THANK YOU TO ALL OUR VETERANS

Zajedničar

FRATERNALIST

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

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Spirit of Christmas Campaign Begins

Annual Holiday Fund Drive Benefits CFU Scholars

By Edward W. Pazo / National President

PITTSBURGH, PA – As we turn our attention to the coming Holiday season, both Thanksgiving in November and Christmas in December, we take this opportunity to announce the annual Spirit of Christmas Campaign that benefits the CFU Scholarship Foundation, Inc. For quite a number of years, CFU members have generously participated in this campaign to provide scholarship funds to our CFU youthful members attending college or university.

Croatian Fraternal Union is unique in the fraternal benefit industry in that we have benefited from the foresight of our past leaders through the establishment of a separately incorporated organization that is designed to serve as a fiduciary of monetary contributions by our membership with the sole beneficiaries designated as our membership.

Organized in 1958, the CFU Scholarship Foundation, Inc., has a distinctly separate Board of Directors that serve the interests of the Foundation for the benefit of those members who yearly seek financial assistance with their college or university tuition. The CFU Scholarship Foundation is a registered charity with the State of Pennsylvania and as such complies with all reporting requirements of an IRS designated 501 c(3) entity.

The 2026 Scholarship Holiday Campaign period officially commenced on November 1, 2026 and will continue until February 28, 2027. All contributions received for deposit into the General Fund of the Scholarship Foundation during this time period will be designated as part of the holiday solicitation. Over the years, it has become a time-honored tradition for many CFU Members to generously support the philanthropic goals of the Foundation during this campaign.

Along with sending their holiday contributions, members take this opportunity to extend warm wishes of the Christmas season through the pages of the **Zajedničar** to their friends across the US, Canada and Croatia. Memorial tributes honoring loved ones also serve as a meaningful way at this time of year to remember those who have passed on to their eternal reward.

A donation coupon is located on page **12** in this issue of the **Zajedničar** which you may utilize to send along with your check and personal holiday message or memorial tribute.

We are appreciative of all CFU members, lodges and friends who contribute to the CFU Scholarship Foundation, Inc. Contributions during the holiday season may be made by completing the Spirit of Christmas Campaign Coupon within this issue of the **Zajedničar**. Coupons and checks, made payable to "CFU Scholarship Foundation", may be mailed to Edward W. Pazo, National President, Croatian Fraternal Union, 100 Delaney Drive, Pittsburgh, PA 15235.

All donations received will be reported in the specially designated "Spirit of Christmas" col-

(Continued on page 12)



PAST HONORED CFU FOUR COUNTY LODGES' FRATERNALISTS OF THE YEAR joined with 2026 Fraternalist of the Year Daniel Turkall at this year's recognition celebration held on Sunday, October 25, at the Croatian Home in Cokeburg, PA. Congratulations are extended to all of the Four County Fraternalists whose commitment and volunteer efforts serve to promote activity among the member lodges and encourage involvement throughout the Croatian Fraternal Union.

39th Annual CFU TamFEST Meets in Columbus

By Edward W. Pazo / National President

Friday, November 6:

The 2026 TamFEST festivities begin on Friday, November 6 at the Renaissance Columbus Downtown Hotel. Group leaders of all participating tamburitza ensembles are asked to please visit the CFU Registration Table near the Woody Hayes Grand Ballroom on Friday evening to receive the packet containing the TamFEST ribbons for their group members.

For all participants and guests, the 2026 CFU TamFEST weekend will festively kick-off with a Welcome Dance in the Woody Hayes Grand Ballroom at the Renaissance Hotel on Friday, November 6, starting at 9 p.m., featuring the music of the talented and energetic T.S. Zadnja Stanica of Steelton, PA. This popular band will entertain the crowd until 1 a.m., welcoming all to get the weekend off to a fabulous start.

Saturday, November 7:

The Official Opening of the 39th Annual CFU TamFEST will take place on Saturday, November 7.

The program will begin at 12 noon in the Woody Hayes Grand Ballroom. National anthems will be provided by the Penn-Sembles of Versailles, PA, followed by invocation offered by our longtime friend, Father William Hritsko, Chaplain, Columbus Catholic Cemeteries, Columbus, Ohio, who will serve as this year's Festival Celebrant.

As the program gets underway, greetings will be extended by H.E. Pjer Šimunović, Ambassador, Embassy of the Republic of Croatia in the United States.

Also extending greetings on behalf of our Society will be CFU Executive Vice President Franjo Bertović

Serving as Master of Ceremonies for the 39th Annual TamFEST, it will be my great pleasure to introduce each of the fourteen CFU adult tamburitza ensembles and guest performers scheduled on the Saturday afternoon program.

Following the day's program, a Tamburitza Mass will be held in the same ballroom, beginning at 5:00 p.m., celebrated by Father William Hritsko and concelebrated by Father Paul Marich, O.P., Pastor, St. Patrick Parish, Columbus, Ohio.

Musical accompaniment for the Mass will be provided by the Directors of the participating

(Continued on page 4)

Lodge 993 Plans Thanksgiving Dinner

MUKWONAGO, WI - John Movrich CFU Lodge 993 will hold its next meeting on Saturday, November 14, at the Wendlandt home. We will have a "Thanksgiving Dinner" with all the trimmings at 5:30 p.m., and a meeting to follow. Chef Extraordinaire Larry Ellis will be making the turkey, stuffing and gravy with the help of his lovely wife Laura. We will need people to sign up to bring all the traditional sides. Let me know what you want to bring.

We will be collecting food items for the Mukwonago meeting as well as sending them a check. I will e-mail lodge members the list of things that they need the most.

Our October meeting was fun. We had a wide variety of delicious chilis to sample. After the meeting, many of us went together to the "Jack-O-Lantern Jaunt" at Field Park. We enjoyed seeing all the fun displays, including our own.

Our social director, Destiny Froelich, is planning on carpooling to Holiday Folk Fair together on Saturday, November 21st. We are looking forward to seeing the Milwaukee Croatian Tamburitzans perform and enjoying all the ethnic groups and foods. She is also planning a bus trip to Rotary Botanical Gardens in Janesville to see the amazing array of lights Saturday evening, December 12th.

Carol Movrich Gedde/Secretary

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e-mail: editor@cfu.org
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FROM THE EDITOR'S DESK...LORRAINE TURKALL

Where Are They Now?

The future of the Croatian Fraternal Union and, in fact, of the world, rests with our youth. We are fortunate to have many forward-thinking members of our Society who have championed the benefits of formal education and especially those who have initiated and supported the CFU Scholarship Foundation, Inc. The tremendous success of the CFU Scholarship Program has long been touted as an important and supportive benefit to assist our youth in reaching their educational goals.

While we are by no means assuming credit for their individual successes in life, we do feel a sense of pride that many CFU members contribute to the goals of CFU students by generously making contributions to the CFU Scholarship Foundation. We are gratified to realize these donations have assisted numerous young members during their academic years. We truly beam with pride when we hear someone say that they appreciated the financial aid received through the CFU Scholarship Foundation. We further share a sense of satisfaction knowing that every donation received for the CFU Scholarship Foundation has helped a young member with his or her academic financial burden.

Focusing on the pressures of attending classes, meeting the demands of university schedules, interacting academically and socially, and defining future goals are heavily compounded by financial concerns facing many young students. CFU scholarships have been gratefully received by thousands of young students over the years and continue to assist many CFU members today.

After completing their educational studies and graduating from their respective colleges and universities, the logical question is: ***Following graduation, what are past CFU Scholarship Recipients doing now?***

From time to time, we are pleased to receive notes from past recipients, expressing their appreciation for the financial assistance they received. We can't help but wonder what direction past recipients have taken and what fulfillment and successes they are now experiencing in their chosen careers. Considering the wide range of academic programs available to students today, we marvel at what interesting professions they may have selected and the fulfilling career paths they are enjoying. In fact, we would welcome hearing from them and hereby extend an open invitation to past CFU Scholarship Recipients who have benefited from the CFU Scholarship Foundation to send in a brief update of where they are now and how a higher education has impacted their lives.

It is our intent to feature the CFU Scholarship Career Updates received from past CFU Scholarship Recipients in each publication of the **Zajedničar** as they are received at the CFU Home Office. We ask Past Scholarship Recipients to direct their articles (along with a photo if they would like) to: editor@cfu.org. We would love to share your story with our CFU members. Perhaps such first-hand accounts will encourage and/or inspire other young students to pursue an interesting career choice they had not previously considered.

Most of all, we take this opportunity to wish all former CFU Scholarship Recipients continued success and wish them all the best in attaining their personal goals and career aspirations.

GOOD NEWS!

The Current Interest Rate on the
CFU CHOICE TWO Annuity Program has been
EXTENDED THROUGH DECEMBER 31, 2026!

