

CFU Marks 132 Year Anniversary of Founding

By Edward W. Pazo / National President

PITTSBURGH, PA - With the writing of this article for Zajedničar, we proudly recognize and celebrate the origination of our society's forerunner National Croatian Society on September 2, 1894 on the shores of the Allegheny River in modern day Pittsburgh, Pennsylvania. It is with gratitude and honor to our original founders that we offer a short historical biopic of the events leading to the formation of the Hrvatska Zajednica (Croatian Society) as gleaned from the official history book of the Croatian Fraternal Union penned by Dr. Ivan Čizmić in conjunction with the 100th Anniversary of our society in 1994. We then add some additional commentary on the intervening years through the present time.

The historical record of Croats arriving to America dates to Croatian seaman from Dubrovnik who were known to have sailed on the ships of Christopher Columbus. Between 1492 and the mid-1800's much is unknown and undocumented concerning what we can only believe "sparse" immigrant arrivals to the United States. However, we know that large numbers of Dalmatian fisherman arrived to the Gulf States prior to the American Civil War with their descendants still living in Louisiana, Mississippi and other Southern States.

Croatian immigration to the industrial North in the 1880's was a prime source of labor for industrial production. Whether the steel mills and coals mines of Pennsylvania or the mills and factories of the midwestern states, our ancestors along with other immigrants arriving to the shores of North America in large part contributed the blood and sweat that made America Great. A review of history at that time indicates that an organization that united our Croatian people under one banner of mutual protection was needed to fill the void that existed.

Zdravko Mužina, living in Chicago, recognized that need and arrived in Pittsburgh's North Side or "Allegheny" as it was called in the fall of 1893 where he met Petar Pavlinac and Franjo Sepić. Mužina, while working toward the establishment of a Croatian Fraternal Benefit society, also began the newspaper DANICA which first appeared on New Year's Day 1894. Mužina and his colleagues called for a meeting to establish a lodge in Allegheny on January 14, 1894. More than three hundred Croats attended this inaugural meeting according to the minutes of the meeting. The lodge was named, "Dr. Ante Starčević Cro-

atian Workers Relief" and it was decided that Croats from far away places could join the lodge as long as they paid dues and attended sessions regularly.

This activity in Pittsburgh's Northside was being replicated through May of 1894 where other Croats lived within seventy miles of modern-day Pittsburgh. These cities and their locations were as follows: Benwood, West Virginia, where Lodge number 2 was established (actually established the lodge as "Franjo Josip" later changed to "Hrvatska" in 1893); Sts. Cyril & Methodius Lodge 3, McKeesport, Pennsylvania; Sv. Vid Lodge 4, Etna, Pennsylvania; Sv. Rok Lodge 5, Johnstown, Pennsylvania; and Sv. Nikola Lodge 6 of Braddock, Pennsylvania (now known as Rankin, Pennsylvania). From Dr. Čizmić's book we learn the following details concerning the first meeting of the Croatian Society's organizing lodges and members:

"All of them expressed their readiness of uniting in a joined Croatian Society". "Some Croatian newspapers were afraid of the formation of a large fraternal society of Croats. They censured Mužina for wanting to establish something that even larger Slav societies were unable to create. Persistent and undaunted he answered his critics in the DANICA explaining that the Slovak and Czech societies were all successful and that there was no reason why Croats should not achieve the same".

"Meanwhile, the Organizing Committee of the representatives of the Croatian Lodges was formed. Its members were Petar Pavlinac and Franjo Sepić of Allegheny, Josip Zugudović of McKeesport, Božo Gojsović of Johnstown, and Ivan Ljubić of Wheeling (Benwood). The committee made all the necessary



DESIGNED AND CREATED BY VLAHO BUKOVAC, a famous Croatian artist from Zagreb, the CFU DIPLOMA served as a certificate of membership and as a lodge charter. The cost of the painting by Bukovac and the lithographing, which was done in Vienna, ran into thousands of dollars, prompting the CFU Supreme Board to levy a charge of 75 cents against each member for the diploma. Many lodges disapproved of this charge, but members appreciated the artwork and had the diploma framed and hung on the walls of their homes. The certificates had to be completed by hand and the person writing in the names was paid eight cents per copy. The practice eventually was abandoned in favor of a more modern certificate.

September is Life Insurance Awareness Month

preparations and issued a call for the holding of the foundation meeting on September 2, 1894 at Majak Hall of the Czech Society in Allegheny".

Interestingly, Zdravko Mužina, who is widely regarded as the founder of the Croatian Society, is not included among the officers nor was he listed as attending the meeting. The minutes reflect no motions or discussions in which he was a part. Ivan Ljubić of Benwood, West Virginia, was elected as President and thus the Croatian Society was founded by thirteen delegates, representing six lodges and approximately 300 members with total assets equal to \$42.52.

News of the formation of this society of Croats soon spread to the homeland where Bishop Josip Juraj Strossmayer said in his message to the founders:

"With great joy in my heart I have heard the news that you intend to bring together all the Croats over there -- those who already have or will have their separate societies -- into one and the same Society, thus

helping and protecting each other and encouraging the good deeds in others. In this way the Croatian name will be cherished and your unhappy country will be made famous. God bless you all, I give my heartiest bishop's blessing to your idea!"

When we address our membership one of our frequent messages is for our members to take pride in the Croatian Fraternal Union and its adherence to the model established by the leaders of the fraternal benefit society movement. Namely to practice mutual aid through the establishment of affordable life insurance plans and solid secure savings options while at the same time providing fraternal benefits not available through commercial life insurance companies.

Over the intervening years from those formative sessions of the Croatian Society, the name was changed to National Croatian Society, a formal Charter was applied for and granted to operate as a Fraternal Benefit Society, and several mergers occurred with the most notable

occurring in 1926 with the combination of the National Croatian Society domiciled in Pittsburgh, PA, the Croatian League of Illinois domiciled in Chicago, IL, the New Croatian Society of Whiting, IN and the St. Joseph Society of Kansas City, KS. Thus, the Croatian Fraternal Union of America was formed with its offices in Pittsburgh, Pennsylvania with a network of Lodges and Nests that spanned the greater majority states of the United States of America.

Our society has had the benefit of many great leaders who guided the society through world wars, financial downturns, and other calamities throughout its history. Our membership has contributed to humanitarian relief drives, most notably during the Croatian War for Independence during the early 1990's while our society's officers led by National President Emeritus Bernard M. Luketich supported the fledgling Croatian democracy through diligent work via diplomatic and US governmental channels.

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FROM THE EDITOR'S DESK...LORRAINE TURKALL

Educational Outreach

Ask just about anyone... the value of an education is limitless. Whether a child is enrolled in a public school, a private school, or home schooled, there is unlimited potential for that child to succeed and to lead an exceptional life. Reaching the level of high school graduation, many students seek to attend institutions of higher learning, including Ivy League universities, local state colleges, online universities, community colleges, nursing schools and technical schools. Of course, with the exorbitant costs of tuition, housing and books, many students are limited in their choices by financial restraints and need to seek assistance to achieve their scholastic goals.

As a fraternal benefit society, here is where the Croatian Fraternal Union steps in to help mitigate the situation. The CFU Scholarship Foundation, Inc., has been in operation since 1958 when the program assisted 20 young CFU students in their efforts to continue their education pursuits. Since those first CFU educational grants were awarded to deserving students, thousands of CFU members have benefitted from this scholarship program which annually distributes now more than \$200,000 to nearly 200

students each year as applicants of this educational program. Recipients of CFU scholarships have graciously acknowledged the generosity of our CFU members who continue to willingly donate to the Scholarship Foundation to perpetuate the funding for future student applicants.

In addition to the contributions regularly received from CFU members and published in a column devoted to this purpose in each edition of the **Zajedničar**, the CFU Scholarship Foundation, Inc., is further enhanced, currently by 118 individual scholarship endowment funds which have been established by concerned CFU members, lodges and families. The passionate outpouring of funding to enable future CFU students to learn and succeed is beyond anyone's expectations and speaks volumes about the voluntary assistance offered by CFU members throughout our history.

Enormously proud and appreciative of the continued generosity of our CFU members, we are equally proud of all of the young CFU students who work diligently to meet their educational goals and who gratefully acknowledge the commitment extended by our

membership. This fraternal connection links the family values of hard work and education expressed by those who passed before us and continued by those who are navigating our future.

In just a few days, the September 15th deadline is upon us for the receipt of scholarship applications by students for the 2026-27 school year. We encourage all students still interested in applying to submit their completed applications to the Executive Secretary, CFU Scholarship Foundation, 100 Delaney Drive, Pittsburgh, PA 15235, promptly in order to receive financial consideration this year. The value of education is not lost on anyone, no matter what career path determines one's future. The pursuit of learning is a lifelong, expansive process that benefits us all.

St. George 2026 Picnic Cancelled

COKEBURG, PA - Due to circumstances beyond our control, we regret that the St. George Jr. Tamburitians of CFU Lodge 354 of Cokeburg, PA must cancel our 2026 Fraternal Day picnic which was scheduled for Saturday, September 12th.

We know that many of our members look forward to this event which is one of the last Croatian picnics of the season in the Southwestern Pennsylvania area. We plan to return in 2027, the date of which will appear in the **Zajedničar** once secured.

We thank all of our members and friends who support our junior tamburitians through events such as our annual picnic, golf outing and cash bashes. Our next cash bash is scheduled for November 1st, and tickets are now available. Hvala!

Bernadette M. Luketich-Sikaras
President/Lodge 354

Lodge 170 Meeting

MERRILLVILLE, IN - Please join us for our next Lodge 170 Meeting on September 20. Meetings take place at 8550 Taft St., Merrillville IN.

Meeting time is 11:30 a.m. Please use north doors.

There will be no meeting in October. Future meeting dates are November 22 and December 20.

Cindy Mayer
Recording Secretary



Ja Sam Pezo!
Mark Anton Pazo, Sr.
(Feb. 8 1963 – Aug. 31, 2026)

By Edward W. Pazo/National President



"Ja sam Pezo" is a declaration that has been in my family since my grandfather, Grgo Pezo, and his brothers in America, Jure and Ante, were alive. My father's first cousin, Thomas Pezo, once told me that the phrase was exchanged between his father Ante (Uncle Tom as he was known) and my grandfather when they visited each other. Uncle Tom, living with his family in Gary, Indiana, and my grandfather, Grgo, and his brother, Jure, with families living in Clairton, Pennsylvania. By our incantation of "Ja Sam Pezo" or in English, "I am Pezo", we were honoring our Croatian heritage and proclaiming our love for family. My stric Vinko, who was my father's older brother by three years, was a frequent user of the phrase and passed this tradition down to his sons.



Why am I relating this personal fact from our family? It was the last words exchanged in person between my cousin Mark Anton Pazo, Sr., and me as I left his home in Pine, Arizona. My cousin, who was like my brother, passed away on August 31, 2026 after a courageous fight with cancer. There, I said it, he passed away, and it seems almost like it was impossible. Mark was the strong one in the family. Standing six foot five inches and over 260 pounds, he was an imposing figure who could be intense on a football field, yet tender as a nursemaid when holding his children when they were babies. I'm not sure that I'd call him a "gentle giant" because he did live life largely; however, he possessed an even bigger heart which he readily exposed to those he loved.

I was privileged and blessed to have shared my formative years growing up with not only Mark but his brothers, Gregory and Vincent, as well as his older brother Raymond and sister Joyce Yvonne. In the old country tradition of living among your family in a village setting, our homes were on the same street in Clairton, Waddell Avenue, and separated by one house owned by Ruth Milas Zofchak and her husband. Our grandmother, Anka Pezo, lived next to our home and it was in her home that we shared many meals and her fabulous homemade "pogača" and iced tea. The beginning of 63 years' worth of memories. Sitting on her porch swing or playing ball in the street, we were all brothers having fun. We were there for one another through the good times and the bad. Laughing with my late father Edward 'Ebbo' Pazo and sharing so much time together. Trips to DiCarlo's or Juliot's for pizza, vacations together, or just sitting on the front porch and talking, our lives were enriched beyond words. I could literally fill up the entire **Zajedničar** with my vivid and fond memories. Like the day he left for the University of Minnesota on a football scholarship back in the summer of 1981 right after my father passed away. Or how bad he felt when our grandma died in October of 1982 and he couldn't be with us to grieve. And the time that Fr. Philip Pribonic, our family friend, gave his mom, Aunt Jackie, the last rites of the Catholic Church as we prayed together with him while she took her last breath.

When Mark was married, I was his best man. Likewise, when I married my wife, Beth, he was our best man. Who else could it have been? My lifetime "best friend" was the only choice. His children, Tasha, Mark Jr., Alyssa and Kristina call me "Uncle Eddie" and

(Continued on page 3)



GOOD NEWS

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

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

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

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

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

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



my children return that love by considering Mark, Greg and Vince their uncles and Joyce their aunt, too!

You could say that we’ve been through a lot together and you’d be understating the immense closeness that existed between us. I know that he loved his family. His daughters and son were always within his thoughts and he wanted only the best for them. When grandchildren arrived, he relished the role of “doting” grandpap and they all adored him. He was a loving son who respected his dad and mom and appreciated all that they had done for him and his siblings. He was there in their lives when they needed him and that’s about the best thing that can be said in describing a child’s love for their parents. He was a supportive brother in so many ways to Raymond, Gregory, Vincent and Joyce, with a soft ear to listen, a strong back to help wherever needed and an open heart to love them dearly.

My trip to Pine just one week prior to his passing was bittersweet. I watched him a short three months before at my daughter’s engagement party laugh and dance with his grandchildren. Mark, Vince and I talked like there would be many tomorrows; however, in the back of our minds, we were worried. Although we relished the time that we spent together with a large number of Pazo family members, we were also saddened when he traveled back to Arizona at the beginning of June. He continued with treatments and Drs. office visits with his fiancée Laurie whose love and care for Mark bolstered him every step of the way.

