of 9/11, the Croatian TV network HRT send a news crew to interview Croatian Americans about their 9/11 experiences. We found about 10 people willing to be interviewed, however only one was a person that actually escaped from the Towers. The other people we spoke to who escaped said it was too traumatic to relive it and tell their stories.

There were more than 400 firefighters, police and first responders that lost their lives in the Towers. There were many rescuers that were on the ground who suffered various degrees of distress. In agreement with the CFU, we made a decision to donate half of the CFU funds to the United Firefighters' fund. I represented the CFU in a ceremony donating the check.

I have a farm in New Hampshire, and the local 4-H club there gave me a gift package of home baked goods and maple syrup that I gave in gratitude to one of the firehouses on the Upper West Side of Manhattan. I teach at a University in Montreal, and many people there wished to know what their alumni were now facing in the aftermath in New York. We asked our local alumni to take pictures in their neighborhoods, and we sent all the photos back for an exhibit on the campus.

It is a well-known story about the more than 30 westbound trans-Atlantic flights that were grounded in Gander, Newfoundland, Canada, during the crisis and how the local people generously housed and fed more than 7,000 stranded travelers. Some years later, when walking in Manhattan, I saw a large parked bus with Newfoundland license plates. A highly unusual sight, Newfoundland is very far away. With nobody visibly on the bus, I wrote a note thanking the Newfies for what they did for the NY travelers, and left it on the bus's windshield.

Even after 25 years later, there is still always more to the story. At the time, I was a volunteer at a NY art museum, and the policy of the museum was to pair volunteers to work together. I had been paired with a very nice woman whom I worked with for a number of years. She worked at the World Trade Center and was a manager of a department of 30 or so employees. The morning of the tragedy she decided to stop on the way to work to pick up some clothes at a dry cleaners and was hence late for work. Unfortunately, before she ever got to the World Trade Center all of her employees had lost their lives. She has never recovered from that. The chemical contaminant cancer and respiratory related illnesses in the aftermath of the rubble continue to affect so many residents of the area and the surviving workers, first responders and rescuers to this day. It has been a continuing struggle to get adequate funding to cover their illnesses.

There is an old song from the village of Nerezine, on the island of Losinj, Croatia: "When you get up in the morning, you never know how the day will end!"



Announcing The 25th Anniversary Edition of "Croatia: The Country and the Language" Course Books

ST. LOUIS, MO - As our great nation, the United States of America, is celebrating its 250th anniversary, we cannot but marvel at the contribution of Croats in its strength and greatness. Assimilation took its toll among our people, as well as it did in other ethnic groups. Language, as always, was the first to go. But some parts of Croatian heritage were handed down through generations, such as the Catholic faith, Croatian ethnic food, Croatian music-tambura and accordion playing and dancing. Nevertheless, some Croatian words and expressions trickled down and were lodged in descendants' hearts and minds.

This is what I found out in St. Louis in 1976 when I began teaching Croatian culture and language at St. Louis Community College. There was a thirst for taking in new and retaining old Croatian words and expres-

sions. Some words were of old chakavian dialect because in St. Louis many students were from the Croatian coast and islands (Hrvatsko primorje).

This was my first teaching after I graduated with a degree in foreign languages. I was looking for a suitable textbook for my students. Hrvatska Matica Iseljenika provided one, but my students wanted and needed more culture and lively topics, which I presented to them in the form of stories about the beauty of Croatia, its cities, history, multitude of proverbs, pun on words, poetry, songs, etc. In other words, they wanted all that they could not find in their textbooks. So, it was as if my students guided me on what to include in the book.

And this was the beginning of a long labor of love, the creation of the books called "Croatia: The Country and the Language". It took three years of working ev-

ery day to accomplish this task. My daughter, Jasna, who has a doctorate in Communication and was teaching at a university in Maryland helped me compile the dictionaries accompanying the books and helped me edit the English text in the books. The first edition was published in the year 2001.