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

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

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

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

CFU Lodge 170 Meeting Schedule

MERRILLVILLE, IN - Please join us at the next Lodge Meeting on November 22. At this meeting, we will be taking nominations for the 2027 board. Our last meeting of 2026 will be December 20.

Meeting time is 11:30 a.m. Meetings take place at 8550 Taft Street, Merrillville, IN. Please use north doors.

Cindy Mayer
Recording Secretary

Lodge 235 Meeting Notice

CLEVELAND, OH - Our meeting will be held on Sunday, November 15, at 1 PM. It will be held in the library at Croatian Home in Eastlake.

We have important details to discuss and would appreciate your attendance at this meeting. We hope to see many of you there.

Agatha Luketic
Secretary/Treasurer



By Edward W. Pazo/National President

This may be the most enjoyable column that we have had the pleasure of writing since becoming National President of our society. We are speaking specifically of our recognition of certain members of the Croatian Fraternal Union of America who have distinguished themselves as outstanding fraternalists and great examples of our motto of "All for One" and "One for All". Over the past fourteen years we have strived to recognize just such individuals who exemplify these characteristics.

We have included past National Officers and management personnel, dedicated lodge officers, and members who simply stood out as exemplary persons. Some of these accolades were offered while the individual was alive; however, all too often our words of praise were offered posthumously upon their passing. The words that we offered evoked feelings of happiness and sadness while we put "pen to paper."



However, as mentioned in our opening sentence we are extremely pleased to offer this column in honor of our next CFU member to be recognized as an outstanding fraternalist, Brother Daniel Turkall, of Sacred Heart of Jesus Lodge 3 in McKeesport, Pennsylvania. Daniel is the son of Dan and Lorraine Turkall (nee Matko) and is employed at the CFU Home Office in Pittsburgh where his mother, Lorraine, serves as Executive Assistant to the National President and co-editor of our society's newspaper, **Zajedničar.**

On Sunday, October 25, 2026, the United CFU Lodges of Fayette, Greene, Washington and Westmoreland Counties held a gala banquet at the Croatian Home of St. George Lodge 354 in Cokeburg, Pennsylvania at which time the Fifty-Year honorees of the member lodges were recognized at the same time Daniel was introduced as the 2026 Fraternalist of the Year.

Arriving at the festively decorated upper hall of the Croatian Home, we were greeted with the beautiful sounds of the tambura courtesy of Marlene and Dan Kochis, Bernadette Luketich-Sikaras, Derek Hohn, Marko Kochis and Dario Barisic. The capacity crowd enjoyed the cocktail reception with hors d'oeuvres while socializing in a wonderful fraternal atmosphere that is always present at the Croatian Home in Cokeburg. Following grace offered by Lodge 354 member Fr. Bud Falkenhan, guests were treated to a wonderful buffet dinner with a sumptuous "Pittsburgh" Cookie Table courtesy of Sister Lorraine Turkall providing the dessert.

Sister Bernadette Luketich-Sikaras began the program by congratulating those Fifty-Year honorees in attendance and all members of the society for their valued membership. She then called upon CFU Executive Vice President Brother Franjo Bertović for remarks followed by this writer. Each of us expressed our gratitude to the United Four County Lodges for hosting this important banquet which gathers lodge members together to recognize and honor individuals who have displayed an outstanding commitment to the ideals of the Croatian Fraternal Union of America.

The two fifty-year members present to receive their CFU membership pin and scroll of appreciation were: Sister Teddi Ann Stevenson of St. George Lodge 354, Cokeburg, and Sister Lucille Herndon of St. George Lodge 248, Clairton. Both honorees have been active in their respective lodges with Sister Stevenson holding the distinction of being an original member of the St. George Junior Tamburitzans upon their founding. She has maintained active affiliation with the Lodge over the course of her lifetime and presently serves on the Lodge officer board. She has represented her Lodge 354 as a delegate to CFU National Conventions numerous times. Previously Teddi Ann and her husband Randy were officers within the parents'

(Continued on page 11)





CFU 5K – Strides for Scholarship & Hope Race to help cancer patients links Zagreb and Pittsburgh

Race to help cancer patients links Zagreb and Pittsburgh
The race was organized by the Croatian Fraternal Union and UPMC, with the aim of supporting the education of young doctors and scientists specializing in oncology.

By: Jutarnji News
Published: October 11, 2026

Race participants at Jarun UPMC

The "CFU 5K – Strides for Scholarship & Hope" charity race—aimed at helping cancer patients and their families, as well as supporting the education of young physicians and scientists—took place on Sunday, October 11, in Zagreb and Pittsburgh, the organizers announced.

The race was organized by the Croatian Fraternal Union and the U.S.-based University of Pittsburgh Medical Center (UPMC), in partnership with St. Catherine Specialty Hospital and the International Center for Applied Biological Sciences (ICABS) from Zagreb.

The participants started simultaneously—at 3:00 PM Croatian time and 9:00 AM local time in Pittsburgh—with the organizers linking the two locations via video connection. The Zagreb race took place at Jarun, where the starting signal was given by former Croatian national basketball player and Olympic medalist Franjo Arapović.

According to a press release, the idea for the race originated with the Croatian Fraternal Union during a recent visit to Pittsburgh by Dragan Primorac and his meeting with its president, Edward Pazo. The initiative was agreed upon as part of efforts to strengthen Croatian-American cooperation in medicine and oncology following the opening of the UPMC Hillman Cancer Center in Zabok.

Croatian Fraternal Union

"It is our desire, in cooperation with UPMC and our Croatian partners, to do everything in our power to help cancer patients, as well as the young doctors and scientists engaged in cancer research and treatment," said Pazo.

Primorac highlighted the importance of linking humanitarian aid with education and the international exchange of knowledge. "I am particularly pleased that this initiative connects humanitarian efforts with education and science, as investing in new generations of experts represents one of the most important investments in the future of medicine," he stated.

Elizabeth Wild, President of the UPMC Hillman Cancer Center, participated in the event in Pittsburgh, and the center in Zabok—along with its director, Davor Babić—also lent their support to the initiative.

Lodge 1959 Announces Annual Meeting

MILWAUKEE, WI - The Silver Strings Lodge 1959 will hold its annual meeting and elections on Sunday, December 6, 2026.

The meeting will begin at 12 noon in Meeting Room 1 at Sacred Heart Croatian Church.

The brief agenda includes: New Board Nominations and Election, Finances, 2027 Fundraising, Past and Future Expenses, New issues.

Please plan to attend and support our lodge.

Monica Mason/Lodge 1959

Lodge 6 November Meeting

RANKIN, PA - Please mark your calendar to attend the regular monthly meeting of St. Nicholas Lodge 6 on Wednesday, November 18, 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

Home Office Schedule for the Holiday Season

Just a reminder to all "Z" readers and contributors: As the holiday season approaches, we ask all who plan to submit articles for publication to please be aware of the material deadline dates.

Also, since the CFU Home Office will be closed the week of Thanksgiving, November 23-27, we remind everyone to please make sure that all material for the Dec. 2nd issue is submitted well in advance (no later than Nov. 12) to be assured of publication.

Plan early and send in your notices of lodge Christmas celebrations and lodge meeting date schedule changes as soon as nformation is available.

We don't want anyone to miss out on the holiday merriment!

Editors

SPOTLIGHT ON CFU PROGRAMS

A Message from the Executive Vice President
FRANJO BERTOVIĆ

AFFORDABLE LIFE INSURANCE

Term life insurance is one the most affordable life insurance options in the industry. **Term Life Insurance** is just what it sounds like: a policy purchased for a specific, pre-determined period of time. If you die during that period and have kept up on your payments, your beneficiaries will receive the full face amount of your policy.

If you're young and relatively healthy, term life insurance is the most affordable life insurance choice. The CFU offers Juvenile Term to Age 25 with these coverage options available:

- Insurance amount $25,000 at annual premium of $27.
- Insurance amount $50,000 at annual premium of $52.
- Insurance amount $100,000 at annual premium of $102.
- Lodge dues are not applicable with this plan.
- Issue ages are ages 0-23.

The plan provides a conversion clause which allows the insured to convert at any time, prior to age 25, to any plan of insurance then being offered by the CFU except the Single Premium Ordinary Life plan.

Conversion will be permitted without evidence of insurability. The amount of insurance for the new contract may not exceed the amount of insurance provided by the original contract.

The transfer credit is proposed at $1 per year for each $1,000 of insurance. The transfer credit at age 25 may only be applied to the first year annual premium of any plan chosen the CFU offers but Single Premium Ordinary Life.

No part of the transfer credit will be paid in cash. If the transfer credit exceeds the first year annual premium under the new plan, the excess is forfeited.