Over the next two and one-half months, we talked frequently and we were hopeful for better days ahead. During the waning months of August, I was able to spend two days with Mark and we talked. I gave him a rosary made from wood that I received in Croatia. We hugged, we cried and we prayed. That was the man that he was. Loving and God-fearing without doubt that his Lord and Savoir Jesus Christ was waiting for him. He said that he’d give my dad a bear hug when he entered Heaven. My tears are tears of sadness. Of knowing that I won’t hear his voice on the other end of the phone; or feel his big arms around me as we hugged hello or goodbye.

I can only continue to pray for him like I have for the past two years. That he is now at peace among the angels in Heaven and our dear family members who have gone on before us. We are one family that stands together through pain and heartache with strong foundations passed on to us by our parents and grandparents. Our words to each other as I left his home in Pine, Arizona, that very last time... “Ja sam Pezo”!

Lodge 6 September Meeting

RANKIN, PA - Please mark your calendar to attend the regular monthly meeting of St. Nicholas CFU Lodge 6 on Wednesday, September 16, starting at 6:30 p.m.

The meeting will take place in the All Purpose Room of the Rankin Croatian Home, 236 4th Street, Rankin, PA 15104.

We hope to see many of our lodge members at this meeting.

Janet Craig/President

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

Johnstown Slavic Festival Has Moved

JOHNSTOWN, PA - We have moved. Our new location is at St. Therese Church Picnic grounds, 536 Decker Avenue, Johnstown, PA 15906.

It will be the 11th year for the Johnstown Slavic Festival which will take place Friday, September 18, from 4 p.m. to 10 p.m., and Saturday, September 19, from 12 noon to 9:30 p.m.

As in the past, there will be Slavic food vendors, craft vendors, cooking demos and our lecture series. Also, we have some wonderful entertainment lined up for your dancing and listening pleasure.

On Friday, we will have Šarena and Polka Floyd. On Saturday, we will have the Duquesne Junior Tammies, the Duquesne Dads, Javor Ensemble, Turli Tava, Braća Balkana and Pravi Rojaki.

Come and enjoy our Festival! Great Food! Great Music! Great People! Dobro došli!

Jim Shustrick/Lodge 5

SPOTLIGHT

ON

A Message from the Executive Vice President

FRANJO BERTOVIĆ

CFU PROGRAMS

SINGLE PREMIUM ORDINARY LIFE

The Single Premium Ordinary Life plan of insurance is a preferred plan amongst many CFU members. It is often purchased as a gift for a newborn ensuring CFU membership for life. Those who do not want to have an annual premium payment find this plan suitable to meet their needs.

Single Premium Ordinary Life:

- This is a permanent life insurance plan with projected dividends.
- Only one premium is payable during the lifetime of insured.
- *The coverage is fully paid up for life.*
- Issue ages are 0 to 85.
- Issue amounts from \$5,000 to \$125,000.
- Lodge dues is not applicable with this plan.
- The death benefit is level and is payable immediately upon the death of the insured.
- Premiums are available for Male and Female, Tobacco and Non-Tobacco.

Currently, CFU is offering a 15% discount up to age 40 and 10% for ages 41+ on this lump sum premium through a fraternal dividend credit. Not available with the installment plan. Commission is not applicable and standard underwriting applies.

Basic Premiums Per \$1,000:

MALE NON-TOBACCO				MALE 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
0	125.53	118.49	114.24	0			
1	128.16	121.11	116.86	1			
2	130.85	123.79	119.53	2			
3	133.58	126.53	122.27	3			
4	136.38	129.33	125.06	4			
5	139.23	132.18	127.92	5			
6	142.96	135.89	131.62	6			
7	146.79	139.71	135.42	7			
8	150.71	143.62	139.34	8			
9	154.74	147.65	143.36	9			
10	158.89	151.79	147.50	10			
11	163.17	156.06	151.75	11			
12	167.56	160.43	156.11	12			
13	172.08	164.94	160.60	13			
14	176.71	169.57	165.21	14			
15	181.48	174.33	169.97	15			
16	183.32	176.04	171.54	16	188.21	182.28	177.93
17	185.18	177.78	175.12	17	196.27	190.60	186.27
18	187.06	179.54	176.72	18	204.68	204.29	202.00
19	188.96	181.31	178.34	19	213.45	208.39	207.15
20	190.89	183.09	197.97	20	222.59	217.89	213.72
21	194.88	186.60	181.29	21	228.17	222.82	218.63
22	198.95	190.18	184.67	22	233.89	227.85	223.66
23	203.11	193.82	188.12	23	239.74	233.00	228.81
24	207.36	197.53	191.64	24	245.75	238.27	234.08
25	211.70	201.31	195.22	25	251.90	243.65	239.47
26	216.91	207.00	200.89	26	258.24	250.41	246.20
27	222.25	212.85	206.73	27	264.73	257.35	253.13
28	227.73	218.87	212.74	28	271.39	264.48	260.26
29	233.34	225.05	218.93	29	278.22	271.81	267.58
30	239.09	231.42	225.29	30	285.21	279.34	275.11
31	245.89	236.89	231.12	31	293.34	286.46	282.02
32	252.90	242.49	237.09	32	301.69	293.75	289.10
33	260.10	248.22	243.22	33	310.28	301.22	296.36
34	267.51	254.09	249.51	34	319.12	308.89	303.81
35	275.12	260.09	255.95	35	328.21	316.75	311.43
36	283.01	267.35	263.19	36	336.96	324.86	319.51
37	291.13	274.81	270.64	37	345.96	333.17	327.80
38	299.48	282.48	278.29	38	355.19	341.70	336.30
39	308.06	290.36	286.16	39	364.67	350.44	345.03
40	316.90	298.46	294.25	40	374.40	359.40	353.98
41	325.79	306.88	302.66	41	384.59	368.94	363.47
42	334.93	315.54	311.30	42	395.04	378.73	373.22
43	344.32	324.45	320.19	43	405.79	388.77	383.23
44	353.98	333.61	329.34	44	416.82	399.09	393.51
45	363.92	343.02	338.74	45	428.15	409.68	404.06
46	371.97	351.34	347.04	46	439.57	420.10	414.44
47	380.21	359.86	355.54	47	451.29	430.79	425.08
48	388.63	368.59	364.24	48	463.32	441.75	436.00
49	397.24	377.53	373.16	49	475.67	453.00	447.19
50	406.03	386.68	382.30	50	488.34	464.52	458.68
51	416.85	397.03	392.61	51	501.11	476.87	470.96
52	427.95	407.66	403.21	52	514.21	489.55	483.58
53	439.35	418.57	414.09	53	527.64	502.56	496.53
54	451.05	429.77	425.27	54	541.43	515.91	509.84
55	463.06	441.27	436.74	55	555.59	529.62	523.49
56	475.12	453.23	447.58	56	568.21	542.25	535.16
57	487.48	465.52	458.68	57	581.11	555.18	547.08
58	500.16	478.13	470.06	58	594.32	568.42	559.26
59	513.18	491.09	481.72	59	607.82	581.98	571.72
60	526.54	504.40	493.67	60	621.62	595.85	584.46
61	538.71	516.51	505.74	61	633.97	608.29	596.86
62	551.17	528.91	518.10	62	646.56	620.99	609.53
63	563.91	541.62	530.77	63	659.40	633.95	622.47
64	576.95	554.62	543.75	64	672.50	647.19	635.68
65	590.29	567.95	557.04	65	685.85	660.70	649.17
66	603.65	581.26	570.32	66	698.82	673.78	662.24
67	617.31	594.88	583.91	67	712.04	687.12	675.56
68	631.28	608.83	597.82	68	725.50	700.73	689.15

(Continued on page 11)

Zajedničar Publication Dates

■-Publication dates are highlighted in black

○-All Material Deadline dates are circles

■-Office Closure

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

MINUTES

EXECUTIVE BOARD MEETING
WEDNESDAY, JULY 14, 2026

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

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

President Pazo opened the meeting with a discussion on the 58th Junior Tamburitza Festival that just concluded in Cleveland, Ohio. Held at the Hilton Downtown July 3-5, he congratulated all performing ensembles, the Junior Federation Directors and CFU staff who all contributed to the success of the festival. We look forward to our 2027 festival, the site of which has not yet been determined.

President Pazo also stated that Mr. Zdeslav Milas, Director of Hrvatska Matica Iseljenika of Zagreb and his wife were extremely pleased and grateful for being able to attend our 2026 festival. They were appreciative of the hospitality extended to them and the many CFU members that they were able to meet on this trip.

President Pazo reviewed the results of the survey of junior tamburitza groups regarding the desire of a future festival in Florida. Of those that responded only seven (7) groups would attend a Florida festival, three (3) unsure, one (1) stating a definite no and two (2) groups not responding.

President Pazo reported that he has submitted a letter to the Pennsylvania Insurance Department in response to their request for a follow-up on the Information Technology findings from the last Risk Examination. He updated the Department on the progress on the design and implementation of the new policy administration system which is underway. He also submitted the required information concerning the National Board action regarding the Pennsylvania Data Security report.

President Pazo reported that he has contacted our actuary regarding the possibility of re-starting the Zero Surrender Charge savings contract and is awaiting information. He also noted that he signed the 2025 Form 5500 which was prepared by the pension actuary and will be filed to the DOL.

President Pazo presented a new proposal from MOC (the facilities management vendor) that addresses changes since the retirement of the evening facilities employee. The Members discussed the proposal and their preferences between hiring a CFU employee and engaging another contracted employee.

President Pazo presented a request for sponsorship request for the annual Croatian Fest in Croatian Park, Franklin, Wisconsin. The Members unanimously decided to provide a sponsorship for years 2026 and 2027 in the amount of \$5,000 which will prominently display Croatian Fraternal Union in signage, digital displays and other recognitions.

Executive Vice President Franjo Bertović reported on his CFU-related activities while he has been in Croatia.

Immediately upon his arrival to Croatia, he was pleased to represent the CFU at the 45th Anniversary celebration of the Cultural and Artistic Society Klek in Ogulin. CFU and his presence were announced at the very beginning of the concert held.

He then presented the following summary of new business activity for the month of June 2026:

Insurance

- Year to Date New Members 151
- Year to Date Certificates 182
- New Insurance in Force \$3,538,209.00
- Annual Premium \$118,978.99

Annuities

- Year to Date New Members 32
- Year to Date Certificates 148
- Face Value \$8,285,906.44

National Secretary/Treasurer Luketich-Sikaras presented the renewal information regarding the employee group medical plan which will be effective August 1, 2026.

Sister Luketich-Sikaras reminded the Members that she was invited by the Heinz History Center to do a presentation on the Croatian Fraternal Union on Sunday, June 28, 2026 in conjunction with Brother Robert Jerin’s genealogy seminar. Approximately 40 attendees will be in person and an additional 35 attending online.

Secretary/Treasurer Luketich-Sikaras reported the following death claims settled during the period June 1-30, 2026:

United States	Amount	Number of Certificates	Number of Members
California.....	\$ 3,000.00	1	1
Colorado	1,000.00	1	1
Illinois	9,515.00	6	5
Indiana	11,500.00	4	3
Michigan	19,296.00	4	4
Ohio	40,620.28	15	8
Pennsylvania	63,921.80	15	11
Wisconsin	913.00	1	1
TOTAL	\$149,766.08	47	34
CANADA			
Ontario.....	\$ 616.00	1	1
TOTAL	\$ 616.00	1	1
GRAND TOTAL.....	\$150,382.08	48	35

Secretary/Treasurer Luketich-Sikaras then submitted the Statistical Report for United States and Canadian Operations for the period June 1-30, 2026 as follows:

	Number of Certificates	Amount	Number of Members
Certificates:			
Lapses/No Value	4	\$ 270,000.00	4
Cash Surrenders	45	213,671.90	37
Expired	8	127,915.00	8
Matureds (Pending)	23	34,542.58	22
Deaths (Pending)	5	3,500.00	5
Certificates:			
New Sales	51	\$ 787,000.00	51
Increases	4	65,000.00	4
Annuity:			
New Sales	7	\$ 70,000.00	7
Increases	20	1,086,140.08	20

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

BERNADETTE M. LUKETICH-SIKARAS, National Secretary/Treasurer

ATTEST:
EDWARD W. PAZO
FRANJO BERTOVIĆ



DEBORAH BABICH

Detroit Lodge 351 Honoree Night

DETROIT, MI - Saturday, October 3, we will honor our 50 Year Members and Person of the Year. Doors open to the American Croatian Club, 32851 Ryan Rd., Warren, MI 48092, at 6 PM. The kitchen will sell dinners and ala carte items from 6:30 PM until gone. The menu is your choice of roasted chicken, pulled pork or burek, with side choices of cheesy potatoes, cole slaw or mixed veggies. Dessert is also available, as well as a full stocked bar.

Admission is \$10 for adults, and 17 and under are admitted free.

Musical entertainment for the evening will be provided by

Detroit’s own, Orchestar Lira. They promise to play lots of kolos, so wear comfy shoes for a casual night at our Club.

The official program will start at 8 PM and last no longer than one hour. The CFU Home Office will be represented by CFU Sales Coordinator Cathy Brnich. We will present 50 Year pins and certificates to this year’s Golden Members.

This year’s honorees are: Susan M. Cindrich, Andrea Haliford, Diane Kosovec, Gregory H. Matkovich, Mark J. Millinkov, Caryn E. Ross, Mary M. Russell and Stephanie M. Sertich. All honorees will receive a personal invitation from Lodge 351.

The official program also recognizes your Lodge’s pick for Person of the Year 2026. This is not an annual event and it’s been a few years, but this year we have a stand-out member, who, although she has been steadily active in our Lodge since her teens, the last two years she seems to be on steroids! She constantly reminds us that she “doesn’t want this”. We made it clear we would have this honoree celebration with or without her.

This modest and humble person is Deborah Babich. Her tireless energy has been essential to Lodge 351 over four decades, and she will finally get her due, before she burns out!