In honor of America's 250th anniversary, we have just published our 25th Anniversary Edition of our Language Course books. It is a new limited edition featuring new beautiful covers, several new photographs, updates to Croatian facts, Croatian Holidays, an audio component available on SoundCloud, as well as on the CD, updated recipe for Christmas orahnjaca, expanded Answer Keys to exercises, and more.

In the past, not even one customer was dissatisfied with the language course books. On the contrary, we have received continuous appreciation, praise, and positive evaluation. The books would be appreciated as gifts for Christmas, Birthdays, Anniversaries, Weddings, Confirmations, Easter, Valentine's Day and Graduations!

The price is \$180 for the set of two language course books: "Croatia: The Country and the Language" Volume 1 and Volume 2, with two CDs. Shipping is Free.

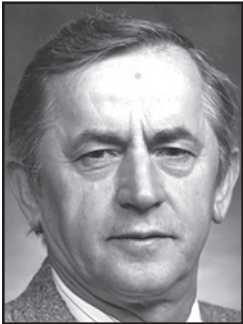
To Order: Send your Name, Address, Phone Number and Email and a Check made payable to: Nasja Meyer, 8055 Davis Drive, St. Louis, MO. 63105.

For more information, you can call Nasja Meyer 314-727-0747 or send an email to Jasna Meyer at: jasnameyer@gmail.com .

Nasja Meyer/Lodge 50

OBITUARIES

Josip Maršić



HAMILTON, ON - It is with heavy hearts we announce the passing of Josip (José) Maršić on August 21, 2026 at the age of 86.

Born on October 9,1939 to Barbara and Ivan Maršić in the small Croatian town of Brlog (then Yugoslavia).

Josip's journey began in 1962 when he immigrated to Argentina. It was there that he met and married, Anna (nee Čulig), with whom he shared 63 beautiful years of marriage.

They made their way to the Canada in 1970 and settled in Hamilton Ontario. Together, from humble beginnings, they built a beautiful life filled with friends and family. They enjoyed traveling, many outings together and going to the Croatian picnics.

José was an avid gardener and took great pride in his ability to graft and nurture fruit trees. He worked hard throughout his life and took great pride in his craftsmanship. Above all, he was a devoted family man, enjoyed traveling with his wife and a loving grandfather who cherished every moment spent with his grandchildren. He was a loyal friend, was selfless and generous, always willing to lend a helping hand and be there for those who needed him.

Loving father of Graciela and Danny (Paula). Cherished Deda of Matthew, Alexander and Joseph. Dear brother of Viktoria (Alexander), Zorka (Vid) and Janko (Barbara). He will be missed by his nieces, nephews, kumovi, extended family and friends.

A special thank you to Janko and his family for their unwavering support over the years, and especially for being there during the past couple of months. The family also extends their heartfelt gratitude to the staff at Madison Village for their compassion and care.

Josip was a member of CFU Lodge 644 of Hamilton.

A visitation and funeral mass were held on August 25, followed by entombment at Holy Sepulchre Cemetery.

Rest in Peace. Until we meet again.

The Family of Josip (José) Maršić

★ 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**

By Edward W. Pazo/National President

(Continued from page 2)

We ask all families to review their life insurance coverages and contact our CFU Sales Coordinator Sister Cathy Brnich at 412-843-0380. By your contact, our office can provide costs for an additional ten, twenty-five or one hundred thousand dollars of life insurance. We believe that you will be surprised at the affordability of the extra life insurance coverage.

Our society has withstood the test of time for 132 years and has grown in assets, stature and ability to provide excellent benefits to our members. It is our sincere hope that you consider increasing your present life insurance coverage, adding to your CFU retirement savings accounts, or recommending the Croatian Fraternal Union to a friend or relative. Your society will be eternally grateful.