The other two options in term insurance are the **10 Year Level Term and 20 Year Level Term** plans. The premiums are level and payable for 10 and 20 years respectively or until death of the insured. The benefits may also be converted to any permanent plan of life insurance for equal or lesser insurance amount, without evidence of insurability before the end of 10 or 20 years. Lodge dues are applicable for both plans providing the applicant is a new member of the Society.

At the end of ten or twenty years, if no other coverage option is selected, benefits expire without value.

If you have any questions on these three life insurance plans or wish to review any specific CFU products, please feel free to contact the Home Office at 412-843-0380 or visit our website at www.cfu.org.

Lodge 126 Croatian American Civic Club Calendar of Events

FARRELL, PA - 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 Tamburitzan 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

Upcoming Events at Versailles Croatian Club Lodge 146

VERSAILLES, PA - Sveto Trojstvo Lodge 146 is excited to present our upcoming calendar full of awesome events you won't want to miss.

Sunday, Nov. 15: Annual Nomination of Officers-12 p.m. - Board Meeting-11 a.m.

Saturday, Nov. 21: Fall Vendor Show - 12 p.m.- 4 p.m.

Wednesday, Nov. 25: Pre-Thanksgiving Bash – 8 p.m.

Saturday, Dec. 5: Nest 27 Annual Christmas Party – 12 p.m.-2 p.m.

Sunday, Dec. 13: "Raise the Roof" Bingo Bash - Doors open at 12:30 p.m.

Saturday, Dec. 19: 146 Annual Christmas Party - Details TBD

Sunday, Dec. 20: Board Meeting – 11 a.m.

Weekly Events:

Karaoke Night - Every Wednesday w/ DJ Omega Man – 8 p.m.-12 a.m.

Bar Bingo - Every Thursday – 7:30 p.m.

For more details on these events, please see our Facebook page: Croatian Club CFU Lodge 146, feel free to reach out to us via email at croatianclub146@gmail.com or stay tuned for updates right here in the **Zajedničar**.

We are looking forward to seeing you all there!

Beth Cindric-Steele/President

Zajedničar Publication Dates

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

NOVEMBER

S	M	T	W	T	F	S
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DECEMBER

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JANUARY 2027

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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



Schedule
TamFEST XXXIX, Nov. 6-8
At the Renaissance Columbus Downtown, Columbus, OH

FRIDAY, NOVEMBER 6, 2026

9:00 P.M. to 1:00 A.M. Welcome Dance in the Woody Hayes Grand Ballroom of the Renaissance Columbus Downtown Hotel, Columbus, Ohio. Music provided by T.S. Zadnja Stanica of Steelton, Pennsylvania.

SATURDAY, NOVEMBER 7, 2026

12:00 NOON Opening of the 39th Annual CFU Adult Tamburitza Festival in the Woody Hayes Grand Ballroom of the Renaissance Columbus Downtown Hotel.

NATIONAL ANTHEMS —Penn-Sembles, of Versailles, Pennsylvania, under the direction of Jerry Grcevich

INVOCATION — Fr. William Hritsko, Chaplain, Columbus Catholic Cemeteries, Columbus, Ohio

GREETINGS – H.E. Pjer Šimunović, Ambassador, Embassy of the Republic of Croatia in the United States

GREETINGS — Franjo Bertović, Executive Vice President Croatian Fraternal Union of America

MASTER OF CEREMONIES — Edward W. Pazo, National President Croatian Fraternal Union of America

■ ***EACH GROUP WILL PERFORM FOR 12 MINUTES.***

1. **PENN-SEMBLES,** Versailles, Pennsylvania
2. **VESELI HRVATI,** Welland, Ontario, Canada
3. **ŽIVA GRANA HRVATSKE,** Hamilton, Ontario, Canada
4. **KRALJICA KATARINA,** East Lake, Ohio
5. **VESELJACI,** Farrell, Pennsylvania
6. **ANSAMBL SVETI NIKOLA,** Aliquippa, Pennsylvania
7. **SACRED HEART TAMBURITZA ENSEMBLE,** McKeesport, Pennsylvania
8. **HRVATSKO SRCE,** Hamilton, Ontario, Canada
9. **LJELJO,** Pittsburgh, Pennsylvania
10. **ST. GEORGE ADULT TAMBURITZANS,** Cokeburg, Pennsylvania
11. **TRI-STATE TAMBURAŠI,** New York, New Jersey, Connecticut
12. **SEVDAH,** Conway, Pennsylvania
13. **GRANIČARI,** Milwaukee, Wisconsin
14. **TAMBURA CLUB ZAGREB,** Markuševec, Croatia

5:00 P.M. Mass will be held in the Woody Hayes Grand Ballroom of the Renaissance Columbus Downtown Hotel. **Celebrated by Fr. William Hritsko,** Chaplain, Columbus Catholic Cemeteries, Columbus, Ohio and **Concelebrated by Fr. Paul Marich, O.P.,** Pastor, St. Patrick Parish, Columbus, Ohio. Music will be provided by the Directors of the participating Tamburitza Ensembles.

9:00 P.M. to 1:00 A.M. **The Saturday Night Social and Dance** in the Woody Hayes Grand Ballroom of the Renaissance Columbus Downtown Hotel. **Music** will be provided by "Tambura Club Zagreb"of Markuševec, Croatia.

SUNDAY, NOVEMBER 8, 2026

12:00 NOON Festival Program begins in the Woody Hayes Grand Ballroom of the Renaissance Columbus Downtown Hotel, Columbus, Ohio.

NATIONAL ANTHEMS — St. Lawrence Adult Tamburitzans, of Steelton, Pennsylvania under the direction of Vinnie Ban

INVOCATION — Fr. William Hritsko, Chaplain, Columbus Catholic Cemeteries, Columbus, Ohio

GREETINGS – Nikica Kopačević, Consul General, Republic of Croatia, New York

GREETINGS —Bernadette M. Luketich-Sikaras, National Secretary/ Treasurer Croatian Fraternal Union of America

MASTER OF CEREMONIES — Edward W. Pazo, National President Croatian Fraternal Union of America

■ ***EACH GROUP WILL PERFORM FOR 12 MINUTES.***

1. **ST. LAWRENCE ADULT TAMBURITZANS,** Steelton, Pennsylvania
2. **SOUTH FLORIDA TAMBURITZA ORCHESTRA,** Deerfield Beach, Florida
3. **HRVATSKI OBIČAJ,** Kansas City, Kansas
4. **FOLKLORNI ANSAMBL ZELENA POLJA,** Cleveland, Ohio
5. **HOOSIER HRVATI,** Merrillville, Indiana
6. **ŽUMBERČANI,** Cleveland, Ohio
7. **SELO,** Columbus, Ohio
8. **OD SRCA,** Youngstown, Ohio
9. **JAVOR PITTSBURGH,** Pittsburgh, Pennsylvania
10. **DETROIT TAMBURITZA ORCHESTRA,** Detroit, Michigan
11. **TAMBURA CLUB ZAGREB,** Markuševec, Croatia

39th Annual...

(Continued from page 1)

tamburitza ensembles.

Festival participants and guests will then have a few hours for dining and relaxing before returning to the Woody Hayes Grand Ballroom for the Saturday evening social that will begin at 9 p.m. Music will be provided by the outstanding Tambura Club Zagreb of Markuševec, Croatia, who will entertain throughout the evening until 1 a.m., when the social will conclude.

Sunday, November 8:

On Sunday, November 8, the festival program will commence at 12 noon, with National Anthems presented by the St. Lawrence Adult Tamburitzans Steelton, PA, followed by invocation offered by Father William Hritsko.

We are honored to have with us Hon. Nikica Kopačević, Consul General, Republic of Croatia, in New York, who will join us to address the assembled audience for TamFEST 2026.

Extending greetings on behalf of our Society will be CFU National Secretary/ Treasurer Bernadette M. Luketich-Sikaras.

Resuming my duties as Master of Ceremonies, I will be pleased to introduce the eleven ensembles scheduled to perform on the Sunday afternoon program.

As a reminder for the weekend festivities, all Concerts and Socials will be held in the Woody Hayes Grand Ballroom of the Renaissance Columbus Downtown Hotel. This year's TamFEST is among our largest adult festivals reminding us how important the perpetuation of our Croatian cultural heritage and tamburitza music is to all of us. We are gratified by the strong response to this year's event and gratefully acknowledge all who do their part to keep our musical culture alive on this continent.

With our CFU Adult Tamburitza Festival taking place just days prior to Veteran's Day, a day which honors all military veterans of the United States Armed Forces, we proudly salute and honor all Veterans and thank them for their valuable service to our country.

We are looking forward to greeting all of the performers, families and guests as they arrive at Columbus, Ohio for 2026 TamFEST and trust the warm Croatian hospitality will bring all together in harmony for a truly enjoyable weekend of music, friendship and fraternalism.

Dobro Nam Došli!