Debbie is the daughter of Sam and Irene (Korach) Petrachich, two very active, well-known and life-long members of our Detroit Croatian community. Debbie first became

involved with the Detroit Star Tamburitza at about the age of 16 and went on their first tour of Croatia in 1975. She then joined the Detroit Tamburitza Orchestra, and has been a continuous member, playing brač for over 40 years. She also has been the group’s treasurer for a very long time; a position that she may never give up. Managing money is her thing, for good reason.

Debbie’s work career was at General Motors where she had the title of Senior Financial Analyst. She held that position for 44 years, 8 months and 16 days. Counting days is a lot like counting money for Debbie! She retired in September 2022.

Debbie was involved in so much more through those years. After the Stars, she joined Kolo Group Šumadija, where her friendship with future husband, Joe Babich, grew and bloomed. She was also Secretary of that group and remained a member until the group dissolved.

Debbie and Joe bowled on the Lodge Bowling league and participated in multiple tournaments. In fact, their wedding was celebrated in Las Vegas, Nevada and centered around the National Tournament there in May 1999. Her team was the ‘Wedding Belles’ and she bowled wearing a bridal veil. There was too much celebrating going on that year to be a serious contender, but Debbie can boast many winning tournaments.

Debbie and Joe were also avid card players at our hall and attended Friday night card

parties regularly. When the Lodge needed someone to run the events, Debbie did not hesitate to take them over. She has been running card nights for over 20 years.

Upon retiring, they got involved in local senior center cards and pickleball. She has made many friends who now come to our Hall and participate in Lodge cards. The parties grow larger every month.

The Babichs loved to travel on trips and cruises. They also liked to attend CFU functions held by Lodges in other states. Music was a common interest, and they were season ticket holders at the DSO.

Sadly, Debbie lost Joe two years ago, but with a little coaxing, she was able to continue her busy lifestyle. Sometimes, our losses in life make us appreciate each day we have, and that is definitely the case with Debbie! Her social calendar is full and it has helped her heal.

Since joining the Lodge Board in 2023, she has been

the driving force behind multiple events including the recent National CFU Golf Tournament. She’s our goodwill ambassador amongst Lodges and cities. She audits the Lodge books like a Senior Financial Analyst for GM, runs the kitchen and loves shopping for deals for the Club. She single-handedly researched and funded a defibrillator unit for the club with multiple fundraisers. She has many more ideas for raising money for the Lodge if only the State of Michigan’s Lottery and Gaming Board would get out of the way!

Since Debbie “doesn’t want this,” we promise to keep all official business short and sweet.

The evening is for socializing, enjoying friends and honoring our Croatian roots. Please put October 3rd on your calendar and support Lodge 351 and those whose hard work and membership give our Lodge the success and longevity we have been blessed with!

Kathy Perpich Thiel
Lodge 351

ORCHESTAR LIRA to entertain at Detroit Zora Lodge 351’s American Croatian Club on October 3rd.





Jadran Junior Tamburitza's Host Open House for New Members

ALIQUIPPA, PA - The Jadran Junior Tamburitza's 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's provide a welcoming and supportive environment where everyone can learn and grow.

For nearly 70 years, the Jadran Junior Tamburitza's 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.

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 Folklorico 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

Kolo Classes in Versailles

VERSAILLES, PA - Do you want to learn to kolo dance? Well, here is the perfect opportunity!

On Tuesday, September 15th, you can attend a free introductory lesson to see what the class is like. Then, on September 22nd, regular Kolo Class will resume. This is a wonderful opportunity to learn to dance kolos, meet new people, and get good exercise while having fun.

The weekly lessons are on Tuesdays from 7 PM - 8:30 PM at the Versailles Croatian Club (upstairs), 4400 Third Street in Versailles, PA. The cost is \$5, and the instructor is Donna Vranesevic.

If you always wanted to learn to kolo dance, or if you already know how and just want to get exercise, why not come on September 15th? This is a perfect chance to relax and have fun. Join us on Tuesday evenings, and don't forget to bring a friend!

For more information, please call Eileen Novobilsky at 412-855-5610. **Steve Komazec**/Lodge 141

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's 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's!

For additional information, email jadranbv@gmail.com.

Lodge 126 Croatian American Civic Club Calendar of Events

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

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

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

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

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

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

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

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

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

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

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

Susan Yazvac/Rec. Secretary

United Lodges To Sponsor Annual Fraternal Day

MILLVALE, PA - The United Lodges of Western Pennsylvania will hold its annual Fraternal Day picnic on Sunday, September 20 at the Croatian Center in Millvale, PA.

LAMB WILL BE BY PRE-ORDER ONLY. Deadline to order your lamb is September 11th.

Lamb will be prepared by Mike Mezick. Call Maurine at 412-580-3708 to place your order by September 11.

Plenty of cooling refreshments will be served. The kitchen will be offering your favorite foods and baked goods. Donations of baked goods from our lodges and friends are always welcome and appreciated.

Due to Health Department regulations, **NO OUTSIDE FOOD OR DRINKS ARE ALLOWED.**

Music will begin at 1 p.m., with the Sacred Heart Adult Tamburitza's. Noćne Sove will then take the stage for your dancing and listening pleasure.

We hope to see you at the Croatian Center on Sunday, September 20. Dobro nam došli!

Andrea Opat/Recording Secretary

Sloboda Lodge 32 To Honor Golden Members

CHICAGO, IL - Sloboda Lodge 32 will celebrate their 50-Year Members on Sunday, September 13th, at Mama Luigi's Restaurant & Banquets, 7500 South Harlem Ave., Bridgeview, Illinois. Everyone is invited to celebrate our Honorees!

Social Hour begins at 12 noon. Luncheon served at 1 p.m., followed by music for your listening and dancing pleasure.

Adults: \$55 per person (open bar); Children ages 13 thru 20, \$20; Children ages 5 thru 12, \$15; Children ages 4 & under, Free.

Reservations are a MUST. All seating is reserved.

Those being honored are from the Classes of 1975 and 1976. They are: Amy K. Babich, Gregory Buyan, Michael Buyan, Brian T. Byrne, Daniel J. Byrne, William J. Celio, Jerry Diehl, Jeffery Lane, Scott C. Lane, Ann Marie Lindsey, Mila Prkic, Gina M. Rubel, Nevenka Sipic Simandl, Frances M. Dennis, Michael Hairlich, Paul T. Jagust, Laura E. Keseric, Karen Denise Kostrzewa, Norbert Kozlowski, Catherine Lane, John C. Lane, Richard J. Modelski, Kathleen M. Momper, Branko Predovic, Diane R. Sarich, Nikolas Derek Sestan.

For more information or to make your reservation, please call Nita at 847.710.2027 and leave a message or email her at nhunter271@gmail.com.

Arlene Boudos/Lodge 32

Bingo is Coming to Steelton!

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

Sunday, September 20 - All Cash Bingo

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

Sunday, November 15 - BIG BINGO

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

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

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

Tina Simpson
Recording Secretary



Life Happens in a heartbeat.

In one moment, one Heartbeat-your life changes.

You start a family...and learn what it really means to love. But, have you considered what would happen if you were no longer there to take care of your loved ones?

While nothing can replace you, having life insurance means that if something happened to you, your loved ones would be OK financially.

Life insurance is a gift of love.

Learn more at www.cfu.org.



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 sjruravina@gmail.com or croatianamericansportshof@gmail.com. **Steve Rukavina/Lodge 760**

Tamburitzans Golf Outing September 21

PITTSBURGH, PA - Last curtain call for golfers who can't pass up a fun day on the links raising scholarship funds for America's oldest and favorite folk ensemble, The Tamburitzans! REGISTER TODAY! Join us Monday, September 21 at the trendy 1781 CLUB in Peters Township, PA, for a terrific day of golf, camaraderie, great food, music, prizes and surprises as we Swing "Fore" Scholarships benefitting our super talented student performers. Single golfer \$165. Go to birdease.com/Tamburitzansgolf2026 for all of the information and sponsorship opportunities.

Our historic 90th season has begun as we present live performances to audiences of all ages throughout this country and beyond. We are a non-profit cultural arts organization, so each donation is meaningful no matter the amount. The ensemble exists to preserve and celebrate international cultural heritage through artistic performance while awarding talented student performers scholarships to Pittsburgh based colleges and universities for their contributions and dedication to the arts. This year, half of our performers are attending schools other than Duquesne University. This event benefits those performers.

Golfers of all skill levels are welcome! Hope to see you at 1781, and at a show near you this season. Check our calendar on our web page www.thetamburitzans.org and celebrate the cultural arts with The Tamburitzans! **Joyce Crumbo/Lodge 2019**



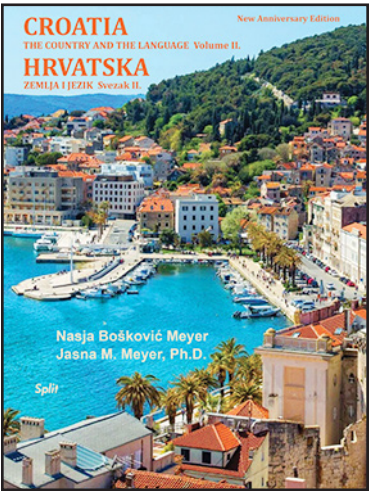
MUKWONAGO LODGE 993 had its annual golf outing at Alpine Valley. We had 13 golfers. Not pictured: David and Ryan Boeck. Top golfer team included Steven Plochoki, Bobby Plochoki and Nick Movrich.



JOHN MOVRIKH LODGE had a fun mini-golf outing in early August. David Krejcarek had the lowest score.



DAVID AND RYAN BOECK AND OUR SPORTS DIRECTOR BOB MOVRIKH. David, who is a groundskeeper there, was able to get us a fabulous deal at the beautiful Alpine Valley Resort.



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**



HBZ obilježava 132. godišnjicu osnutka

Piše: Edward W. Pazo/Nacionalni predsjednik

PITTSBURGH, PA - Pišući ovaj članak za Zajedničar, s ponosom prepoznamo i slavimo nastanak našeg prethodnika, Nacionalne hrvatske zajednice, 2. rujna 1894. godine na obalama rijeke Allegheny u današnjem Pittsburghu, Pennsylvania. S zahvalnošću i poštovanjem prema našim prvobitnim osnivačima, ovdje iznosimo kratak povijesni prikaz događaja koji su prethodili osnivanju Hrvatske zajednice kako je zabilježeno u službenoj povijesti Hrvatske bratske zajednice koju je napisao dr. Ivan Čizmić u povodu 100. godišnjice naše organizacije 1994. godine. Zatim dodajemo nekoliko dodatnih komentara o godinama koje su uslijedile do današnjeg vremena.

Povijesni zapis o Hrvatima koji su dolazili u Ameriku seže do hrvatskih mornara iz Dubrovnika koji su poznati po tome što su plovili na brodovima Kristofora Kolumba. Između 1492. i sredine 1800-ih mnogo toga nije poznato i nije dokumentirano, pa možemo samo pretpostaviti o „rijetkim“ dolascima imigranata u Sjedinjene Države. Ipak, znamo da je veliki broj dalmatinskih ribara stigao u zaljevske države prije Američkog građanskog rata, a njihovi potomci i danas žive u Louisiani, Mississippiju i drugim južnim državama.

Hrvatska imigracija u industrijski Sjever tijekom 1880-ih bila je glavni izvor radne snage za industrijsku proizvodnju. Bilo da se radilo o čeličanicama i rudnicima ugljena u Pennsylvaniji ili o mlinovima i tvornicama u srednjim zapadnim državama, naši preci, zajedno s drugim imigrantima koji su stizali na obale Sjeverne Amerike, u velikoj su mjeri pridonijeli krvlju i znojem koji su učinili Ameriku velikom. Pregled povijesti toga vremena pokazuje da je bila potrebna organizacija koja bi ujedinila naš hrvatski narod pod jednim znakom uzajamne zaštite kako bi se popunila praznina koja je postojala.

Zdravko Mužina, koji je živio u Chicagu, prepoznao je tu potrebu i stigao na sjeverni dio Pittsburgha, ili „Allegheny“ kako se zvao, u jesen 1893. godine, gdje je upoznao Petra Pavlinca i Franju Šepića. Mužina je, dok je radio na osnivanju Hrvatske zajednice, također pokrenuo novine DANICA koje su se prvi put pojavile na Novu godinu 1894. godine. Mužina i njegovi kolege sazvali su sastanak za osnivanje odsjeka u Alleghenyu 14. siječnja 1894. Prema zapisima sa sastanka, više od tristo Hrvata prisustvovalo je tom prvom sastanku. Odsjek je dobio ime „Dr. Ante Starčević Hrvatska Radnička Pomoć“, a odlučeno je da Hrvati s udaljenijih mjesta mogu pristupiti odsjeku sve dok plaćaju članarinu i redovito dolaze na sjednice.

Ova aktivnost u Pittsburghovom Northsideu bila je ponovljena do svibnja 1894. godine u mjestima gdje su živjeli drugi Hrvati unutar

sedamdeset milja od današnjeg Pittsburgha. Ti gradovi i njihova mjesta bili su sljedeći: Benwood, Zapadna Virginija, gdje je osnovan odsjek broj 2 (u stvarnosti osnovan kao „Franjo Josip“, kasnije promijenjen u „Hrvatska“ 1893. godine); odsjek Sv. Ćirila i Metoda 3, McKeesport, Pennsylvania; odsjek Sv. Vida 4, Etna, Pennsylvania; odsjek Sv. Roka 5, Johnstown, Pennsylvania; i odsjek Sv. Nikole 6 iz Braddocka, Pennsylvania (sada poznat kao Rankin, Pennsylvania). Iz knjige dr. Čizmića saznajemo sljedeće detalje o prvom sastanku organizacijskih odsjeka Hrvatskoga društva i njegovih članova:

„Svi su izrazili spremnost za udruživanje u zajedničko hrvatsko društvo“. „Neki hrvatski novinski listovi bojali su se formiranja velike bratske zajednice Hrvata. Kritizirali su Mužinu jer je želio uspostaviti nešto što ni veća slavenska društva nisu uspjela stvoriti. Ustrajan i nepokolebljiv odgovorio je svojim kritičarima u DANICI objašnjavajući da su slovačka i češka društva bila uspješna i da ne postoji razlog zašto Hrvati ne bi mogli postići isto.“

„U međuvremenu je formiran Organizacijski odbor predstavnika hrvatskih odsjeka. Njegovi članovi bili su Petar Pavlinac i Franjo Šepić iz Alleghenya, Josip Zugudović iz McKeesporta, Božo Gojsović iz Johnstowna i Ivan Ljubić iz Wheelinga (Benwood). Odbor je napravio sve potrebne pripreme i uputio poziv za održavanje osnivačkog sastanka 2. rujna 1894. u Majak dvorani Češkog društva u Alleghenyju.