SPOTLIGHT SINGLE PREMIUM ORDINARY LIFE

(Continued from page 3)

FEMALE NON-TOBACCO				FEMALE TOBACCO			
Issue Age	\$5,000-\$9,999	\$10,000-\$24,999	\$25,000-\$125,000	Issue Age	\$5,000-\$9,999	\$10,000-\$24,999	\$25,000-\$125,000
77	743.90	725.38	713.51	77	827.48	809.01	797.59
78	760.48	741.69	730.08	78	840.62	822.19	810.78
79	777.43	758.36	747.02	79	853.96	835.58	824.20
80	794.77	775.41	764.36	80	867.52	849.20	837.84
81	812.18	792.79	781.73	81	879.05	860.79	849.46
82	829.98	810.55	799.49	82	890.75	872.55	861.25
83	848.17	828.71	817.66	83	902.59	884.46	873.21
84	866.76	847.28	836.24	84	914.60	896.54	885.33
85	885.75	866.27	855.23	85	926.77	908.79	897.61

Take advantage of the high rates of interest offered on CFU savings opportunities – Annuity and IRA (Traditional/Roth) accounts.

An initial deposit of \$3,000 or greater is recommended to open an account and become a CFU member.

Learn more about our products and benefits by calling 412-843-0380 or visit our website at www.cfu.org.

CFU Annuity &...

(Continued from page 1)

Call the CFU Home Office at 412-843-0380 and ask for Sister Cathy Brnich, CFU Sales coordinator, and see how fast you can begin earning favorable rates of return on your savings.

CFU LIFE INSURANCE PROVIDES SECURITY

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

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

In recognition of the founding of our great country in 1776, and in an effort to celebrate the independence and freedom made possibly by our forefathers, Croatian Fraternal Union has declared fraternal dividend credits applicable to contracts issued under the Twenty Payment Life plan as follows:

• Applicants Aged Zero to 25

A life insurance contract from \$10,000 to \$25,000 in face value for the first-year premium of \$17.76, yes, that is correct, Seventeen Dollars and Seventy- Six Cents! The remaining premium required for the first year will be satisfied through the specially declared fraternal dividend credits. Premiums for years two through twenty will be based upon the standard premium calculated from the current CFU life insurance rates for the Twenty Pay Life plan of insurance.

• Applicants aged 26 through 70

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

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

plan, the standard annual premium is \$247.40. **The applicant would provide \$17.76 in first year premium** and be eligible for fraternal dividend credits equal to \$229.64 to satisfy the remaining premium equal to \$247.40.

The specially declared fraternal dividend credits are eligible to be used toward the first-year standard premium of the society's Twenty Payment Pay Life Insurance plan. This offer applies regardless of the age or gender of the applicant. The applicant is responsible for a minimum of \$17.76 plus any unmet first year premium after the fraternal dividend credit has been applied.

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

SINGLE PREMIUM PLAN OFFERS 15% SAVINGS

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

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

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

This special offer is in effect through December 31, 2026 in order to provide members with adequate time to review their family's life insurance needs. However, we cannot emphasize enough the need to take action immediately in order to safeguard families from the tragic misfortune of death. We firmly believe that it is very difficult to have “more than enough” life insurance. With today's ever-increasing costs, the amount of life insurance coverage that many members purchased in the past is no longer sufficient to cover the cost of a decent burial. Additionally, with a mobile work-force, the days of maintaining life insurance through employment is difficult and may oftentimes be interrupted. Therefore, a life insurance policy with the Croatian Fraternal Union spans the changes in jobs and may be counted upon well after a normal retirement age.