Notice to Lodge 602 and Narodni Dom Members

VERONA, PA - The members of the Narodni Dom CFU Lodge 602 are encouraged to attend a meeting on November 9, 2026, at 10 a.m., at the office of Dillon McCandless King Coulter & Graham, LLP, 600 Cranberry Woods Drive, Suite 175, Cranberry Township, PA 16066.

The purpose of this meeting is to discuss and approve the prospective sale of real property located at 312 Arch Street, Verona, PA 15147, Parcel IDs 0365-A-132 and 365-A-67.

Over the recent years the membership has dropped to a point where the lodge does not adequately sustain itself. Currently, it has been rented to the local Moose lodge.

If you plan to attend this meeting, please R.S.V.P. to Dan Uvodich at 724-316-8855 or by email danuvodich@gmail.com.

Dan Uvodich/Lodge 602

Holiday Fundraiser for Mahoning-Shenango Valleys Croatian Radio Program

YOUNGSTOWN, OH - Since April 5, 1987, it has been our pleasure to bring to our listeners not only our beautiful Croatian music but also information, news, and dates of interest of the Mahoning and Shenango Valleys' Croatian Communities via our weekly radio show "The Voice of the CFU" over WRQX 600 AM The Patriot in the Youngstown, Ohio area and worldwide at www.600wrqx.com. and on iheartradio and tunedin on your cell phones, every Sunday 10 a.m. -11 a.m. Eastern Time.

We ask you, our listeners and supporters, that during this Christmas Season to please remember our Annual Christmas Fund Appeal. All donations help us defray the cost of purchasing weekly radio time. Even though all of our announcers and radio engineers donate their time and services, we still have to purchase air time each week from WRQX.

Our Christmas appeal will run through Friday, January 1, 2027. All names of donors will be read on our Sunday, January 3, 2027 show.

We do our show for you, but we can't do it without you, so please consider donating to our radio appeal. All donations, no matter the size, are greatly needed and appreciated.

Please mail your donation checks made payable to "Voice of CFU" to The Voice of CFU at P.O. Box 1860, Youngstown, Ohio 44501.

We are actively looking for advertisers for our show. If you would like more information about advertising your business or event, please contact Tim Komara at 330-519-9036 to obtain information about our very reasonable rates.

Our radio show also has a Facebook page and it is called Voice of the CFU Radio Show. Please like us on Facebook. We put all of the functions, dates, times, and phone numbers that we announce on our Facebook page, for easy reference.

Sretan Božić i Vesela Nova Godina!

Tim Komara/Lodge 66/Radio Show Chairman

CFU Lodge 72 News

UNIONTOWN, PA – We wish to inform members of Ss. Peter and Paul CFU Lodge 72 that our next lodge meeting will be held on Saturday November 14 at 2 p.m. The meeting will be held at Hoss's, Belle Vernon, PA.

We thank the lodge members in advance who will be able to attend this meeting. Best wishes also to our members for a Happy and Blessed Thanksgiving!

Catherine Brnich/Secretary







CFU History in Photos...
Recognize Anyone?

PITTSBURGH, PA - CFU is an organization deeply rooted in heritage and tradition, with a proud 132-year history of preserving, celebrating, and perpetuating our beautiful Croatian culture. Our members have long cherished this heritage and take great pride in the history and enduring contributions of Croatian immigrants who traveled to the United States and Canada, beginning in the late 1800s.

We are incredibly fortunate that generations of our members and their families have entrusted CFU with their personal treasures and family heirlooms. Through their generosity, photographs, traditional folk costumes, flags, lodge ribbons, original sheet music, recordings, books, and countless other historical artifacts have been preserved and are proudly maintained and displayed at our Home Office in Pittsburgh.

The remarkable collection housed at our Home Office is a testament to the richness and enduring legacy of the Croatian-American experience. Few, if any, fraternal, cultural, or religious organizations can rival the breadth and authenticity of the historical memorabilia preserved within our walls.

Visitors—including CFU members, Croatians from across the country, and the general public—are often captivated by the original artwork, extensive libraries, historic photographs, authentic national folk costumes, and countless artifacts that chronicle our 132-year journey. Each piece tells a story, connecting us to the generations who came before us and helping ensure that our Croatian heritage and traditions continue to be treasured and passed on to future generations.

Over the last several years, we have made a concerted effort to review, organize, and catalog these treasured materials. As part of this ongoing initiative, we are working to digitize printed and recorded materials, while also refreshing and enhancing our museum displays with many of the items generously donated since the remodeling of our Home Office.

Our goal is to protect and preserve these irreplaceable pieces of our heritage for generations to come, while also making them accessible to our members, the Croatian community, and the general public. By preserving these treasures and sharing their beauty and stories, we can ensure that the history, traditions, and accomplishments of those who came before us continue to inspire and educate future generations.

With that said, during this lengthy process of reviewing, categorizing, and preserving these materials, we at the Home Office have often found ourselves pausing to look through old photographs. We find ourselves wondering: Who is pictured? What tamburitza group is this? What event were they attending? And, when was the photograph taken?

It has been an enjoyable journey of discovery, but we would also like to learn more about these photographs and add that information to our archives—and

YOU may be able to help!

In upcoming issues of the **Zajedničar,** we will be sharing a selection of these classic photographs with our members. We hope those who recognize the people, tamburitza groups, events, locations, or time periods pictured will share their knowledge with us so that we can properly document these pieces of our history.

If you recognize something—or someone—in one of the photographs, please send any information you may have to **editor@cfu.org.** Please use "Old Pictures" or **"Stare Slike"** in the subject line.

We hope you enjoy taking a little trip down memory lane with us—to a time when life seemed a little simpler, junior tamburitza groups were large, costumes were lovingly handmade, and musical directors wore suits and ties!

Thank you for helping us preserve these memories, and most of all, enjoy the **journey back in time!**

Bernadette M. Luketich-Sikaras
National Secretary/Treasurer

Rankin Junior Tamburitzans Host Annual Concert

RANKIN, PA - Please join the Rankin Jr. Tamburitzans for their 66th Annual Concert at 4 p.m., on Saturday, November 14th, at Turtle Creek Steam Academy. This year's show, "Traditions", will showcase songs and dances from the Lika Region of Croatia, as well as Bulgaria, Serbia, Armenia, Greece and Slovakia. We are excited to have special guests, Slavjane Folk Ensemble, join us on stage for this year's performance.

RJT is led by Artist Director & Choreographer Robert Pollack, Music Director Susan Stafura, and Assistant Directors Julie Horgas, Lacy Gable and Rachel Poturich. The three emcees for our 66th concert, Zoe Painter, Nick Ditmore and Luka Hayson, are all older siblings of this year's graduating seniors: Holden Painter, Samantha Ditmore and Katarina Hayson. Congratulations to all three of our talented 2026 graduates!

The dedicated RJT parent group will host a post-concert celebration at the Rankin Croatian Home beginning at 6:30 pm. A variety of homemade ethnic dinner options will be available for purchase on the 1st floor, including goulash, sarma, and plenty of children's favorites. Trubaduri will provide musical entertainment throughout the evening in the Grand Ballroom on the 2nd floor. A wide variety of delicious baked goods will also be available for purchase, along with a cash bar, raffle baskets and 50/50!

Tickets to the event are $10 and include admission to the concert and reception, ages 12 and under free. Tickets can be purchased in advance via the Rankin Junior Tamburitzans Facebook page or contact us at 724-809-6758. Tickets will also be available the day-of at the door.

Turtle Creek Steam Academy is located at 126 Monroeville Ave., Turtle Creek, PA

Rankin Croatian Home is located at 236 4th Ave., Rankin, PA 15104

We are looking forward to yet another year celebrating our beloved Croatian heritage and culture with our friends and family!

Terra Nonack/Lodge 6



FEATURING THE RANKIN JUNIOR TAMBURITZANS, who will appear in concert on Saturday, November 14, at Turtle Creek Steam Academy.

Lodge 66 Ready To Meet

YOUNGSTOWN, OH - St. George CFU Lodge 66 is pleased to announce that their monthly meeting and election of officers and trustees for 2027 will take place on Sunday, November 22, at 12 noon, at the lodge hall located at 3200 Vestal Rd., Youngstown Ohio.

Tim Komara/President

Youngstown St. George Lodge 66 Plans Coming Events

YOUNGSTOWN, OH - St. George Croatian Home Lodge 66 located at 3200 Vestal Rd., Youngstown Ohio, is pleased to announce several fundraisers they are having during the months of November 2026. All are open to the public. We invite all of our friends to come out for some great food and fraternalism.