Zanimljivo, Zdravko Mužina, koji se općenito smatra osnivačem Hrvatske zajednice, nije uključen među odbornike niti je naveden kao prisutan na sastanku. Zapisnik ne odražava nikakve prijedloge ili rasprave u kojima je sudjelovao. Ivan Ljubić iz Benwooda, Zapadna Virginija, izabran je za predsjednika, pa je tako Hrvatska zajednica osnovana od strane trinaest delegata, koji predstavljaju šest odsjeka i približno 300 članova s ukupnom

(Nastavak na 10. strani)



fotografija: Vinarija Perak/Unsplash

Kada počima berba grožđa

Berba grožđa jedan je od najvažnijih koraka u proizvodnji vina.

Vrijeme berbe određuje se primarno zrelošću grožđa mjerenom razinom šećera, kiselina i tanina, pri čemu vinari donose odluku na temelju stila vina koji žele proizvesti. Vremenski uvjeti također utječu na raspored berbe jer toplina, kiša, tuča i mraz mogu oštetiti grožđe i dovesti do bolesti vinove loze.



Strojna berba grožđa

Sezona berbe obično pada između kolovoza i listopada na sjevernoj polutci te između veljače i travnja na južnoj polutci. U Hrvatskoj je od kraja kolovoza pa sve do kraja rujna. Većina svjetskih vinskih područja nalazi se između umjerenih širina od 30° do 50° u objema polutkama, pri čemu područja bliže ekvatoru obično beru ranije zbog toplije klime. Na sjevernoj polutci vinogradi na Cipru počinju berbu već u srpnju, dok se u Kaliforniji neko grožđe za pjenušava vina bere krajem srpnja do početka kolovoza u nešto nezrelom stanju radi održavanja kiselosti. U Njemačkoj, Austriji, SAD-u i Kanadi grožđe za ledeno vino može se brati još u siječnju.

Kroz povijest vina, vinari su koristili razinu šećera i kiselina kao vodiče za određivanje zrelosti. Rani vinari kušali su grožđe da procijene zrelost, dok moderni vinari koriste refraktometer za mjerenje visokih razina šećera i Brix ili titraciju za određivanje kiselosti. U novije vrijeme veći naglasak stavlja se na

BERBA GROŽĐA jedno je od najuzbudljivijih i najintenzivnijih razdoblja u vinskoj godini, posebno u Hrvatskoj, gdje svaka regija donosi svoje jedinstvene karakteristike i tradicije. Hrvatska je zemlja bogata vinogradima, a berba grožđa se u različitim dijelovima zemlje razlikuje kako po tradiciji, tako i po sortama grožđa koje se beru. Zajedno, svi ti aspekti čine berbu ne samo procesom, već i pravim slavljem koje okuplja vinogradare, obitelji, prijatelje, pa čak i turiste.

„fiziološku“ zrelost grožđa, obično u obliku tanina i drugih fenola, što se trenutno može mjeriti samo kušanjem.

Pitanje korištenja strojne berbe ili tradicionalno ručno branje izvor je sporova u vinskoj industriji. Strojna berba uvedena je komercijalno 1960-ih i usvojena u različitim područjima iz ekonomskih, radnih i vinarskih razloga.

Stroj za berbu grožđa radi tako što udara po lozi gumenim štapićima da se grožđe otrese na pokretnu traku. Glavna prednost je relativno niska cijena jer stroj može raditi 24 sata dnevno i pobrati 80-200 tona grožđa, u usporedbi s 1-2 tone koje iskusni ručni berač može ubrati. Nedostatak je poteškoća u razlikovanju zrelog zdravog grožđa od nezrelog ili pokvarenog te mogućnost oštećivanja kože grožđa.

Unatoč troškovima, neke vinarije preferiraju radnike za ručno branje grožđa. Glavna prednost je znanje i sposobnost razlučivanja radnika da bere samo zdrave grozdove te nježnije rukovanje grožđem. Proizvodnja nekih desertnih vina poput Sauternes zahtijeva da se pojedinačne bobice beru iz grozdova zahvaćenih plijesni što se može raditi samo ručno. U područjima strmog terena, poput Mosela, gotovo je nemoguće provesti strojnu berbu kroz vinograd.

Proces i alati

Berba grožđa je složen postupak koji počinje određivanjem pravog stupnja zrelosti grožđa. Vinogradar najprije mjeri šećer u bobicama pomoću refraktometra, pri čemu optimalna vrijednost iznosi između 18 i 25 stupnjeva Brix, ovisno o sorti.

Istovremeno se provjerava i kiselost grožđa, a konačna odluka o početku berbe donosi se nakon degustacije bobica.

Kada se utvrdi da je grožđe zrelo, priprema se sav potreban alat i oprema. Škare za berbu se naoštire i čiste, posude poput košara od pruča ili plastičnih kantica se peru i dezinficiraju, dok se prikolice i traktori s kantama pripremaju za transport. Ova priprema je ključna jer osigurava higijenske uvjete tijekom berbe.

Ručna berba se tradicionalno obavlja u ranojutarnjim ili večernjim satima kada su temperature niže i plodovi suhi. Berači koriste specijalne škare kojima režu grozdove blizu glavne peteljke, pažljivo ih stavljaju u posude za berbu kako bi izbjegli oštećivanje bobica.

Moderna vinogradarska gospodarstva često koriste strojnu berbu koja se izvodi pomoću specijaliziranih berača grožđa. Ovi strojevi se kreću kroz redove vinograda te pomoću vibracijskih sustava tresu trsove tako da otpadnu zrele bobice. Ugrađeni ventilatori i sita sortiraju materijal, odvajajući lišće i peteljke od čistog grožđa koje se direktno prebacuje u prateće prikolice.

Transport grožđa do podruma ili preradbenog pogona obavlja se traktorima s prikolicama, a u većim gospodarstvima koriste se dizalice i transportni sustavi poput elevatora ili pumpi za prebacivanje grožđa u veće spremnike. Nakon što grožđe stigne u pogon, počinje njegova daljnja prerada pomoću drobilica, preša, strojeva za odvajanje peteljaka i konačno fermentacijskih spremnika.

Vikipedija



Zajedničar

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

Official Organ Of The Croatian Fraternal Union of America

Službeno Glasilo Hrvatske Bratske Zajednice u Americi

Izlazi svaki drugi tjedan u mjesecu
Izdaje ga:

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GLAVNI URED
Hrvatske Bratske Zajednice
u Americi
Organizirane 1894. godine

RIJEČ UREDNIŠTVA...LORRAINE TURKALL

Obrazovni programi

Pitajte gotovo bilo koga... vrijednost obrazovanja je neograničena. Bilo da je dijete upisano u državnu školu, privatnu školu ili se školuje kod kuće, postoji neograničen potencijal da to dijete uspije i da vodi izvanredan život. Dosegnuvši razinu srednjoškolskog obrazovanja, mnogi studenti žele pohađati visokoobrazovne institucije, uključujući Ivy League sveučilišta, lokalne državne fakultete, online sveučilišta, community college, škole za medicinske sestre i tehničke škole. Naravno, s ogromnim troškovima školarine, smještaja i knjiga, mnogi studenti su ograničeni u svojim izborima i moraju tražiti pomoć kako bi postigli svoje školske ciljeve.

Kao bratska dobrovoljna organizacija, ovdje u pomoć stupa Hrvatska bratska zajednica kako bi ublažila situaciju. Školarinska zaklada HBZ, Inc., djeluje od 1958. godine kada je program pomogao 20 mladih studenata u njihovim nastojanjima da nastave svoje obrazovanje. Od kada su naše prve obrazovne

stipendije dodijeljene zaslužnim studentima, tisuće naših članova imalo je koristi od ovog stipendijskog programa koji sada svake godine podijeli više od 200.000 dolara gotovo 200 studentima koji se prijave za ovaj obrazovni program. Primatelji stipendija HBZ srdačno su priznali velikodušnost naših članova koji i dalje rado doniraju Fondu stipendija kako bi osigurali financiranje budućih studenata.

Osim doprinosa koji redovito dolaze od članova HBZ-a i objavljuju se u kolumni posvećenoj toj svrsi u svakom izdanju Zajedničara, naša Zaklada za stipendije dodatno je osnažena, trenutno, sa 118 pojedinačnih fondova za stipendije koje su osnovali angažirani članovi HBZ-a, odsjeka i obitelji. Strastveno prikupljanje sredstava kako bi budući studenti HBZ-a mogli učiti i uspjeti premašuje sva očekivanja i puno govori o dobrovoljnoj pomoći koju članovi HBZ-a pružaju kroz našu povijest.

Nevjerojatno smo ponosni i zahvalni na

stalnoj velikodušnosti naših članova HBZ-a, a jednako smo ponosni i na sve naše mlade studente koji marljivo rade kako bi ostvarili svoje obrazovne ciljeve i koji sa zahvalnošću prepoznaju predanost koju iskazuju naši članovi. Ova bratska povezanost povezuje obiteljske vrijednosti napornog rada i obrazovanja koje su izražavali oni koji su prošli prije nas i koje nastavljaju oni koji kroče prema našoj budućnosti. U samo nekoliko dana, 15. rujna je rok za prijem prijava za stipendije od strane studenata za školsku godinu 2026-27. Ohrabrujemo sve studente koji su još uvijek zainteresirani za prijavu da svoje kompletirane prijave pošalju izvršnom tajniku, CFU Scholarship Foundation, 100 Delaney Drive, Pittsburgh, PA 15235, odmah kako bi dobili financijsko razmatranje ove godine. Vrijednost obrazovanja nije izgubljena ni za koga, bez obzira na to koja karijera određuje nečiju budućnost. Potraga za učenjem je proces koji traje cijeli život i koji donosi široke koristi svima nama.

Prednosti HBZ-a

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

Ja Sam Pezo!
Mark Anton Pazo, stariji
(8. veljače 1963. –
31. kolovoza 2026.)



Piše: Edward W. Pazo/Nacionalni predsjednik



„Ja sam Pezo” je izjava koja je u mojoj obitelji još od vremena mog djeda Grge Peze i njegovih braće u Americi, Jure i Ante. Moj očev prvi rođak Thomas Pezo mi je jednom rekao da se ta fraza razmjenjivala između njegovog oca Ante (poznatog kao ujak Tom) i mog djeda kada su se posjećivali. Ujak Tom je živio sa svojom obitelji u Garyju, Indiana, a moj djed Grgo i njegov brat Jure sa svojim obiteljima u Clairtonu, Pennsylvania. Kroz naš izgovor „Ja Sam Pezo”, odnosno na engleskom „I am Pezo”, odavali smo počast našem hrvatskom naslijeđu i iskazivali ljubav prema obitelji. Moj stric Vinko, koji je bio stariji brat mog oca za tri godine, često je koristio tu frazu i prenio je tu tradiciju na svoje sinove.



Zašto dijelim ovu osobnu činjenicu iz naše obitelji? To su bile posljednje riječi koje smo razmijenili uživo moj rođak Mark Anton Pazo, Stariji, i ja kad sam odlazio iz njegovog doma u Pineu, Arizona. Moj rođak, koji mi je bio poput brata, preminuo je 31. kolovoza 2026. nakon hrabre borbe s rakom. Eto, rekao sam, preminuo je i čini se gotovo nevjerojatnim. Mark je bio taj snažni u obitelji. S visokih šest stopa i pet inča i težinom preko 260 funti, bio je veličanstvena figura koja je mogla biti intenzivna na nogometnom terenu, a opet nježna poput dadilje dok je držao svoju djecu kad su bila bebece. Nisam siguran da bih ga nazvao 'nježnim divom' jer je živio život na velik način; međutim, posjedovao je još veće srce koje je spremno pokazivao onima koje je volio.

Imao sam privilegiju i blagoslov da svoje formativne godine odrastanja podijelim ne samo s Markom, nego i s njegovom braćom Gregoryjem i Vincentom, kao i starijim bratom Raymondom i sestrom Joyce Yvonne. U starom običaju rodne zemlje, gdje se živi među svojom obitelji u seoskom okruženju, naši su se domovi nalazili na istoj ulici u Clairtonu, Waddell Avenue, a razdvajala ih je jedna kuća u vlasništvu Ruth Milas Zofchak i njezina muža. Naša baka, Anka Pezo, živjela je pokraj naše kuće i u njezinoj smo kući dijelili mnoge obroke i njezinu fantastičnu domaću „pogaču” i ledeni čaj. Početak 63 godine ispunjenih uspomenama. Sjedili smo na njenoj ljuljački na verandi ili igrali loptu na ulici, svi smo bili kao braća koja se zabavljaju. Bili smo tu jedni za druge u dobrim i lošim trenucima. Smijali smo se s mojim preminulim ocem Edwardom ‘Ebbo’ Pazom i provodili tako puno vremena zajedno.