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

Read the ZAJEDNIČAR

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

5 Reasons Why You Should Consider Life Insurance:

1. Protects your family financially

2. Help pay for funeral expenses.

3. Can cover your children's education.

4. Helps with retirement.

5. Sets an example of financial responsibility.



Apple Bread

2 c. flour
2 tsp. baking powder
1/2 tsp. baking soda
1/2 tsp. salt
1 c. sugar
1 c. sour cream
2 eggs
2 tsp. vanilla extract
1 1/2 c. chopped and peeled
Granny Smith apples
1 1/4 c. chopped pecans,
toasted, divided
1/2 c. butter, cubed
1/2 c. brown sugar
In large bowl, mix first four dry ingredients.
In mixing bowl, beat sugar, sour cream, eggs, vanilla until well blended.
Stir into flour mixture just until moistened. Fold in apples & 1 c. pecans.
Pour into greased 9x5 inch loaf pan. Bake 350° - 50-55 minutes until toothpick inserted in center comes out clean. Cool in pan 10 minutes. Removed bread and cool completely.
In saucepan mix butter and brown sugar. Bring to a boil; stir constantly to dissolve sugar. Boil 1 minute; spoon over bread. Sprinkle with remaining pecans; let stand until set.

All Recipes from the Cooking Corner Archives

Apple Nut Squares

2 c. flour
1 tsp. baking soda
1 tsp. cinnamon
1/2 tsp. salt
3 eggs
1 3/4 c. sugar
1 c. oil
4 to 6 apples finely chopped
1 c. chopped nuts
Grease 9x13" baking pan.
Sift first 4 dry ingredients; set aside.
Beat eggs, sugar, and oil until well blended. Stir in dry ingredients. Fold in apples and nuts.
Bake at 350° for 50 minutes. Cool; sprinkle with confectioners' sugar; cut into squares.

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Apple Crunch

6 large apples
1/4 c. sugar
1 tsp. cinnamon
1 c. brown sugar
3/4 c. flour
1/2 c. quick-cooking oats
1/2 c. butter
Peel and slice apples.
Spread apples in 9-inch square greased pan. Sprinkle with sugar and cinnamon.
In bowl, mix brown sugar, flour and quick-cooking oats. Cut in butter until mixture is crumbly. Sprinkle over apples. Bake at 350° for 30 minutes until apples are tender. (6 servings)

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.

9th Annual Anne Pavlich Memorial Picnic

WASHINGTON, DC - This year is the 250th Anniversary of America's Declaration of Independence, the 132nd of the Croatian Fraternal Union of America, the 100th of the Third Order Franciscans in America, the 50th of CFU Lodge 1976 in Washington, DC, the 40th of St. Blaise Croatian Catholic Pastoral Mission, the 35th of Croatian Independence, and the 20th of Croatian Hour and 12th of ACAP.

What more fun way to celebrate and honor these milestones than to attend the 9th Annual Anne Pavlich Memorial DMV Croatian picnic on Saturday, October 3, at the Tent in Glen Echo Park, Glen Echo, MD. The fun begins at 1:30 p.m. and lasts until 5:30 p.m.

St. Blaise Pastoral Mission will provide the lamb and čevaps, and CFU Lodge 1976 will cover the cost of the tent rental and alcoholic beverage permit. Only beer and wine are allowed at Glen Echo Park. No liquor is permitted on National Park Service grounds.

We ask everyone to bring a side dish, salad, or dessert, and drinks to share. We ask for volunteers to help.

Please contact Tom Steich at 410-224-3074 or stichlaw1@aol.com, or Eric Gregrich at 240-778-9299 or eric.gregrich@comcast.net for more information.

We encourage everyone to join us at Glen Echo Park on October 3 to enjoy a fun Fall event!

CFU Lodge 1976
Pavlich Picnic Committee

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

10 Year Level Plan

20 Year Term Plan

Juvenile Term to Age 25 Plan

ANNUITY/IRA PRODUCTS

CFU Annuity and IRA Plans

BENEFITS OFFERED BY CFU

Scholarship Foundation, Inc

Cultural Activities

Sports Programs

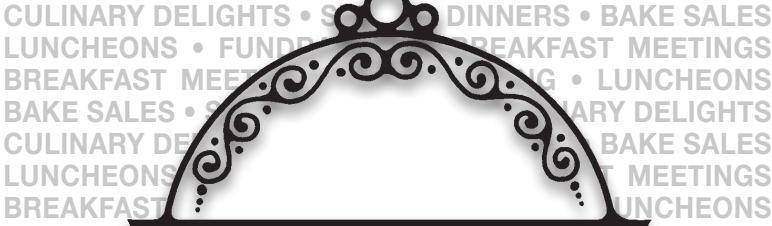
Complimentary Publication

September is Life Insurance Awareness Month.