We are having a Ćevapi sale on any Friday between the hours of 11 a.m. to 8 p.m., or arrangements can be made for other days for pick up. You will receive two (2) dozen frozen ćevapi, five (5) pita breads, and a jar of ajvar, all for only $30. The Ćevapi are lovingly made on premises by our Chef and kitchen staff. Order some for your tailgate parties and the holidays. To order or for more information, call Tim at 330-519-9036. Payment by cash or check only.

On Thursday, November 19, we will host an Italian Evening/ Frank Sinatra Night with Angeo Babbaro (Frank Sinatra impersonator) at our Lodge Hall on the Westside of Youngstown, Ohio. Doors will open at 4:30 p.m., dinner at 5 p.m., show at 6 p.m. Dinner will include Hors d`oeuvres (Italian meats and cheeses, peppers in oil), Entrees (Eggplant Parmesan, Chicken Parmesan, Veal Parmesan, and Pasta), Desserts will be Cannoli and Lemon Cake. For only $20 per ticket, you get a show, dinner and one complimentary drink. All tickets are sold in advance. We are expecting a sell-out (limited seating available). For more information and to reserve your tickets, call Tim at 330-519-9036.

Since 1968 our kitchen has been selling award-winning fish and seafood dinners every Friday. All dinners are available for eat in or to go orders, between the hours of 4:30 p.m. and 7 p.m., or until we sell out. We have Fish dinners, both baked or fried, Shrimp, Scallops, and Potato Pierogi dinners, and Combo Platters. All dinners include one side (fries, mac 'n cheese, haluski, pierogi or green beans) and a choice of applesauce, or coleslaw. We also have side orders available consisting of: pieces of fish, haluski, mac 'n cheese, potato pierogi, French fries, and green beans. All of our food is made from scratch, right down to our tartar sauce and cocktail sauce. To place an order or for more information, please call 330-270-9056 on any Friday between 10 a.m. and 7 p.m.

We hope to see you at one of our fundraisers.

Tim Komara
President/Lodge 66







NFCACF Holds 33rd Annual Assembly of Delegates Meeting in Cleveland

EASTLAKE, OH – On Saturday, October 24, 2026 the National Federation of Croatian Americans Cultural Foundation (NFCACF) convened for its thirty-third Assembly of Delegates Annual Meeting at the Four Points at Sheraton in Eastlake, Ohio. This year's assembly brought together twenty-five delegates from fifteen different organizational groups to review NFCACF's organizational achievements, and discuss strategic advocacy efforts since the last annual meeting in July 2025.

President Steve Rukavina delivered his State of the Union Address to focus on NFCACF's advocacy work and membership initiatives. President Rukavina highlighted his participation in several significant events over the past year. These events included: 30 years of the Dayton Peace Accords Conference in Brussels, Belgium; the Association of Croatian American Professionals (ACAP) Conference in Chicago, IL in 2025 and Seattle in 2026; and the Croatia-U.S. Sports Symposium in Alexandria, VA throughout the year. He also highlighted key NFCACF events, including the 1100th Anniversary of the Coronation of King Tomislav at the Embassy of Croa-tia, and the World Cup Welcome Reception at the Craft Hall in Philadelphia on June 26. This event's massive success was evidenced by a sell-out crowd and the attendance of notable special guests, including the former President of Croatia, Kolinda Grabar Kitarovic.

"The fact that we have been around thirty-four years working around the nation's capital, we've built up a lot of friends, and we have a good reputation as being an advocate for the Croatian American community," said President Rukavina during the State of the Union address. "Our work continues, and it's just something that we have to do."

The annual Washington Report was delivered by the National Coordinator and Secretary Mark Plavetic. The reports address NFCACF's continuing efforts to work with Congressional staffers from the Congressional Croatian Caucus. The Croatian Caucus is a bipartisan group of Members of Congress in the House of Representatives that promotes bilateral foreign policy and diplomatic relations between the United States and Croatia. One of the major advocacies is the Avoidance of Double Taxation Treaty (DTT) between the two countries. The treaty was sent to the U.S. Senate's Foreign Relations Committee, by the U.S. Department of the Treasury and the Executive Branch on Monday, September 14, 2026. The treaty needs to be passed by the two thirds of the Senate to be ratified and become law.

If ratified, the Treaty would bring significant changes for individuals and businesses with ties to both nations with the reduction or elimination of withholding taxes that place barriers on investments and capital gains. This treaty is a great opportunity for investment in both countries in many areas such as defense, IT companies, and small business alike. The treaty continues to have bipartisan support as we push it to the finish line. NFCACF plans to work with ACAP closely to continue our close engagement with our Croatian Caucus and to promote and support this U.S.-Croatia DTT Treaty with U.S. Senators to get it reviewed and approved as soon as possible.

The assembly reports included NFCACF's member delegates, who brought valuable insight from, and engagement with, the Croatian community. The President of the Croatian Fraternal Union of America (CFU), Edward Pazo, addressed the organization's financially advantageous benefits, scholarship program, its upgrades in technology and its long-time support for the NFCACF. Mr. Pazo also mentioned the recent establishment of the Dr. Joseph Cindrich PhD Scholarship Fund within the CFU Scholarship Foundation, Inc. He explained that the fund was created as a result of Joseph Cindrich's bequest to the Foundation upon his recent passing. Brother Pazo stated that the endowment would honor his memory and commitment to cooperation between U.S. and Croatian education, especially concerning his program to benefit Indiana and Split universities.

Nikola Metes, President of the Association of Croatian American Professionals (ACAP), discussed membership outreach and provided a debrief on the recent 10th Annual ACAP Conference in Seattle in early October. He described the organization's global connectivity not only in Zagreb, but also now with South American Croatian communities. He also described a joint project with the Croatian Olympic Committee to host a Village in the Los Angeles Olympic Games 2028 in San Pedro, California. Mr. Metes announced that the next ACAP Conference will be held in Boston, Massachusetts in early October, 2027.

After the ACAP report, Mr. Rukavina again emphasized NFCACF's engagements in sponsoring the Croatian Special Olympics team over the past thirteen years. It was announced that the NFCACF will raise significant support funds next year to help sponsor the Croatian Special Olympic delegation, which is traveling to the Special Olympics Summer World Games in Santiago, Chile in June 2027.

Andrea Katić-Bruno, President of the Croatian Language School in Boston, delivered a detailed description of efforts to coordinate Croatian schools in the U.S., focusing on creating a standardized curriculum for first and second-generation Croatian learners and they are proposing a two-week summer camp for North American students.

NFCACF board member Judi Zivić updated the delegates about the Croatian History Series and its two webinars with Croatian historians early this year. Andrea Novak-Neumann shared details about the thirty-year relationship between the Minnesota National Guard and the Republic of Croatia.

Nena Komarica presented the NFCACF's Art Donation Committee report. There are three paintings now held the Museum of Arts and Crafts in Zagreb that can now be gifted to any Croatian museum. It was discussed that bringing donations from Croatian Americans to Croatian Museums is now complicated by the Croatian government wanting to tax even donated gifts from non-profits. The four national Croatian American Presidents in the meeting all agreed to collaborate to challenge the lack of a carve-out in Croatian law for donated gifts for charity and philanthropic purposes.

Honorary Chair, Vedran Nazor, delivered an update on the committee's progress in inducting Croatian American athletes into the Croatian American Sports Hall of Fame. He was excited about the induction ceremony and banquet to be held that evening at the American Croatian Lodge (Hrvatski Dom) in Eastlake Ohio. "We have had twenty-one famous Croatian American athletes inducted. Tonight, we're honoring eight more inductees to be enshrined in the Sports Hall of Fame," said Mr. Nazor.

After the completion of all the status reports, the NFCACF board conducted elections for the new term of the Board of Directors, and officers on the Executive Committee. The newly-elected board members include Mirena Bagur, John Bozicevich, Carolyn Bruno, Rose Desput, Derek Hohn, Nena Komarica, John Kraljić, Nikola Metes, Diana Müller, Vedran Nazor, Andrea Novak-Neumann, Hrvoje Pavišić, Mark Plavetić, Steve Rukavina, Bernadette Luketich-Sikaras, Tom Steich, Judi Zivić, and Ron Zivić.

Steve Rukavina was nominated and elected as NFCACF President, John Kraljić will serve as Executive Vice President, Bernadette Luketich-Sikaras, Andrea Novak-Neumann, and Diana Müller were elected as the three Vice Presidents. Mark Plavetic will



serve as Secretary and Ron Zivic was approved as the acting Treasurer until a suitable replacement can be found.

The meeting next featured a historical presentation by Jeffery Peck, President of the Vis WWII Memorial Center, on the World War II Memorial Center project on the island of Vis. The island served as an emergency airstrip and runway for Allied airmen during World War II. NFCACF is still supporting this project and President Rukavina, Nena Komarica and Biljana Abel all attended the memorial event on the island of Vis on July 5, 2024. The initiative now is to build a museum, partnering with the Croatian Military History Society to honor the heroism of the American and British pilots who utilized the Vis airfield, which is given credit for saving over 4,000 allied airmen in 1944-1945.