Izleti do DiCarla ili Juliota na pizzu, zajednička putovanja ili jednostavno sjedenje na prednjem trijemu i razgovor, naši su životi bili obogaćeni neizmjerno. Mogao bih doslovno ispuniti cijeli Zajedničar svojim živopisnim i dragim uspomenama. Kao onaj dan kad je otišao na Sveučilište u Minnesoti na nogometnu stipendiju tog ljeta 1981., odmah nakon što je moj otac preminuo. Ili koliko se loše osjećao kad je naša baka preminula u listopadu 1982. i nije mogao biti s nama u tuzi. I trenutak kada je vlč. Philip Pribonić, naš obiteljski prijatelj, dao njegovoj mami, teti Jackie, posljednje obrede Katoličke crkve dok smo zajedno s njim molili dok je uzimala svoj posljednji dah.

Kad se Mark oženio, ja sam bio njegov kum. Isto tako, kad sam se ja oženio svojom suprugom

(Nastavak na 9. strani)

Dan Zajedničara odsjeka HBZ Zapadne Pennsylvanije

MILLVALE, PA – Naš godišnji tradicionalni Dan zajedničara s piknikom organizacije Ujedinjenih odsjeka HBZ Zapadne Pennsylvanije održati će se u nedjelju 20. rujna u našem lijepom Hrvatskom centru u Millvale, PA.

Vruća pečenka će se po običaju servirati od 11 prije podne po našem poznatom pečenjaru Mike Mezick a u kuhinji će vas naše članice poslužiti drugom ukusnom hranom, pecivom i poslasticama. Za narudžbu pečenke odmah zovite Maurine na broj 412-580-3708. Učinite to najkasnije do 11. rujna.

Od 1 sat popodne zabavljati će nas poznati ansambl Presveto Srce iz McKeesporta a od 3 pa dalje za zabavu i ples svira popularni TS Noćne sove iz Youngstowna. Biti će veselo i zabavno cijelog dana.

Molimo odbornike pojedinih odsjeka koji su povezani sa našom organizacijom Ujedinjenih odsjeka da pošalju svoje članove koji će raditi najmanje dva sata u kuhinji, kod bare ili na ulazu.

Ujedno vas molimo da nam za ovaj piknik poklonite vaših domaćih kolača i poslastica. Unaprijed na tome hvala. Sav profit od ovog piknika ide u korist za održavanje centra.

Prema tome, u nedjelju 20. rujna svakako dodite na ovaj veliki i to zadnji piknik ove sezone kojeg održavamo u našem lijepom Hrvatskom centru.

Svi ste dobro došli!

Andrea Opat/perov.



PROGRAMI HBZ-A POD POVEĆALOM

ŽIVOTNO OSIGURANJE S JEDNOM UPLATOM

Plan životnog osiguranja s jednokratnom uplatom premije omiljen je među mnogim članovima HBZ-a. Često se kupuje kao dar za novorođenče, s čime se osigurava doživotno članstvo u HBZ-u i trajna zaštita. Drugi pak ne žele plaćati godišnju premiju, pa im ovaj plan odgovara jer zadovoljava njihove potrebe.

Životno osiguranje s jednokratnom uplatom:

- Stalno je životno osiguranje s predviđenim dividendama.
- Plaća se samo jedna premija tijekom života osiguranika.
- Uplata premije i osiguranje ostaje doživotno za osiguranika.
- Životna dob kod ugovaranja police kreće se od 0 do 85 godina.
- Iznos osiguranja može biti od \$5,000 do \$125,000.
- Kod ovog plana ne uplaćuje se odsječna članarina.
- Osigurnina kod slučaja smrti je fiksna i isplaćuje se odmah nakon smrti osiguranika.
- Premije su dostupne za muškarce i žene, pušače i nepušače.

Trenutno, HBZ vam nudi 15% popusta ako ste stari od 0 do 40 godina i 10% za 40+ godina starosti kroz fraternalističku dividendu uz jednokratnu uplatu. Popust se ne odnosi ako koristite uplate u ratama. Komisije se ne isplaćuju a standardni propisi se primjenjuju kod odobrenja.

Premije na iznos od \$1,000:

MUŠKARAC NEPUŠAČ				MUŠKARAC NEPUŠAČ			
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
0	125.53	118.49	114.24	0			
1	128.16	121.11	116.86	1			
2	130.85	123.79	119.53	2			
3	133.58	126.53	122.27	3			
4	136.38	129.33	125.06	4			
5	139.23	132.18	127.92	5			
6	142.96	135.89	131.62	6			
7	146.79	139.71	135.42	7			
8	150.71	143.62	139.34	8			
9	154.74	147.65	143.36	9			
10	158.89	151.79	147.50	10			
11	163.17	156.06	151.75	11			
12	167.56	160.43	156.11	12			
13	172.08	164.94	160.60	13			
14	176.71	169.57	165.21	14			
15	181.48	174.33	169.97	15			
16	183.32	176.04	171.54	16	188.21	182.28	177.93
17	185.18	177.78	175.12	17	196.27	190.60	186.27
18	187.06	179.54	176.72	18	204.68	204.29	202.00
19	188.96	181.31	178.34	19	213.45	208.39	207.15
20	190.89	183.09	197.97	20	222.59	217.89	213.72
21	194.88	186.60	181.29	21	228.17	222.82	218.63
22	198.95	190.18	184.67	22	233.89	227.85	223.66
23	203.11	193.82	188.12	23	239.74	233.00	228.81
24	207.36	197.53	191.64	24	245.75	238.27	234.08
25	211.70	201.31	195.22	25	251.90	243.65	239.47
26	216.91	207.00	200.89	26	258.24	250.41	246.20
27	222.25	212.85	206.73	27	264.73	257.35	253.13
28	227.73	218.87	212.74	28	271.39	264.48	260.26
29	233.34	225.05	218.93	29	278.22	271.81	267.58
30	239.09	231.42	225.29	30	285.21	279.34	275.11
31	245.89	236.89	231.12	31	293.34	286.46	282.02
32	252.90	242.49	237.09	32	301.69	293.75	289.10
33	260.10	248.22	243.22	33	310.28	301.22	296.36
34	267.51	254.09	249.51	34	319.12	308.89	303.81
35	275.12	260.09	255.95	35	328.21	316.75	311.43
36	283.01	267.35	263.19	36	336.96	324.86	319.51
37	291.13	274.81	270.64	37	345.96	333.17	327.80
38	299.48	282.48	278.29	38	355.19	341.70	336.30
39	308.06	290.36	286.16	39	364.67	350.44	345.03
40	316.90	298.46	294.25	40	374.40	359.40	353.98
41	325.79	306.88	302.66	41	384.59	368.94	363.47
42	334.93	315.54	311.30	42	395.04	378.73	373.22
43	344.32	324.45	320.19	43	405.79	388.77	383.23
44	353.98	333.61	329.34	44	416.82	399.09	393.51
45	363.92	343.02	338.74	45	428.15	409.68	404.06
46	371.97	351.34	347.04	46	439.57	420.10	414.44
47	380.21	359.86	355.54	47	451.29	430.79	425.08
48	388.63	368.59	364.24	48	463.32	441.75	436.00
49	397.24	377.53	373.16	49	475.67	453.00	447.19
50	406.03	386.68	382.30	50	488.34	464.52	458.68
51	416.85	397.03	392.61	51	501.11	476.87	470.96
52	427.95	407.66	403.21	52	514.21	489.55	483.58
53	439.35	418.57	414.09	53	527.64	502.56	496.53
54	451.05	429.77	425.27	54	541.43	515.91	509.84
55	463.06	441.27	436.74	55	555.59	529.62	523.49
56	475.12	453.23	447.58	56	568.21	542.25	535.16
57	487.48	465.52	458.68	57	581.11	555.18	547.08
58	500.16	478.13	470.06	58	594.32	568.42	559.26
59	513.18	491.09	481.72	59	607.82	581.98	571.72
60	526.54	504.40	493.67	60	621.62	595.85	584.46

(Nastavak na 11. strani)

Proslavljena je 150. obljetnica Nazorova rođenja i 30. obljetnica održavanja Nazorovih dana

U uvodnim rečenicama pri-povijetke »Andeo u zvoniku« Vladimir Nazor otkriva pojedinosti svojega odrastanja u južnjačkom, dalmatinskom krajoliku iz kojih se mogu iščitati i tematske preokupacije koje će obilježiti znatan dio njegova stvaralaštva: *Rodih se u gradiću na žalu morskog kanala. Pred njime more s jedrenjačama i parobrodima, koji prolaze, a da – ponajviše – i ne ulaze u pristanište; s one strane vode daleko ljubičasto kopno s dugom morskom kosom; za gradićem krševit kraj, našaran zelenilom vinograda i maslinika.*

Ne vidjeh ga od svoje pete ili šeste godine, al' ga se i sada sjećam. Pamtim i koješta što sam u njemu doživio. Nekoliko osamljenih, al' jasnih slika, nalik na svijetle trenutke mutna poluzaboravljena sna, niče iz mog pamćenja i leži na sivome moru zaboravi kao otočići obasjani suncem. Vidim oleandre u dvorištu pokraj mora, pred starinskom kućom, u kojoj sam se rodio, a dijete se u njemu igra. Kupam se, još sitan kao crvić, na igalu Vrila, dok me majka gleda s prozora obližnje kuće i viče, ne znam, da li ozbiljno ili od šale: – Roni, Vlado! Roni!

Rođen, dakle, u Postirima na otoku Braču, Nazor je iz za- vičajnoga krajolika – mora, sun- ca, vinograda, maslinika i krša – crpio nadahnuće koje će mu

(Nastavak na 10. strani)

Rujan – mjesec Gospinih blagdana i početka jeseni

Rujan donosi proslavu Male Gospe, Uzvišenja svetoga Križa i blagdan arkandela, ali i vrijeme zahvalnosti za plodove zemlje.

Rujan u kalendaru počinje spomendanom sv. Egidija (1. rujna), a već 8. rujna slavimo Rođenje Blažene Djevice Marije Malu Gospu, jedan od najdražih Gospinih blagdana u našem narodu.

Sljedeći važan dan je 13. rujna, spomen sv. Ivana Zlatoustoga, a 14. rujna Crkva slavi Uzvišenje svetoga Križa, podsjećajući nas na otajstvo spasenja.

Dan kasnije, 15. rujna, dolazi blagdan Žalosne Gospe, kada se prisjećamo Marijine boli i suosjećanja s mukom njezina Sina.

Rujan je također mjesec svetaca koji su snažno obilježili Crkvu: 21. rujna slavimo sv. Mateja apostola i evanđelista, a 29. rujna blagdan sv. arkandela Mihaela, Gabrijela i Rafaela, zaštitnika Crkve i hrvatskog naroda.

Na narodnom kalendaru rujan je vezan uz početak jeseni, berbu plodova i zahvalnost Bogu za sve što je zemlja donijela. U mnogim krajevima održavaju se berbe grožđa i misna slavlja zahvalnica za plodove zemlje.

Rujan nas tako poziva na zahvalnost, molitvu i obnovu vjere – uz Mariju i svece koji nam u ovom mjesecu pokazuju put prema Kristu.

NN

Piše: Edward W. Pazo/Nacionalni predsjednik

(Nastavak sa 8. strane)



Beth, on je bio naš kum. Tko drugi bi to mogao biti? Moj doživotni „najbolji prijatelj“ bio je jedini izbor. Njegova djeca, Tasha, Mark Jr., Alyssa i Kristina, zovu me „Ujak Eddie“, a moja djeca uzvraćaju tu ljubav tako da smatraju Marka, Grega i Vincea svojim ujakom, a Joyce svojom bakom također! Moglo bi se reći da smo prošli kroz mnogo toga zajedno, i to bi bilo potcjenjivanje ogromne bliskosti koja je postojala među nama. Znam da je volio svoju obitelj. Njegove kćeri i sin su mu uvijek bili u mislima i želio je samo najbolje za njih. Kad su stigli unuci, uživao je u ulozi „nježnog“ djeda i svi su ga obožavali. Bio je ljubazan sin koji je poštovao svog tatu i mamu i cijenio sve što su učinili za njega i njegovu braću i sestre. Bio je prisutan u njihovim životima kad su ga trebali i to je otprilike najbolje što se može reći kada se opisuje dječja ljubav prema roditeljima.

Bio je podržavajući brat na toliko načina za Raymonda, Gregoryja, Vincenta i Joyce, s pažljivim ušima za slušanje, snažnim leđima za pomoć gdje god je trebalo i otvorenim srcem da ih iskreno voli.

Moje putovanje u Pine samo tjedan dana prije njegove smrti bilo je pomalo slatko-gorko. Gledao sam ga tri mjeseca ranije na zabavi povodom zaruka moje kćeri, kako se smije i pleše sa svojim unucima. Mark, Vince i ja razgovarali smo kao da će biti mnogo sutrašnjica; međutim, u pozadini naših misli, brinuli smo se. Iako smo uživali u vremenu koje smo proveli zajedno s velikim brojem članova obitelji Pazo, također smo bili tužni kada je na početku lipnja otputovao natrag u Arizonu. Nastavio je s tretmanima i posjetima liječniku sa svojom zaručnicom Laurie, čija mu je ljubav i briga za Marka pomagala na svakom koraku.

Tijekom sljedeća dva i pol mjeseca često smo razgovarali i nadali se boljim danima koji dolaze. Tijekom posljednjih mjeseci kolovoza, uspio sam provesti dva dana s Markom. Dao sam mu kronicu od drveta koju sam dobio u Hrvatskoj. Zagrlili smo se, plakali smo i molili. Takav je bio čovjek. Ljubazan i bogobojažljiv, bez ikakve sumnje da ga njegov Gospodin i Spasitelj Isus Krist čekaju. Rekao je da će mog tatu zagrliti kao medvjed kad uđe u Raj. Moje suze su suze tuge. Zbog spoznaje da neću čuti njegov glas na drugom kraju telefona; niti osjetiti njegove velike ruke oko sebe dok se pozdravljamo ili rastajemo.

Mogu samo nastaviti moliti za njega kao što sam to činio posljednje dvije godine. Da je sada miran među anđelima u Raju i našim dragim članovima obitelji koji su nas prethodili. Mi smo jedna obitelj koja stoji zajedno kroz bol i tugu s jakim temeljima koje su nam prenijeli naši roditelji i bake i djedovi. Riječi koje smo si međusobno rekli kad sam odlazio iz njegovog doma u Pineu, Arizona, taj posljednji put... „**Ja sam Pezo**“!