Please take the time to evaluate your personal insurance needs and talk to your family and friends about the importance of life insurance.

Refer your friends to CFU and inform them about the excellent plans and benefits our Society offers.

Make CFU Life Insurance a part of your family's financial plan for the future!



BAKE SALES • SPECIAL DINNERS • CULINARY DELIGHTS

Croat and Kraut Oktober Festa

PHOENIX, AZ - Phoenix Lodge 978 invites you to join us for a new fall tradition - “CROAT & KRAUT - OKTOBER FESTA” on Saturday, October 24, from 3 p.m. to 10 p.m., at Sonja and Steve Schroder’s residence in Scottsdale, AZ.
Great Food. Great Friends. Two Great Traditions—Croatian Heritage Meets German Tradition! Brats, Beer and Wine will be provided.
Suggested Donation \$20. All proceeds will benefit the St Theresa's Orphanage in Zagreb, Croatia.
Everyone is welcome! Bring your family and friends for an afternoon and evening of authentic food, live music, and great company!
Please RSVP to Sonja Schroder at 602-405-2059. Address provided upon RSVP.

Steven Schroder/President

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

Duquesne Croatian Club Rolls Out Full Slate of Fall Events

DUQUESNE, PA – CFU Lodge 320 and the Duquesne Croatian Club are gearing up for one of their busiest stretches of the year, and members, friends, and neighbors are all invited to join in the fun. Mark your calendars now. You won't want to miss a single one of these gatherings!

Saturday, October 17: Crusher BBQ & Football. Kick off the season with Crusher's famous BBQ, ribs, and chicken, plus cold drinks and a full slate of College Football. Come hungry and ready to watch some football!

Sunday, October 25: Steelers Breakfast. Start your game day right with a hearty breakfast among friends. Tickets are \$10 at the door, with prepay sign-up available starting October 1st. Get yours early and save a spot at the table.

Saturday, November 14: Spaghetti Dinner. A club favorite is back! Join us for a comforting plate of spaghetti and good company as the weather turns cooler.

Sunday, December 6: Lunch with Santa. Bring the kids (and the kid in you) for lunch, photos, and a visit from Santa himself. A perfect way to kick off the holiday season.

Saturday, December 19: Christmas Party. Ring in the holidays with the Lodge 320 family at our annual Christmas Party. Food, fellowship, and holiday cheer for all.

Saturday, January 16: Lamb Sale (Pre-Order Only). Closing out the season, the club will be taking pre-orders for its popular holiday lamb sale. Pre-orders will be accepted around the holidays, so watch for details and get your name on the list early.

CFU Lodge 320 takes great pride in bringing members and the community together, and this fall and winter lineup is shaping up to be one to remember. For more information on any of these events, contact Paul Cherkes at 412-812-0242 or stop by the Duquesne Croatian Club.

Paul Cherkes/Lodge 320

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: **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: **October 23; November 13; and December 4.**
IMPORTANT NOTICE:
Appointments can be scheduled via e-mail: crocons.washington@mvep.hr or by phone: +1 202-588-5899 ext. 2. Please include the type of request and your contact details.

Mihovil Pažin
Embassy of Croatia/Washington, DC

CFU Home Office To Host Croatian Language Class

PITTSBURGH, PA - The CFU will once again host a Croatian language class at the Home Office. The class will be held on Wednesday evenings beginning at 6 PM. The first session will run from October 14 to December 16, 2026. The second session will be held from January 13-March 17, 2027.

The weekly session will be divided into two 45-minute segments. There is no fee to attend the class, but commitment to the full session is requested.