In closing the meeting, Croatian Ambassador to the United States, Pjer Šimunović highlighted the strengthened economic and strategic ties between Croatia and the U.S., focusing on Croatian military relations with the Minnesota National Guard, LNG security on the island of Krk, and bilateral business relations. He spoke about American companies such as Jabil in Osijek, and how it represents a significant greenfield investment in the biomedical and medical research industry. He also spoke about regional security, especially regarding Croatia's relations in Serbia, which continues to exert geopolitical influence in Bosnia and Herzegovina and Kosovo. He also closed with special thanks to Steve Rukavina and Mark Plavetić for their leadership and important engagements, especially in the nation's capital.

The Embassy of Croatia hosted a military panel exhibition at the Hrvatski Dom in Eastlake Ohio, on Friday, October 23, 2026 that highlighted the sacrifices of Croatian Americans who served in the U.S. armed forces. This exhibition is part of the Embassy's America 250 series that included military history exhibits, cultural concerts and festivals, and a sports symposium in Alexandria.

Mark Plavetic/Lodge 1976
NFCACF National Coordinator
Diana Müller
NFCACF Vice President



U RADU JE SPAS!

Zajedničar

FRATERNALIST

U SLOZI JE MOĆ!

GLASILO HRVATSKE BRATSKE ZAJEDNICE U AMERICI / SVI ZA JEDNOG — JEDAN ZA SVE

GODINA 121. PITTSBURGH, PENNSYLVANIA / SRIJEDA 4. STUDENI 2026. SEDMA STRANA

Počela Božićna školarinska kampanja

Godišnja blagdanska akcija prikuplja sredstva u korist stipendista HBZ-a

Piše: Edward W. Pazo/Nacionalni predsjednik

PITTSBURGH, PA – Dok svoje misli usmjeravamo na nadolazeću blagdansku sezonu, i zahvalnost u studenom i Božić u prosincu, ovim putem najavljujemo godišnju Božićnu školarinsku kampanju koja koristi Zakladi za stipendije HBZ-a. Već dugi niz godina članovi HBZ-a velikodušno sudjeluju u ovoj kampanji kako bi osigurali sredstva za stipendije našim mladim članovima koji pohađaju fakultet ili sveučilište.

Hrvatska bratska zajednica je jedinstvena u industriji bratskih potornih organizacija s pogodnostima jer smo imali koristi od predviđanja naših prošlih voditelja kroz osnivanje zasebno registrirane organizacije, koja je namijenjena da služi kao povjerenik novčanih doprinosa naših članova, a jedini korisnici su naši mladi članovi.

Osnovana 1958. godine, Zaklada HBZ za stipendije ima zasebni Upravni odbor koji djeluje u interesu Zaklade kako bi pomogao članovima koji svake godine traže financijsku pomoć za svoje školarine na koledžu ili sveučilištu. Ova Zaklada za stipendije je registrirana humanitarna organizacija u saveznoj državi Pennsylvaniji i u skladu s tim ispunjava sve izvještajne zahtjeve koje propisuje IRS za entitet 501 c(3).

Razdoblje Kampanje za stipendije za blagdane 2026. službeno je započelo 1. studenog 2026. i trajat će do 28. veljače 2027. Sve donacije primljene za uplatu u Opći fond Zaklade za stipendije tijekom ovog razdoblja bit će označene kao dio blagdanskog prikupljanja sredstava. Tijekom godina, za mnoge članove HBZ-a postala je tradicija velikodušno podržavati filantropske ciljeve Zaklade tijekom ove kampanje.

Uz svoje blagdanske priloge, članovi koriste priliku da putem stranica Zajedničara pošalju tople čestitke božićne sezone svojim prijateljima diljem SAD-a, Kanade i Hrvatske. Memorijalne počasti u čast voljenih također služe kao značajan način da se u ovo doba godine prisjete onih koji su preminuli i preselili se na vječni počinak.

Zahvaljujemo svim članovima HBZ-a, odsjecima i prijateljima koji doprinose našoj Školarinskoj zakladi, Inc. Donacije tijekom blagdanskog razdoblja mogu se izvršiti ispunjavanjem kupona za Božićnu kampanju u ovom izdanju Zajedničara. Kuponi i čekovi, izdani na ime „CFU Scholarship Foundation“, mogu se poslati Edwardu W. Pazu, Nacionalnom predsjedniku, Croatian Fraternal Union, 100 Delaney Drive, Pittsburgh, PA 15235.

Sve primljene donacije bit će navedene u posebno označenoj kolumni „Duh Božića“ koja će biti uključena u sva izdanja Zajedničara tijekom sezonske kampanje.

Zahvalnice primljene od prošlih korisnika iskreno izražavaju koliko su te stipendije promijenile njihove živote. Mnogi dosadašnji korisnici kasnije su također doprinosili programu nakon što su ostvarili svoje obrazovne i karijerne ciljeve, naglašavajući zahvalnost koju ti studenti osjećaju za pomoć koju su primili.

Zaklada HBZ za stipendije upravlja Upravni odbor čije obveze uključuju izbor direktora, odobravanje prijedloga za dobrobit i korist zaklade te pažljivo pregledavanje svih prijava koje podnose studenti koji žele visoko obrazovanje.

Svaki kandidat mora ispuniti minimalne osnovne zahtjeve kako bi bio podoban za do četiri dodijeljene nagrade za pred-

(Nastavak na 10. strani)



HUMANITARNI DOGAĐAJ

Zagreb i Pittsburgh povezala utrka za pomoć oboljelima od raka

(Ovdje objavljujemo članak iz Jutarnjeg lista)

Utrku su organizirali Hrvatska bratska zajednica i UPMC, a cilj je i potpora obrazovanju mladih liječnika i znanstvenika koji se bave onkologijom

Sudionici utrke na Jarunu

Humanitarna utrka ‘CFU 5K – Strides for Scholarship & Hope‘, namijenjena pomoći onkološkim bolesnicima i njihovim obiteljima te potpori obrazovanju mladih liječnika i znanstvenika, održana je u nedjelju, 11. listopada, u Zagrebu i Pittsburghu, priopćili su organizatori.

Utrku su organizirali Hrvatska bratska zajednica i američki zdravstveni sustav University of Pittsburgh Medical Center (UPMC), u partnerstvu sa Specijalnom bolnicom Sv. Katarina i Međunarodnim centrom za primijenjene biološke znanosti (ICABS) iz Zagreba.

Sudionici utrke na Jarunu.

Sudionici su krenuli istodobno, u 15 sati po hrvatskom vremenu i u 9 sati ujutro po lokalnom vremenu u Pittsburghu, a organizatori su dvije lokacije povezali videovezom. Zagrebačka utrka održana je na Jarunu, gdje je znak za početak dao bivši hrvatski košarkaški reprezentativac i osvajač olimpijske medalje Franjo Arapović.

Prema priopćenju, ideja o utrci potekla je od Hrvatske bratske zajednice tijekom nedavnog posjeta Dragana Primorca Pittsburghu i susreta s njezinim predsjednikom Edwardom Pazom. Inicijativa je dogovorena u sklopu jačanja hrvatsko-američke suradnje u medicini i onkologiji nakon otvaranja UPMC Hillman Cancer Centera u Zaboku.

Sudionici utrke u Pittsburghu.

Hrvatska bratska zajednica

Naša je želja, u suradnji s UPMC-om i našim hrvatskim partnerima, učiniti sve što je u našoj moći kako bismo pomogli onkološkim bolesnicima, ali i mladim liječnicima i znanstvenicima koji se bave istraživanjem i liječenjem raka - poručio je Pazo.

Primorac je istaknuo važnost povezivanja humanitarne pomoći s obrazovanjem i međunarodnom razmjenom znanja. - Posebno me raduje što ova inicijativa povezuje humanost s obrazovanjem i znanošću, jer upravo ulaganje u nove generacije stručnjaka predstavlja jedno od najvažnijih ulaganja u budućnost medicine - izjavio je.

Na događaju u Pittsburghu sudjelovala je predsjednica UPMC Hillman Cancer Centra Elizabeth Wild, a potporu inicijativi dali su i centar u Zaboku te njegov ravnatelj Davor Babić. Sudionike u Pittsburghu dočekao je lokalni tamburaški sastav.



Edward Pazo i Dragan Primorac tijekom susreta (Crkva sv. Nikole u Millvale, PA) kad je dogovorena humanitarna utrka.

Odsjek 515 HBZ organizira godišnji ručak za stipendije

TORONTO, ON – U nedjelju, 22. studenog društvo Bernard M. Luketich odsjek 515 HBZ organizira svoj godišnji ručak za stipendije u spomen na Magdalenu Mary Smintich.