Konzularni dani u Pittsburghu i Clevelandu

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

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

VAŽNA OBAVIJEST:

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

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

Mihovil Pažin/VRH



DEATHS REPORTED

FROM AUGUST 17 TO AUGUST 31, 2026

1	Marcella Shaughnessy	Pittsburgh, PA
13	Eugene A. Jankovic	Steelton, PA
126	Evelyn E. Wlodarski	Farrell, PA
146	Mary J. Greger	Versailles, PA
217	Richard D. Hunt	Benld, IL
222	Connie F. Koch	Madison, IL
246	Mary Goss	Tacoma, WA
248	Joseph E. Stivason	Clairton, PA
248	Tracy A. Stivason	Clairton, PA
304	Joshua M. Tisak	Ambridge, PA
337	Anita S. Kasunic	Euclid, OH
402	Anthony W. Kuntz	Pueblo, CO
776	Mary J. Frantz	Canfield, OH
954	Slavica Belan	Mukwonago, WI
993	George A. Koval	Mukwonago, WI
1959	Barbara M. Ezerins	Greenfield, WI

Proslavljena je 150. ... (Nastavak sa 9. strane)

donijeti naziv pjesnika Mediterana. S druge strane Antun Gustav Matoš dodijelio mu je atribut najhrvatskijega pjesnika: *A što je najpohvalnije, Nazor je kao slikar starodrevnog hrvatstva jedan od najvažnijih pjesnika energije, hrvatske energije, koju kao pravi pučanin nalazi u hrvatskom ladanju, u hrvatskom seljaku i selu. To osjećanje za više oblike snage, moći, zdravlja i energije daje tome sinu ponajenergičnije, čakavske Hrvatske zasebno mjesto u našoj suvremenoj, bezenergijskoj knjizi i svojim kultom energije je Nazor danas najhrvatskiji, najpatriotskiji naš pjesnik.*

Osim što je, prema Matoševim riječima, obilježio razdoblje hrvatske moderne, Nazorov se trag u hrvatskoj književnosti i danas jasno prepoznaje, osobito tijekom svibnja i lipnja, kada se održavaju dvije značajne manifestacije koje nose njegovo ime.

Manifestacija Nazorovi dani utemeljena je 1996. godine u Postirima u povodu 120. obljetnice pjesnikova rođenja. Od tada se održava svake godine krajem svibnja pod visokim pokroviteljstvom Odbora za obrazovanje, znanost i kulturu Hrvatskoga sabora. U sklopu manifestacije organiziraju se susreti učenika osnovnih i srednjih škola otoka Brača te škola koje nose Nazorovo ime diljem Hrvatske, kao i susreti s poznatim književnicima. Cilj je tih susreta njegovanje čakavskoga izričaja i promicanje hrvatskoga jezika, a održavaju se i znanstveno-stručni skupovi posvećeni Nazoru i aktualnim temama svake pojedine godine. Ovogodišnje izdanje manifestacije proslavilo je 150. obljetnicu Nazorova rođenja i 30. obljetnicu održavanja Nazorovih dana.

Dani i nagrade

U drugoj polovici lipnja, preciznije 19. lipnja, na dan Nazorove smrti, od 1959. godine dodjeljuje se i Nagrada »Vladimir Nazor« za najbolja umjetnička ostvarenja na području književ-



nosti, glazbe, filma, likovnih i primijenjenih umjetnosti, kazališne umjetnosti te arhitekture i urbanizma. Nagrada se dodjeljuje kao godišnja nagrada (umjetnicima koji su državljani Republike Hrvatske za najbolja umjetnička ostvarenja koja su bila objavljena, izložena, prikazana ili izvedena tijekom protekle godine, kao i grupi umjetnika za kolektivna umjetnička ostvarenja) i kao nagrada za životno djelo (umjetnicima koji su svojim stvaralaštvom obilježili vrijeme u kojem su djelovali i čiji je stvaralački put zaokružen, a djela i ostvarenja ostaju trajno dobro Republike Hrvatske). Nagradu dodjeljuje Odbor Nagrade »Vladimir Nazor« na prijedlog komisija koje se osnivaju za pojedina područja umjetnosti. Predsjednika i članove Odbora, na prijedlog ministra kulture, imenuje Hrvatski sabor iz redova umjetnika, kulturnih i javnih djelatnika.

Iako različite po obliku i namjeni, ove dvije manifestacije povezuje ista temeljna ideja – trajno vrjednovanje umjetničkoga stvaralaštva i očuvanje kulturne baštine. Dok Nazorovi dani afirmiraju njegovo nasljeđe obrazovanjem, susretima i stvaralaštvom mladih, Nagrada »Vladimir Nazor« institucionalno je priznanje vrhunskim umjetničkim dosezima na svim područjima umjetnosti. Na taj se način Nazorovo ime ne čuva samo kao dio književne povijesti, nego i kao živa inspiracija koja povezuje prošlost i sadašnjost.

Jutarnji list

HBZ obilježava 132.... (Nastavak sa 7. strane)

imovinom od 42,52 dolara. Vijest o osnivanju ovog društva Hrvata ubrzo se proširila u domovinu, gdje je biskup Josip Juraj Strossmayer u svojoj poruci osnivačima rekao: »S velikom radošću u srcu primio sam vijest da namjeravate okupiti sve Hrvate tamo – one koji već imaju ili će imati svoje zasebno društvo – u jedno isto Društvo, pomažući i štiteći jedni druge te potičući dobra djela kod drugih. Na taj način će se hrvatsko ime cijeniti, a vaša nesretna zemlja će postati poznata. Bog vas sve blagoslovio, dajem vam najiskreniji biskupski blagoslov za vašu ideju!«

Kada se obraćamo našim članovima, jedna od naših uobičajenih poruka je da naši članovi budu ponosni na Hrvatsku bratsku zajednicu i njezino pridržavanje modela koji su uspostavili vođe pokreta bratstva i društava s pogodnostima. Naime, da prakticiramo međusobnu pomoć kroz uspostavljanje pristupačnih planova životnog osiguranja i čvrstih, sigurnih opcija štednje, a istovremeno pružamo bratstva koja nisu dostupna kroz komercijalne tvrtke za životno osiguranje.

Tijekom godina koje su prošle od tih formativnih sastanaka Hrvatske zajednice, ime je promijenjeno u Nacionalnu hrvatsku zajednicu, podnesena je i odobrena službena povelja za rad kao bratsko društvo s povlasticama, te je došlo do nekoliko spajanja, pri čemu je najznačajnije bilo 1926. godine, kada su se spojila Nacionalna hrvatska zajednica sa sjedištem u Pittsburghu, PA, Hrvatska liga Illinois sa sjedištem u Chicagu, IL, Nova hrvatska zajednica iz Whitinga, IN i Društvo Sv. Josipa iz Kansas Cityja, KS. Tako je formirana Hrvatska bratska zajednica Amerike sa uredom u Pittsburghu, Pennsylvania, s mrežom odsjeka i gnijezda koja su pokrivala većinu saveznih država Sjedinjenih Američkih Država.

Naša zajednica imala je koristi od mnogih velikih vođa koji su ju vodili kroz svjetske ratove, financijske krize i druge nesreće kroz povijest. Naše članstvo doprinijelo je humanitarnim akcijama, posebno tijekom Hrvatskog rata za neovisnost početkom 1990-ih, dok su odbornici naše Zajednice, predvođeni Nacionalnim predsjednikom emeritusom Bernardom M. Luketichom, podržavali tek nastalu hrvatsku demokraciju marljivim radom putem diplomatskih i američkih vladinih kanala.

Hrvatska bratska zajednica bila je vodeća u očuvanju i promicanju hrvatske baštine i kulture širom Sjeverne Amerike, pa čak i natrag u našoj domovini. Tijesno surađujući s Hrvatskom matičnom zakladom, čak i tijekom strašnog razdoblja bivše Jugoslavije, HBZ je uspjela povezati Hrvate u dijaspori s njihovim precima, istovremeno zadržavajući riječ »HRVATSKI« u našem službenom imenu. Nakon uspostave slobodne, demokratske i nezavisne Republike Hrvatske, naši su čelnici održavali najvišu razinu suradnje s predstavnicima hrvatske vlade. Od pokojnog dr. Franje Tuđmana, oca moderne hrvatske države, do sadašnjeg vodstva premijera Andreja Plenkovića i predsjednika Zorana Milanovića, naša Zajednica je prepoznata

kao vodeća organizacija Hrvata izvan domovine Hrvatske.

Dok je sve to postignuto u sklopu hrvatskog društva koje radi na projektima i aktivnostima kojima se promiču temeljna načela očuvanja, zaštite i promicanja naše hrvatske baštine, HBZ je također ostvarila značajan financijski uspjeh. Ponosno ističemo činjenicu da HBZ sada upravlja s više od 510 milijuna dolara članovih sredstava, dok je izgradila i višak od preko 85 milijuna dolara te neto bogatstvo od 100 milijuna dolara prema financijskom izvješću za razdoblje do 30. lipnja 2026. godine. Ovi zavidni brojevi svjedoče o opera-

tivnom modelu naše Zajednice i promišljenim odlukama vodstva, kako sadašnjeg, tako i prethodnih članova koji su predvodili HBZ.

Pozivamo naše članove da razmotre Hrvatsku bratsku zajednicu za svoje mirovinske uštede putem jednog od naših anuitetskih ugovora koji sada nude do 4,5% kamata na osigurani dvogodišnji rok. Ili da iskoriste jednu od trenutnih ponuda izvrsnog životnog osiguranja za cijelu obitelj. Naši osnivači nikada nisu mogli zamisliti do kojih je visina naša organizacija Hrvata dogurala. Vjerujemo da bi bili ponosni što su članovi Hrvatske bratske zajednice Amerike. Nadamo se da ste i vi!



Dobrodošli na Štrudlafest u selo Jaškovo

JAŠKOVO - Jaškovo se 2015. godine upisalo na kartu svijeta postavljanjem rekorda za najdužu štrudlu na svijetu. Štrudla je postala prepoznatljiv brend ovog kraja, a Štrudlafest se od svog početka do danas razvio u najznačajniju gastro manifestaciju u Karlovačkoj županiji.

Manifestacija Štrudlafest nastala je kao logičan slijed nakon sada već legendarnog događanja *”Iz Jaškova za svijet... štrudla za Guinnessa”*. Tada je u našem malom mjestu Jaškovo kraj povijesnog grada Ozlja u Karlovačkoj županiji, 6. rujna 2015. izrađena najduža štrudla na svijetu i postavljen je novi rekord. Štrudla je bila dugačka čak 1479,38 m.

Prvi Štrudlafest održan je odmah iduće 2016. godine, a među gostima su tada u Jaškovu bili legendarni Stevo Karapandža, akademik kulinarstva Branko Ognjenović, te Josip Abičić, šef kuhinje Milenij hotela iz Opatije.

Ponuda štrudli u čitavoj Karlovačkoj županiji predstavljena je kroz Tjedan štrudle Karlovačke županije, a naša teta Marica postala je ponosna ambasadorica štrudle koja je brojnim posjetiteljima festivala prenijela iskustvo sudjelovanja u izradi najduže štrudle na svijetu – štrudle rekorderke iz Jaškova.

Štrudlafest je u zadnjih devet godina rastao i razvijao se, slušali smo vaše želje i ideje te smo kreirali ponudu za štrudlolupce željne prave domaće štrudle, tradicijske kuhinje i uživanja na svježem zraku pitoresknog Jaškova i čitavog ozaljskog kraja, pa i šire.

I ove godine na gastro radionicama u sklopu Štrudlafesta možete saznati kako se priprema najpoznatija hrvatska štrudla! Za originalan recept i prezentaciju se brinu naše lokalne ambasadorice štrudle, ali i brojni izlagači koji svake godine rasprodaju štrudle najneobičnijih okusa i punjenja koje ste ikada imali prilike probati!

AKTIVNOSTI U SELU ŠTRUDLE

Svoje slikarsko umijeće možete utvrditi na radionici **”Moj tanjurić za štrudlu”**. Za sve vas koji volite aktivno provesti svoje vrijeme osmišljene su čak tri slatke **Štrudla by bike rute** koje možete istražiti i usput bez grižnje savjesti guštati u domaćim štrudlama. Vožnja na biciklu s pogledom na rijeke, pitoreskne brežuljke, vinograde i voćnjake, a sve to zaslađeno domaćim štrudlama i lokalnim proizvodima – može li bolje?

Ako niste raspoloženi za pedaliranje rezervirajte Štrudloma-nijak piknik košaru, prošetajte do najbolje piknik lokacije i odmarajte u dobrom društvu uz slasne štrudle. Avantura na vodi uz slasne štrudle? Može! Tu je Štrudla by Kayak – safari dionica od Jaškova do ušća Kupe i Dobre.

To ni približno nije sve što možete doživjeti u Selu štrudle stoga vas pozivamo da istražite sve aktivnosti i sadržaje.

Ako ste štrudloljubac – na pravom ste mjestu. Dobro nam došli prvog vikenda mjeseca rujna!

Info.HR



There’s Much To Do With 32

CHICAGO, IL - Friday, Sept. 11: It's Patriot Day! The word patriot signifies a person who loves their country and is ready to boldly support and defend it. That meaning has endured since the word's arrival in English in

the 16th century, but it has not marched through the years unchallenged.

Sunday, Sept. 13: We'll be celebrating our 50-year members from the Classes of 1975 & 1976 at Mama Luigi's Restaurant/

Banquets. Everyone is invited to celebrate with the Honorees

Also on Sunday, Sept. 13: It's National Grandparents Day! A day celebrated the Sunday after Labor Day. It's a day that recognizes the connection and bond between grandparents and grandchildren. It helps children learn strength, wisdom, and heritage from the older generation. President Jimmy Carter signed a national presidential proclamation for the holiday in 1978.