To enroll in the Croatian language class, you must be a CFU member and at least of high school age. We welcome beginners and those who would like to improve their vocabulary and conversational skills. **Advance registration is required.**

Please contact Darja at 412-843-0380 for registration. Class will be conducted at the CFU Home Office, 100 Delaney Drive, Pittsburgh, PA 15235.

The Croatian Language Class has been held for the past nine years. It has been very successful for both our beginner and advanced groups. Students have the opportunity to learn the

Read the
Zajedničar
Online

Our official
newspaper is now
available on
cfu.org
with a new digital
viewing experience.

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

language as well as cultural differences between the United States and Croatia. The teachers fit the lessons to the class so that they are interesting and enjoyable. You will also have the opportunity to practice speaking with native speakers.

We encourage all interested members to enroll. Knowing more than one language is nearly vital in today's world. Do you plan to travel to Croatian or want to apply for citizenship? This is a great way to start learning.

Franjo Bertović
CFU Executive Vice President



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

412-843-0380

CFU SCHOLARSHIP FUND

COKEBURG, PA – The following donations were made in memory of Martha Luketich, wife of the late CFU National President Emeritus Bernard M. Luketich, and longtime dedicated member of St. George CFU Lodge 354, who passed away on August 10, 2026:

- Bernadette Luketich Sikaras, John and Adam - \$1,000.00
 Marlene Luketich Kochis, Dan, Derek, Amanda, Marko, Karlo and Zora - \$1,000.00
 Franjo and Mirjana Bertovic - \$100.00
 Janice Smargie - \$100.00
 JoAnn Gregg Family - \$100.00
 Jonathan, Paige and Scottie Stem - \$100.00
 Chris Stem - \$100.00
 Meleva and Marylou Pohlot - \$100.00
 Paul Kucsma - \$1,000.00
 Paul Lucas - \$500.00
 Barb Andreas - \$100.00
 Mary Craver and Marianna Hurell - \$100.00
 "Ss. Peter and Paul" CFU Lodge 72 - \$100.00
 Stefansky Family - \$50.00
 Joyce and Dolly Sebro - \$50.00
 George Pavlecic - \$50.00
 Janet and John Campbell - \$50.00
 Mary Ann, Ted, Chelsea, Flynn and Sarah Sebetich - \$50.00
 Bob and Jeanne Nikolich - \$50.00
 Jim and Alma Sweitzer - \$50.00
 Melva and Randy Lugares - \$40.00
 Dennis Astorino - \$100.00
 Paulette Gerbin - \$25.00
 Drago Luketich - \$200.00
 JoAnn and Lynn Pavlic - \$200.00
 CNH Javor - \$120.00
 Megan and Dario Barisic - \$100.00
 Bob and Carol Keber - \$100.00
 Rich and Kim Luketich - \$100.00
 Richard Major - \$100.00
 Nancy Pavlic - \$100.00
 Mark Pohlot Family - \$100.00
 Paul and Susie Stafura - \$100.00
 Dan, Lorraine and Daniel Turkall - \$100.00
 Barbara Verosko - \$100.00
 John and Chris Zupancic - \$100.00
 Catherine Obenour - \$70.00
 "Svi Sveti" CFU Lodge 1 - \$50.00
 Debbie O'Dell Seneca - \$50.00
 Teddi and Randy Stevenson - \$50.00
 Jim and Darlene Gurecech - \$25.00
 Mildred Error - \$25.00
 Mark and Louise Hile - \$20.00
 Cheryl Quear - \$20.00
 Debbie Reed - \$20.00
 Ivan Begg - \$100.00
 Kent Brayec and Beth Zoeckler - \$100.00
 Kara Eckert, Bernie Turkovich and Maurine Chadonic - \$100.00
 Dennis, Jen and Gabe Ewedosh - \$50.00
 Ron Ples - \$50.00
 Debbie Rager - \$50.00
 Molek Family - \$50.00
 Carol Kauric and Linda Sutlic - \$25.00
 Andrea and Sonia Janson - \$500.00
 Zeljko and Nancy Markovinovic - \$150.00
 John and Joanne Greenwald - \$100.00
 Barb Sequin and Marion Guracech - \$100.00
 Milwaukee Croatian Jr. Tammies - \$100.00
 Od Srca Adult Tamburitzens - \$100.00
 Michele Balsega - \$50.00
 Tim and Mary Ann Little - \$50.00
 Rudy Pesut - \$50.00
 Michael Sweda - \$50.00
 Kristy Yoskey - \$100.00
 Paul Gitnik and Gene Svrcek - \$150.00
 Anna Marie Ricci - \$50.00
 Cathy Brnich - \$50.00
 Mike Pohlot - \$50.00
 Janine Holbrook, Martha West, Rita Kelly, Trudy Bennett and Kristen Luna - \$200.00