Ovogodišnje okupljanje održat će se u prostorijama Kraljevske kanadske legije, ogranak 31 – Mount Dennis, na adresi 1050 Weston Road u Torontu.

Ovaj poseban događaj posvećen je uspomeni na našu pokojnu sestru Magdalenu Mary Smintich, koja je još kao studentica i djevojka pokazivala veliku ljubav i predanost očuvanju hrvatske povijesti, kulture i tradicije. Svake se godine u njezino ime dodjeljuju stipendije zaslužnim pojedincima koji nastavljaju svoje obrazovanje na višim i visokim učilištima te aktivno doprinose hrvatskoj zajednici.

S osobitim zadovoljstvom najavljujemo da će naš gost i govornik biti brat Franjo Bertović, izvršni potpredsjednik Hrvatske bratske zajednice koji će nam se obratiti u ime Nacionalne uprave HBZ-a. Za glazbeni program pobrinut će se Živa Grana Hrvatske iz Hamiltona.

Pozivamo vas da nam se pridružite u ugodnom druženju ispunjenom prijateljstvom, glazbom i zajedništvom, zajedno s obitelji i prijateljima, dok čuvamo uspomenu na Magdalenu i podupiremo buduće naraštaje naše hrvatske zajednice.

Informacije o događaju: Datum: Nedjelja, 22. studenog; Mjesto: Kraljevska kanadska legija, ogranak 31 – Mount Dennis, 1050 Weston Road, Toronto; Otvaranje vrata: 12:30 sati; Početak programa: 13 sati. Cijena ulaznica: Odrasli – $60 - Studenti – $25 - Djeca mlađa od 12 godina – besplatno. Za ulaznice i rezervacije obratite se: Antunu Belanu telefon 416-503-0840 ili 647-282-1263; E-pošta: antunbelan@gmail.com.

Veselimo se vašem dolasku na ovo posebno okupljanje na kojem ćemo zajedno slaviti hrvatsku baštinu, odati počast uspomeni na Magdalenu i ulagati u budućnost naše zajednice.

Svi nam dobro došli!

Antun Belan/predsjednik

Zajedničar
FRATERNALIST
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ALL FOR ONE – ONE FOR ALL
Official Organ Of The
Croatian Fraternal Union
of America

SVI ZA JEDNOG – JEDAN ZA SVE
Službeno Glasilo
Hrvatske Bratske Zajednice
u Americi

Izlazi svaki drugi tjedan u mjesecu
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Dopisi se ne vraćaju, a šalju se na adresu:

IVAN BEGG/LORRAINE TURKALL, UREDNICI
100 Delaney Drive, Pittsburgh, PA 15235
Telefon: 412-843-0380 Fax: 412-823-1594
e-mail:editor@cfu.org
Website: www.cfu.org



GLAVNI URED
Hrvatske Bratske Zajednice
u Americi
Organizirane 1894. godine



Piše: Edward W. Pazo/Nacionalni predsjednik

Ovo bi mogao biti najugodniji osvrt koji smo imali priliku napisati od kada smo postali Nacionalni predsjednik naše Zajednice. Konkretno govorimo o priznavanju određenih članova Hrvatske bratske zajednice Amerike koji su se istaknuli kao izvanredni zajedničari i sjajni primjeri naše poznate izreke 'Svi za jednog' i 'Jedan za sve'. U posljednjih četrnaest godina trudili smo se prepoznati upravo takve pojedince koji utjelovljuju te karakteristike. Uključili smo bivše nacionalne odbornike i upravne osobe, predane čelnike odsjeka, te članove koji su se jednostavno isticali kao uzorne osobe. Neke od tih pohvala su dodijeljene dok je osoba bila živa; međutim, prečesto su naše riječi hvale izrečene posthumno nakon njihove smrti. Riječi koje smo izgovorili izazivale su osjećaje sreće i tuge dok smo 'stavili pero na papir'.



No, kao što smo spomenuli u uvodnoj rečenici, izuzetno smo zadovoljni posvetiti ovaj stupac u čast našeg sljedećeg člana HBZ-a koji je prepoznat kao izvanredan fraternalist, Brat Daniela Turkall iz društva Srca Isusova odsjek broj 3 u McKeesportu, Pennsylvania. Daniel je sin Dana i Lorraine Turkall (rođ. Matko) i zaposlen je u Glvavnom uredu HBZ u Pittsburghu, gdje njegova majka Lorraine radi kao izvršna pomoćnica Nacionalnog predsjednika i suurednica našeg Zajedničara.

U nedjelju, 25. listopada 2026., Ujedinjeni odsjeci HBZ iz kotara Fayette, Greene, Washington i Westmoreland održali su gala večeru u Hrvatskom domu društva sv. Juraj odsjek 354 u Cokeburgu, Pennsylvania, tijekom koje su istaknuti počasni članovi odsjeka koji slave pedeset godina članstva, a u isto vrijeme Daniel je predstavljen kao Fraternalista godine 2026.

Stigavši u svečano ukrašenu gornju dvoranu Hrvatskog doma, dočekali su nas prekrasni zvuci tambure u izvedbi Marlene i Dana Kochisa, Bernadette Luketich-Sikaras, Dereka Hohna, Marka Kochisa i Daria Barišić. U prepunoj dvorani gosti su uživali u koktel prijemu s predjelima dok su se družili u prekrasnoj prijateljskoj atmosferi koja je uvijek prisutna u Hrvatskom domu u Cokeburgu. Nakon blagoslova kojeg je održao član odsjeka 354, fra Bud Falkenhan, gosti su uživali u sjajnoj večeri s bogatim bifeom i raskošnim “Pittsburgh” stolom sa kolačima zahvaljujući sestri Lorraine Turkall koja je pripremila deserte.

Sestra Bernadette Luketich-Sikaras započela je program čestitajući prisutnim dobitnicima priznanja za pedeset godina i svim članovima Zajednice za njihovo cijenjeno članstvo. Zatim je pozvala izvršnog potpredsjednika HBZ-a, brata Franju Bertovića, da održi govor, nakon čega sam to učinio i ja. Svaki od nas izrazio je zahvalnost organizaciji odsjeka HBZ Četiri kotara na organizaciji ovog važnog banketa, koji okuplja naše članove kako bi prepoznali i odali počast pojedincima koji su pokazali izvanrednu predanost idealima Hrvatske bratske zajednice Amerike.

Dva pedesetogodišnja člana koja su bila prisutna kako bi primila svoju značku HBZ i zahvalnicu bila su: sestra Teddie Ann Stevenson iz društva sv. Juraj odsjek 354 i sestra Lucille Herndon iz društva sv. Juraj odsjek 248 iz Clairtona. Obje dobitnice bile su aktivne u svojim odsjecima, pri čemu sestra Stevenson nosi posebnost što je bila prvobitna članica omladinskog zbora sv. Juraj od njihovog

(Nastavak na . 9 strani)

RIJEČ UREDNIŠTVA...LORRAINE TURKALL

Gdje su sada?

Budućnost Hrvatske bratske zajednice, a zapravo i svijeta, leži u našoj mladeži. Sretni smo što imamo mnoge napredne članove naše Zajednice koji su zastupali prednosti formalnog obrazovanja, a posebno one koji su pokrenuli i podržavali Zakladu HBZ za stipendije. Ogroman uspjeh ovog programa stipendija već dugo se ističe kao važna i korisna prednost koja pomaže našoj mladeži da ostvari svoje obrazovne ciljeve.

Iako ni u kojem slučaju ne pripisujemo sebi zasluge za njihove individualne uspjehe u životu, osjećamo ponos što mnogi članovi HBZ-a doprinose ciljevima naših studenata velikodušno dajući priloge našoj Zakladi za stipendije. Drago nam je znati da su te donacije pomogle brojnim mladim članovima tijekom njihovih školskih godina. Zaista se ponosimo kada čujemo da je netko cijenio financijsku pomoć primljenu putem naše Zaklade za stipendije. Također dijelimo osjećaj zadovoljstva znajući da je svaka donacija primljena za Zakladu HBZ za stipendije pomogla mladom članu s njegovim ili njezinim akademskim financijskim opterećenjem.