Sunday, Sept. 20: Next meeting of our SAC is at 1 p.m. at the Rubinic Clubhouse. If anyone would like to bring munchies or dessert, please feel free! No lunch will be served.

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

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

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

Monday, Oct. 12: It's Indigenous Peoples' Day! It's an official city and state holiday in

various localities in the United States that celebrates and honors Indigenous American peoples (Native Americans) and commemorates their histories and cultures. It is celebrated on the second Monday in October. Also celebrated on this day is Columbus Day!

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'll 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. Tamburitzans. To make reservations or ask 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 out anyway for a nice afternoon drive and enjoy some fraternalism, čevapi, and a good Chicago hot dog! YUM!

Saturday, Oct. 31: It's Halloween also known as All Hallows' Eve or All Saints' Eve and is a celebration observed in many countries on October 31st, 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 information!

Registration is now open to enroll your children/grandchildren into our Sloboda Jr. Tammies (performing) group. If you feel your child/grandchild has no talent for this kind of thing, think again! Our talented instructors will bring out the best in them with guaranteed fun doing it. If you are the least bit hesitant, give Bob Vucinic a call at 312.287.6758 because he just might help you make the decision to give it a try! If no answer, please leave a message.

"Music is Life - Where words fail, music speaks. Music is what feelings sound like. Music is the voice of the soul. Music is life. That's why our hearts have beats. May you find the song in your heart, and the passion for your life." - Author unknown

Arlene Boudos/Lodge 32



PROGRAMI CIJENE JEDNOPREMIJSKOG...

(Nastavak sa 9. strane)

MUŠKARAC NEPUŠAČ				MUŠKARAC PUŠAČ			
61	538.71	516.51	505.74	61	633.97	608.29	596.86
62	551.17	528.91	518.10	62	646.56	620.99	609.53
63	563.91	541.62	530.77	63	659.40	633.95	622.47
64	576.95	554.62	543.75	64	672.50	647.19	635.68
65	590.29	567.95	557.04	65	685.85	660.70	649.17
66	603.65	581.26	570.32	66	698.82	673.78	662.24
67	617.31	594.88	583.91	67	712.04	687.12	675.56
68	631.28	608.83	597.82	68	725.50	700.73	689.15
69	645.57	623.10	612.06	69	739.22	714.61	703.02
70	660.17	637.71	626.65	70	753.20	728.77	717.16
71	674.02	651.60	640.52	71	764.89	740.63	729.03
72	688.16	665.81	654.70	72	776.77	752.69	741.10
73	702.59	680.32	669.20	73	788.84	764.95	753.36
74	717.33	695.14	684.01	74	801.09	777.41	765.83
75	732.37	710.29	699.16	75	813.54	790.06	778.50
76	748.42	726.60	715.46	76	825.40	802.13	790.60
77	764.81	743.28	732.15	77	837.44	814.38	802.88
78	781.56	760.34	749.23	78	849.66	826.82	815.35
79	798.68	777.80	766.70	79	862.05	839.45	828.01
80	816.17	795.66	784.59	80	874.62	852.28	840.87
81	829.99	809.49	798.42	81	885.22	863.66	852.29
82	844.03	823.57	812.51	82	895.94	875.19	863.87
83	858.32	837.90	826.84	83	906.79	886.88	875.60
84	872.84	852.47	841.42	84	917.77	898.73	887.49
85	887.61	867.29	856.27	85	928.89	910.73	899.54

Također iskoristite veće kamatne stope koje HBZ daje i pruža priliku štednje - kroz ulaganja u mirovinske fondove i IRA (Tradicijski / Roth) račune. Za otvaranje računa potreban vam je ulog od \$3,000 ili veći da bi otvorili račun i postali član HBZ-a. Saznajte više o programima i koristima s pozivom na 412-843-0380 ili posjetite našu web stranice na www.cfu.org.

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Now Just a Click Away

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CFU Marks...

(Continued from page 1)

Croatian Fraternal Union has been a leader in the preservation and promotion of Croatian Heritage and Culture throughout North America and even back to our homeland. Working closely with the Croatian Homeland Foundation, even during the dreadful period of former Yugoslavia, CFU was able to connect Croatians in the diaspora with their ancestral roots all the while maintaining the word “CROATIAN” within our official name. Upon the establishment of the free, democratic and independent Republic of Croatia, our leaders have maintained the highest level of cooperation with representatives of the Croatian Government. From the late Dr. Franjo Tudjman, father of the modern Croatian State, through the present leadership of Prime Minister Andrej Plenković and President Zoran Milanović, our society has been recognized as the preeminent organization of Croats outside of the homeland of Croatia.

While all this has been achieved in the sphere of a Croatian society working on projects and activities that further the founding tenets of preserving,

protecting and perpetuating our Croatian Heritage, CFU has excelled financially as well. We proudly call attention to the fact that the society now is custodian of over \$510 million dollars in member assets while building up over \$85 Million dollars of surplus and \$100 Million Dollars of net wealth as of the June 30, 2026 financial reporting period. These enviable numbers are a testament to the operational model of our society and the prudent leadership decisions that have been made by present officers as well as those which have preceded the current leadership team of the society.

We invite our members to consider Croatian Fraternal Union for your retirement savings through one of our annuity contracts which now offer up to 4.5% in interest earnings for a guaranteed two-year time period. Or to take advantage of one of the current offers of excellent life insurance coverage for the entire family.

Our founders never could have imagined the heights to which our organization of Croatsians has risen. We believe that they would be proud to be a member of the Croatian Fraternal Union of America. We hope that you are, too!

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 Tamburitans' 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

Lodge 66 Extends Appreciation

YOUNGSTOWN, OH - Thank you to all Lodge 66 members and friends who participated in our 2026 Summer Fun Cash Fundraiser and to those who attended our annual lodge celebration and memorial to our deceased members. Your participation and generous support is greatly appreciated. Congratulations to Thomas Bohl, Zora Grimm, Donna Orosz, Fran Owens and Chuck Vogrin!

Our next monthly lodge meeting will be Sunday, September 20th, at noon at the lodge hall. We hope to see many of you there.

Patty Moran/Secretary/Treasurer

Cash Bash in Aliquippa

ALIQUIPPA, PA - Aliquippa Croatian Center, located at 2365 Concord Street in Aliquippa PA, will hold a CASH BASH on Saturday, November 14.

Tickets are \$30 each and include entry, cash prize eligibility, food and keg beer. Each ticket has FIVE numbers, so that's FIVE chances to win! We will be giving away \$3,500 throughout the night.

Doors open at 5 p.m., and multiple drawings will be held between 6 p.m. and 9 p.m. We are only selling 200 tickets, so call Shayla and get your tickets before they are gone. Shayla can be reached at 412-908-1541. See you there!

Michelle Janicki/Lodge 720

SPOTLIGHT SINGLE PREMIUM ORDINARY LIFE

(Continued from page 3)

MALE NON-TOBACCO				MALE 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
69	645.57	623.10	612.06	69	739.22	714.61	703.02
70	660.17	637.71	626.65	70	753.20	728.77	717.16
71	674.02	651.60	640.52	71	764.89	740.63	729.03
72	688.16	665.81	654.70	72	776.77	752.69	741.10
73	702.59	680.32	669.20	73	788.84	764.95	753.36
74	717.33	695.14	684.01	74	801.09	777.41	765.83
75	732.37	710.29	699.16	75	813.54	790.06	778.50
76	748.42	726.60	715.46	76	825.40	802.13	790.60
77	764.81	743.28	732.15	77	837.44	814.38	802.88
78	781.56	760.34	749.23	78	849.66	826.82	815.35
79	798.68	777.80	766.70	79	862.05	839.45	828.01
80	816.17	795.66	784.59	80	874.62	852.28	840.87
81	829.99	809.49	798.42	81	885.22	863.66	852.29
82	844.03	823.57	812.51	82	895.94	875.19	863.87
83	858.32	837.90	826.84	83	906.79	886.88	875.60
84	872.84	852.47	841.42	84	917.77	898.73	887.49
85	887.61	867.29	856.27	85	928.89	910.73	899.54

Also, please take advantage of the high rates of interest currently 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.

Croatia: The Country and the Language Course Books

ST. LOUIS, MO - We are announcing that our original publication of "Croatia: The Country and the Language" Course Books are completely sold out as sets.

Thank you to the thousands of you who have bought them, benefitted from them, and praised them as you learned our beautiful Croatian language.

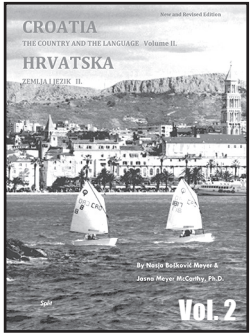
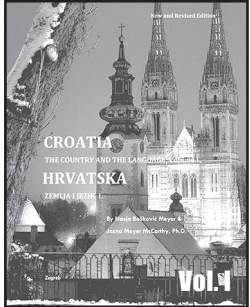
For those of you who may have bought only Volume 1 or for anyone who would like to purchase only Volume 2, we have a few copies of "Croatia: The Country and the

Language" Volume 2 still available to sell. The cover picture on Volume 2 is a view from the sea of Split's harbour with sailboats and Diocletian's Palace.

Our Special Discount Sale price for Volume 2 only with a CD is \$60. 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.



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

Ane meal or a sit-down restaurant

CFU Scholarship Applications Now Available

Applications for the 2026-2027 academic year are now available through the CFU Scholarship Foundation, Inc., by sending a request to Executive Secretary, CFU Scholarship Foundation, 100 Delaney Dr., Pittsburgh, PA. 15235. Eligibility rules for applying for a CFU scholarship may be found on the CFU website, www.cfu.org . Applications are **NOT** available on the website. All applications must be completed and submitted to the CFU Home Office no later than September 15, 2026. Applications and necessary documentation received after this deadline will not be considered.

CFU Scholarship Foundation, Inc.

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

1.THE APPLICANT MUST BE A MEMBER OF THE CROATIAN FRATERNAL UNION FOR A MINIMUM OF THREE (3) YEARS PRIOR TO MAKING APPLICATION FOR SCHOLARSHIP GRANT; MUST BE INSURED ON A PERMANENT LIFE INSURANCE CERTIFICATE OF \$5,000 OR MORE IN FACE VALUE OR WITH AN ANNUITY/IRA PLAN; AND ONE PARENT MUST ALSO MAINTAIN MEMBERSHIP WITH THE SOCIETY.

2. Scholarship Grants will be made for undergraduate studies ONLY with 12 or more credits per semester.

3. Eligible to apply are all deserving and needy CFU student members whose Scholastic Records, including College Board Examinations, are such as to qualify them for acceptance by a college or university, or such institution that the Board of Directors from time to time may approve.

4. All applications for a Scholarship Grant must be accompanied by a transcript of the latest Scholastic Record of the applicant. Absence of the required transcript will disqualify the student's application for Grant.

5. All applications for a CFU Scholarship Foundation, Inc. Grant must be accompanied by the applicant's most recent photograph, a resume not to exceed 200 words of the applicant's biographical sketch.

6. All applicants for a Scholarship Grant must have the Financial Aid Officer complete the Financial Aid Statement and forward it directly to the Executive Secretary of the Scholarship Foundation.

7. All questions on the application and the Parents' Confidential form must be answered in full.

8. All Grant award checks will be sent to the accredited school where the applicant is enrolled FOR THE SPRING SEMESTER ONLY.

9. Transcripts and other forms included with the application shall not be returned to the applicant.

10. No application will be considered unless all requirements are met and fulfilled.

11. All applications and required forms must be submitted to the Executive Secretary, CFU Scholarship Foundation, Inc., 100 Delaney Drive, Pittsburgh, PA 15235 by September 15th of the current year. APPLICATIONS AND NECESSARY DOCUMENTATION RECEIVED AFTER THIS DEADLINE WILL NOT BE CONSIDERED.

12. All questions relating to applications, transcripts, etc. must be directed in writing to the Executive Secretary of the Foundation.

OBITUARIES



Martin J. Stipancic



MENIFEE, CA - Martin J. Stipancic passed away on August 19, 2026, in Menifee, California, at the age of 97. Born on October 28, 1929, he lived a life marked by service, achievement, and devotion to family.

Martin was the son of Blaz and Julia Stipancic and the cherished brother of Mike, Millie, and Phillip. He shared a loving marriage with his wife, Gloria, and was a devoted father to Linda and proud grand father to Lindsey and Austin who brought him immense joy.

He attended Catholic school and graduated with high honors from DeVry University. Martin served in the Army during the Korean War and was awarded the Bronze Medal for his honorable service and dedication to his country.

As an accomplished engineer, Martin contributed to several landmark projects, including support of the Apollo 4 space program and work on the Alaska Pipeline project. His intelligence, professionalism, and strong work ethic earned the respect of colleagues throughout his career.

Beyond his professional accomplishments, Martin enjoyed a rich life. He was a longtime member of CFU Lodge 177, where he was an avid bowler. He loved big band, crooner-style, and traditional pop music from the 1940s through the 1970s, as well as westerns and classic movies. An excellent golfer, he continued to play well into his 80s.

Martin will be remembered for his integrity, generosity, strength, sense of humor, and deep love for his family and friends. His legacy will live on in the hearts of all who knew and loved him.

The Family of Martin Stipancic

Croatian Mass Schedule for September

WASHINGTON, DC - September 13, at 11 a.m., in the Crypt Church of the Basilica of the National Shrine of the Immaculate Conception, 400 Michigan Ave. N.E., Washington, DC, 20017. There is a very large parking lot on the west side of the building. After Holy Mass all are invited to my house,1011 Upshur St. N.E., Washington, DC, 20017 (a mile away) for a snack.

September 20, at 12:30 p.m., at Our Lady of Victory, 4835 MacArthur Blvd. NW, Washington, DC 20007.