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

- Rankin Jr. Tammies - \$100.00
 Fred and Rose Husnick - \$50.00
 Linda and Rich Porter - \$50.00
 Gary Bostich - \$100.00
 Ruth Sepich and Mark Bunetta - \$100.00
 United CFU Mahoning Valley Lodges - \$100.00
 Voice of the CFU Mahoning Valley Radio Show - \$100.00
 Fr. Pierre M. Falkenhan - \$60.00
 St. George CFU Lodge 66 - \$50.00
 Patricia Moran - \$50.00
 Mike, Martha, Mike and Allison Loncarich - \$50.00
 "St. George" Lodge 354 - \$250.00
 Joe, Bernadette and Tristan Cindric - \$50.00
 Đurđa Cindrić, Jessie and Carl Sergeant, Brenda and Lawrence Cox, Jasminka Cindrić - \$100.00
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 Mary Grubic and Family - \$50.00
 Denis "Denny" Rudy - \$100.00
 Dave and Juli Kosovec - \$100.00
 Steve and Darlene Cravener - \$50.00
 Marcie Barisa Cooper - \$20.00
 Donna Welsh and Monica Suchevids - \$20.00
TOTAL COLLECTED..... \$10,740.00
EIGHTY FOUR, PA - National Secretary/Treasurer Bernadette Luketich Sikaras and husband John, in memory of brother Mark Brigich, President of Lodge 567, Canonsburg, PA, and a past officer of the United CFU Lodges of the Four Counties \$25.00
 Brigich Family Scholarship Fund
EIGHTY FOUR, PA - National Secretary/Treasurer Bernadette Luketich Sikaras and husband John, in memory of brother Steve Stipancic of Lodge 525, Mississauga, Ontario. A good friend and dedicated CFU member. Rest in peace..... \$25.00
 Martha and Bernard M. Luketich Scholarship Fund
CHICAGO, IL - Sloboda Lodge 32 Athletic Club, in memory of Bob Pavich \$25.00
 "Sloboda" Lodge 32 Frank Jerbich Scholarship Fund
PITTSBURGH, PA - Bob and Carol Keber, in memory of Mary Jo Greger, former co-worker for many years at the CFU Home Office..... \$50.00
PITTSBURGH, PA - Javor Pittsburgh Tamburaši, in memory of member Zora Spudic..... \$100.00
 "Hrvatska Vila" Lodge 141 Scholarship Fund
PITTSBURGH, PA - Karen and Mackenzie Randall, Joseph Brigich Jr. and Michael Tuchalski, honoring the memory of Mark Brigich who recently passed away. He will be missed by family, fellow farmers and CFU fraternalists for his contributions..... \$200.00
 Brigich Family Scholarship Fund
TOTAL THIS REPORT \$11,145.00
TOTAL COLLECTED..... \$18,103.12

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:
Croatian Fraternal Union
100 Delaney Drive
Pittsburgh, PA 15235

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.



Memorial Tribute:

Flags at half-staff at CFU Home Office commemorating the 25th Anniversary of September 11th.



Remembering those who perished and all who were forever affected by the tragedies on this day.



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IPS From the Home Office

The Need For Keeping Beneficiaries Up To Date

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

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

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

Please call us at 412/843-0380.