September 27, at 11 a.m., at the Church of St. Nicholas (Pittsburgh, PA), 24 Maryland Ave., Millvale, PA 15209. Confessions before Mass.

Mir i Dobro! Peace and Goodness!

Father Maurus Dolčić

ABOUT LIFE INSURANCE

The Croatian Fraternal Union of America offers members and prospective members life insurance products from a modern and competitive insurance portfolio, complete with an impressive listing of benefits.

What is life insurance, and why is it so important?

At its essence, life insurance provides real peace of mind knowing that your loved ones will be cared for after you are gone.

Quite simply, life insurance can help to cover the cost of funeral expenses, as well as loss of income if one of the parents is gone so the family can continue to survive financially.

The benefits are endless!

To learn more about CFU life insurance products and fraternal benefits log onto www.cfu.org or call our CFU Home Office at 412.843.0380. We are here to serve you!

★ 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

For the Friday Evening Welcome Dance music was provided by Combos from participating Junior Tamburitza Ensembles at the 58th Annual CFU Festival in Cleveland, OH.



Sloboda Juniors Combo



Croatian Juniors of St. Louis



Queen Helena Combo



St. George Juniors



American Croatian Waukegan



Junior Tams of Duquesne



Cleveland Juniors



Milwaukee Juniors



Dečki z Brega - CNH Hamilton



Cooking Corner

Šljivovitz Cake

Cake:
1 c. chopped walnuts
3 c. sifted cake flour
2 1/2 tsp. baking powder
1/2 tsp. salt
2/3 c. butter
1 3/4 c. sugar
2 eggs
1 1/2 tsp. vanilla
1 1/4 c. milk
1/2 c. Slivovitz (plum brandy)
All of your ingredients should be at room temperature. Preheat oven to 350°F. Grease and flour a 10-inch tube pan. Sprinkle nuts over bottom of pan, set aside. Sift together flour, baking powder and salt, set aside. Cream butter and sugar together until light. Add eggs and vanilla to creamed mixture and beat at medium speed until well mixed. Add Slivovitz and flour mixture to creamed mixture alternately with milk, beating well after each addition. Continue beating one minute. Pour batter over nuts. Bake at 350° for 1 hour. Cool, invert on serving plate. Prick top. Pour glaze over evenly.
Glaze:
1/4 lb. butter
1/4 c. water
1 c. granulated sugar
1/2 c. Slivovitz
Melt butter in saucepan. Stir in water and sugar. Boil 5 minutes, stirring constantly. Remove from heat. Stir in Slivovitz. Pour over cake.

Strawberry Coffee Cake

1 Tbsp. cornstarch
1 pkg. (10 oz.) frozen sweetened sliced strawberries, thawed
1/4 tsp. cinnamon
1/4 tsp. almond extract
2 1/3 c. flour
3/4 c. sugar
3/4 c. butter
2 tsp. baking powder
1/2 tsp. baking soda
1/8 tsp. salt
3/4 c. buttermilk
1 egg, lightly beaten
In saucepan, combine cornstarch and strawberries until blended. Bring to a boil over medium heat, stirring constantly. Cook and stir 2 minutes until thickened. Remove from heat. Stir in cinnamon and almond extract; set aside. In bowl combine flour, sugar; cut in butter until mixture is crumbly. (Set aside 1/2 c. for topping.) Add baking powder, baking soda and salt to the remaining flour mixture. Stir in buttermilk and egg, just until moistened. Spread 1 1/2 c. of batter into greased 8-inch square baking dish. Carefully spread with strawberry mixture. Drop remaining batter by tablespoonfuls over strawberry mixture. Sprinkle with reserved crumb mixture. Bake at 350 for 40 minutes, until golden brown. Cool on rack.

All Recipes from the Cooking Corner Archives

Croatian Center Summer Picnics

MILLVALE, PA – Following is the Sunday Summer Picnic Schedule for 2026 which includes all events to be held at the Croatian Center, 80 Schuetzen Park Road, Millvale, PA 15209.
• September 20 - CFU Fraternal Day
Please plan to join in the festivities at Croatian Center as we celebrate the summer season!

Ivan Opat/President

CFU Lodge 235 Meeting Notice

CLEVELAND, OH - The next meeting of Lodge 235 will be held on September 20 at 1 PM. The meeting will be held in the library of the Croatian Home in Eastlake. We do have much to discuss. Your opinions are needed and welcomed. We are looking forward to seeing many of you there.
Agatha Luketic
Secretary/Treasurer

WE'RE LOOKING FOR YOUR GARDEN RECIPES.

There is nothing better than fresh veggies from the garden to cook or snack on.

So share your favorite delights with our members, those picnics, family dinners and special events will be that much tastier.

Send in your favorite summertime recipes. *Cooking Corner has the instructions how to submit all recipes.*

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.

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

BAKE SALES • SPECIAL DINNERS • CULINARY DELIGHTS

Lodge 515 Annual Scholarship Luncheon on November 22

TORONTO, ON - CFU Lodge 515 "Bernard M. Luketich" will host its annual scholarship luncheon in memory of Magdalena Mary Smintich on Sunday, November 22. This year we return to gather at the Royal Canadian Legion Branch 31 - Mount Dennis at 1050 Weston Road in Toronto. Applications for the "2026 Magdalena Mary Smintich Scholarship Aid" awards are now being accepted. Application is open to current Lodge 515 members who are students pursuing full-time studies at an accredited post-secondary institution, college, or university. The deadline for submission of applications is September 15, 2026. For the current application form and for further information contact the Lodge 515 Council or the Magdalena Mary Smintich Scholarship Committee Chair, Jakop Smintich at jakops@yahoo.com or 647.515.2966.

Jakop Smintich/Lodge 515



Croatia's sweetest village prepares for its biggest Štrudlafest yet

JAŠKOVO, CROATIA – One of Croatia's most distinctive food festivals is returning to the small village of Jaškovо near Ozalj this weekend, bringing two days of strudel, tradition, culture, outdoor activities and live music.

Štrudlafest will take place on 5 and 6 September 2026, with organisers promising the biggest edition of the festival to date.

The event will run from 10am to 10pm on Saturday and from 10am to 9pm on Sunday, with activities spread throughout the village.

Among this year's new attractions is Dvorišće tete Marice, which will host workshops centred on traditional crafts, including pottery, decorating strudel plates, making traditional licitar hearts and jalba lace.

The space will also feature a Tesla Corner, organised in co-operation with the Nikola Tesla Experience Centre Karlovac.

Food remains at the heart of the festival, with a new competition searching for the best strudel in Croatia. Organised in cooperation with Pivovara Medvedgrad, the challenge will see competitors create both sweet and savoury strudels incorporating beer.

The programme will also celebrate Croatia's culinary and cultural heritage. The Golden Grandma (Zlatna baka) competition, organised by the Zora Foundation, will be held alongside a presentation of a historic strudel associated with Croatian writer Dragojla Jarnević, in cooperation with the Karlovac City Museum.

Visitors will also be able to explore the wider Ozalj area through a range of outdoor activities, including guided Štrudla by Bike cycling tours, Štrudla by Kayak adventures on the Dobra river in Grdun and guided Štrudla Step by Step walking tours.

Other attractions include a ranch with Highland cattle, the long-established Žganjer restaurant and he traditional grain boat in Brođani.

In nearby Karlovac, the Aqua-

tika freshwater aquarium is also joining the festival, offering visitors a discount on admission as well as a prize game.

The cultural programme will feature the largest number of folklore groups in the festival's history, with performers including KUD Mura, KUD Izvor Rakovica and KUD Sv. Juraj Draganić, as well as groups from Zadar County and Slovenia.

Saturday's programme begins with the official opening at 10am, followed by the Golden Grandma competition. The afternoon will feature beer and food workshops, the strudel-making competition, a Rally Kids Corner and the Štrudlomanijak picnic.

The evening will culminate in a concert by Croatian band Daleka obala.

Sunday will focus in part on younger visitors, with children's activities and traditional village games, while the gastronomic programme will include a Nepal-themed food show, strudel and liqueur pairings and a presentation of Dragojla Jarnević's historic strudel.

There will also be a look back at the festival's famous three-kilometre-long strudel, with ambassador Vesna taking visitors through the story behind the record-breaking creation.

The festival will close with a performance by popular Croatian singer Laura koja pjeva, marking the first time a female performer has headlined the musical finale of Štrudlafest.

With food, traditional crafts, folklore, music and activities in the surrounding countryside, Štrudlafest offers visitors a different way to experience Croatia's continental heritage.

The festival is supported by the Croatian National Tourist Board, Kupa Tourist Board, Karlovac County, the City of Ozalj, Žganjer restaurant and the Zora Foundation.

by croatiaweek

Photo: Demjan Rožman, Dora Jurinčić

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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



Junior Nest KIDS PAGE

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

Conversational Expressions In Croatian

RUJAN – SEPTEMBER
POSJEĆI – TO CUT OFF
DOŽIVJETI – TO EXPERIENCE
RASPRODATI – TO SELL OUT
PROŠETATI – TO TAKE A WALK
NAMJERAVATI – TO INTEND
SLIJEDITI – TO FOLLOW
SJEĆATI SE – TO REMEMBER

POĆI – TO DEPART
DOPISIVATI SE – TO CORRESPOND
SUDJELOVATI – TO PARTICIPATE
LJUTITI SE – TO ANGER
TAKO REĆI – SO TO SAY
ODLUČITI – TO DECIDE
SASTATI SE – TO MEET

The Archbishop's Namesake

SEATTLE, WA - This past summer little Marijan Oblak (held here by his mother, Mara) visited the Church of Saint Anastasia in Zadar to view the tomb of his great-great uncle and namesake source, Archbishop Marijan Oblak, who served as Zadar's archbishop from 1969 to 1996.

Little Marijan and several of his family members belong to Seattle Lodge 439/ Nest 220 of the Croatian Fraternal Union. The family traces its roots to Veli Rat at the northern tip of Dugi Otok.

Richard L. Major
 Lodge 439



WHAT A SWEET BUNDLE OF LOVE!

Meet handsome little **TEODOR LUCAS-PERCHINSKY** who was born May 19, 2026 to parents, Kata Lucas-Perchinsky, Lodge 993, Mukwonago, WI, and Daniel Perchinsky, Lodge 354 of Cokeburg, PA. Teodor is the newest member of CFU Nest 649 of Mukwonago and seems very happy and content with his new surroundings! Proud Maternal Grandfather is Paul Lucas of Lodge 993 and thrilled Paternal Grandmother is Louise Perchinsky of Lodge 354. Welcome to our CFU Family, Teodor, and may your life be filled with family, friends and happiness!



WORD SEARCH

Football Game Time

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

BLITZ	GAME CLOCK	QUARTERBACK
COACH	GOALPOST	RUNNING BACK
DEFENSE	HALFTIME	SACK
END ZONE	HOLDING	SAFETY
EXTRA POINT	INTERCEPTION	SCORE
FACE MASK	KICKOFF	TACKLE
FIELD GOAL	LINEBACKER	TAILGATE
FIRST DOWN	OFFENSE	TIGHT END
FOOTBALL	OFFSIDE	TOUCHDOWN
FUMBLE	PUNT RETURN	WIDE RECEIVER

SEPTEMBER HAPPY BIRTHDAYS

(Junior Members Transferring into the Adult Lodge)

- 10 **Merrillville, IN**
Michael D. Stallworth
- 39 **Clairton, PA**
Kevin Marijosius
- 72 **Donora, PA**
Malachi S. Mock
- 98 **Benld, IL**
Reagan L. Cerentano
- 111 **Pittsburgh, PA**
Samantha J. Reiber
- 143 **E. Pittsburgh, PA**
Joseph G. Reisinger

- 175 **Caspian, MI**
Caiden B. Lewis
- 181 **Gilbert, MN**
Samantha J. Cavanaugh
- 246 **San Jose, CA**
Shaylin R. Cunningham
- 267 **E. Chicago, IN**
Wyatt M. Look
- 639 **Miami, FL**
Lacie H. Shegota
- 649 **Mukwonago, WI**
Samuel Joseph Groh
- 651 **Cleveland, OH**
Ilana S. Estrin
- 1959 **Milwaukee, WI**
Cecelia M. Nardone

- CANADA**
- 274 **Welland, ON**
Karlo Zdelar
- 397 **Hamilton, ON**
Matthew Satosek
- 525 **Mississauga, ON**
Maria M. Meze
- 603 **Hamilton, ON**
Aurora Crystal Milakovic

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

IRA CONTRIBUTION LIMITS

Tax Year	Under Age 50	Age 50 or Older
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Note: You may not contribute more than your taxable compensation for the year.

Bernadette M. Luketich-Sikaras
National Secretary/Treasurer

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 _____

CFU 2026 Calendar of Coming Events

SEPTEMBER

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

OCTOBER

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

NOVEMBER

6-8 – 39th Annual CFU Adult TamFEST - Renaissance Columbus Downtown - Columbus, OH
22 – CFU Lodge 515 "Bernard M. Luketich" Toronto, Scholarship Luncheon in memory of Magdalena Mary Smintich - Royal Canadian Legion Branch 31, 1050 Weston Road, Toronto
29 – Christmas Dinner and St. Nicholas Day of Ogulin CFU Lodge 530/Nest 530 - Croatian R.C. Church, London - ON

DECEMBER

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

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-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 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 Croatia or want to apply for citizenship? This is a great way to start learning.

Franjo Bertović/CFU Executive Vice President

Ontario Federation of CFU Lodges Scholarships

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

This scholarship is only awarded once to each member.

Application forms can be emailed to you upon request from Mary Grubic at mgrubic.grubic@gmail.com.

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

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

Mary Grubic/Chairperson

Ontario Federation of CFU Lodges Scholarship Committee

Consular Days in Pittsburgh and Cleveland

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

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

IMPORTANT NOTICE:

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

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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 _____

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City _____ State _____ Zip _____



Make all checks payable to CFU Scholarship Foundation and mail to:
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100 Delaney Drive
Pittsburgh, PA 15235