Usredotočiti se na pritiske pohađanja predavanja, ispunjavanja zahtjeva sveučilišnih rasporeda, akademske i društvene interakcije te definiranja budućih ciljeva dodatno je otežano financijskim problemima s kojima se suočava mnogo mladih studenata. Stipendije naše Zajednice su tijekom godina zahvalno primile tisuće mladih studenata i dalje danas pomažu mnogim našim članovima. Nakon završetka obrazovanja i diplomiranja na svojim fakultetima i sveučilištima, logično pitanje je: ***Što sada rade bivši primatelji stipendija HBZ nakon diplome?***

S vremena na vrijeme, s veseljem primamo poruke od bivših primatelja koji izražavaju svoju zahvalnost za financijsku pomoć koju su primili. Ne možemo si pomoći, a da se ne zapitamo kojim putem su prošli primatelji krenuli i kakvo ispunjenje i uspjehe sada doživljavaju u svojim odabranim karijerama. S obzirom na širok raspon akademskih programa dostupnih studentima danas, divimo se koje su zanimljive profesije mogli odabrati i koliko uživaju u svojim ispunjavajućim karijernim putovima. Zbilja, željeli bismo čuti njihove priče i ovim putem otvoreno pozivamo bivše primatelje naših stipendija koji su imali koristi od Stipendijske zaklade Hrvatske bratske zajednice da nam pošalju kratak pregled gdje su sada i kako je visoko obrazovanje utjecalo na njihove živote.

Naša namjera je istaknuti karijere stipendista HBZ koje primamo od bivših dobitnika stipendija u svakom izdanju Zajedničara čim stignu u glavni ured. Molimo bivše dobitnike stipendija da svoje članke (uz fotografiju ako žele) pošalju na: editor@cfu.org. Bilo bi nam drago podijeliti vašu priču s našim članovima HBZ-a. Možda će ovakva iskustva iz prve ruke potaknuti i/ili inspirirati druge mlade studente da se odluče za zanimljivu karijeru o kojoj ranije nisu razmišljali.

Najviše od svega, ovom prilikom želimo svim bivšim dobitnicima naših stipendija nastavak uspjeha i sve najbolje u ostvarivanju njihovih osobnih ciljeva i karijernih ambicija.

Obavijest studentima odsjeka 530

ST. THOMAS, ON – Tiskanice zahtjeva za Školarinsku pomoć odsjeka 530 «Ogulin» su pripremljene za studente-članove.

Svaki student, član našeg odsjeka od dvije godine na više, i u dobrom stanju, stječe pravo na pomoć.

Obrazac zahtjeva zatražite i pošaljite na 5 Cider Mill Lane, St. Thomas, Ontario N5R 0C1 ili na e-adresi darinkacindric@gmail.com .

Zahtjevi se moraju zaprimiti najkasnije do 19. studeni 2026. godine.

Darinka Cindrić/tajnica

Konzularni dani u Pittsburghu i Clevelandu

WASHINGTON – Veleposlanstvo 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: **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: **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

Piše: Edward W. Pazo/Nacionalni predsjednik

(Nastavak sa 8. strane)

osnutka. Tijekom svog života održavala je aktivnu povezanost s odsjekom i trenutno služi u upravnom odboru odsjeka. Više puta je zastupala svoj odsjek 354 kao delegat na Nacionalnim konvencijama Zajednice.

Prije su Teddi Ann i njen suprug Randy bili odbornici unutar Roditeljske organizacije zbora Sv. Juraj, a vjerni su sudionici na nacionalnim i lokalnim golf turnirima. Teddi Ann i Randy mogu se pronaći na godišnjem pikniku bilo kojeg odsjeka Četiri kotara ili omladinskog zbora, radeći na štandu s janjetinom. Teddi Ann je također članica odraslog ansambla Sv. Juraj, gdje ju se može vidjeti kako se smiješi i svira svoj prim na svim koncertima i nastupima. Suprug Randy joj se pridružuje na pozornici kao član vokalne grupe unutar ansambla.

Sestra Lucille Herndon nam često u šali kaže da je s djevojačkim prezimenom "Scalise" bila posvojena od naše hrvatske organizacije kroz svoje aktivnosti u lokalnim sportskim programima Clairtona i prijateljstvo s pokojnim Edwardom "Cookie" Verlichom. Čini se da ju je Cookie zamolio da 'navrati' na kratki sastanak u Hrvatski dom u Clairtonu. Taj nevin sastanak rezultirao je time da je preuzela dužnosti Direktor omladinskih aktivnosti pod vodstvom direktora sporta odsjeka 248, brata Johna Bolčića, i pod nadzorom naše pokojne tajnice/blagajnice odsjeka 248, sestre Ruth E. Zofchak. Nakon umirovljenja brata Bolčića, Lucille je započela fantastičan niz upisa novih članova u sportske programe odsjeka 248 i služila je kao pratitelj/čuvar na mnogim turnirskim nastupima timova odsjeka 248 i gnijezda 39. Sada služi kao perovođa odsjeka 248 više od dvadeset pet godina i bila je delegat na brojnim četverogodišnjim konvencijama HBZ-a počevši od 2003. godine.

Došlo je vrijeme da se bratu Danielu Turkallu oda priznanje kao Fraternalisti godine Ujedinjenih odsjeka HBZ Četiri kotara, dok je sva pažnja bila usmjerena na brata Dereka Hohna, direktora HBZ za bratske programe koji ga je predstavio. Daniel je pozvan pred publiku usred valova „Ručnika" koji je bio posebno dizajniran za ovu prigodu, s uključenim njegovim imenom i posvećenošću sportskim timovima u Pittsburghu. Svi okupljeni gosti pridružili su se Danielu dok smo slavili ovaj sjajan dan mašući "Ručnikom". Moramo pohvaliti Dereka zbog njegove prisebnosti dok je dijelio dirljive anegdote o Danielu i njegovim interakcijama s obitelji, zaposlenicima HBZ-a, članovima i prijateljima.

Nakon uvoda, Daniel je odgovorio odabranim riječima o svojoj ljubavi prema majci i ocu, obitelji i svim svojim prijateljima. Zahvalio se svima što su došli i za veliku čast što je proglašen Fraternalistom godine. To je bio tek početak slijeda obitelji i prijatelja koji su prisustvovali kako bi Danielu predali uspomene na ovu prigodu. Svaka grupa izrazila je svoju ljubav i divljenje prema njemu, a njihovi su darovi bili dobro promišljeni suveniri temeljeni na njegovom radu, ljubavi prema sportskim timovima Pittsburgha i obitelji.

Sestra Lorraine Turkall zaključila je dio programa s govorom izražavajući zahvalnost svog muža Dana svim prisutnima na banketu u čast njihovog sina Daniela.

Počeli smo ovaj članak izjavom da je ovo jedan od najugodnijih članaka koje smo ikad napisali, i to s pravom. Sudjelujući doslovno na stotinama banketa posljednje 34 godine kao nacionalni odbornike Hrvatske bratske zajednice, možemo iskreno reći da su svi oni bili važni, zaslužni i prikladni. Međutim, u ovom posebnom slučaju mišljenja smo da ova jedinstvena čast i priznanje nisu mogli biti dodijeljeni zaslužnijoj osobi od Daniela, na kojeg se ponosimo kao vlastitog sina. Čestitamo ti Daniel, i hvala ti što si takav kakav si!





Većina radi ovu pogrešku s tavom pa se jaja zalijepe: Evo što treba prije dodavanja ulja

Zagrijte praznu tavu, testirajte kapima vode, tek onda dodajte masnoću I namirnice koje želite pržiti.

Tave od nehrđajućeg čelika izdržljive su, dugotrajne i mogu podnijeti gotovo sve što im zadate u kuhinji. Ipak, imaju jednu manu zbog koje ih mnogi izbjegavaju, hrana se vrlo lako zalijepi za njih. Posebno frustrirajuća mogu biti jaja, riba i druge osjetljive namirnice. No problem često nije u tavi, nego u načinu na koji je koristimo.

Postoji jednostavan trik zahvaljujući kojem se i obična tava od nehrđajućeg čelika može ponašati gotovo poput one s neprianjajućim premazom. Ključ je u pravilnom zagrijavanju, piše portal cnet.com.

Nemojte odmah stavljati ulje

Jedna od čestih pogrešaka je ulijevanje ulja u hladnu tavu i zatim zajedničko zagrijavanje. Želite li smanjiti lijepljenje hrane, postupak bi trebao biti obrnut. Najprije na štednjak stavite praznu tavu i zagrijavajte je otprilike tri minute na srednjoj temperaturi.

Razlog se krije u samoj strukturi nehrđajućeg čelika. Iako se golim okom čini potpuno glatkim, njegova površina na mikroskopskoj razini ima sitne pore i nepravilnosti za koje se proteini iz hrane mogu uhvatiti. Zagrijavanjem se metal širi, a površina postaje ujednačenija, čime se stvaraju bolji uvjeti za pečenje bez lijepljenja.

Jednostavan test s nekoliko kapi vode

Kako ćete znati da je tava postigla odgovarajuću temperaturu? Potrebno vam je samo nekoliko kapi vode. Kapnite malo vode na zagrijanu tavu. Ako voda odmah zacvrči, raširi se po površini i ispari, tava još nije spremna.

Ako se, pak, voda pretvori u male kuglice koje klize i "plešu" po površini, postigli ste željenu temperaturu. Riječ je o pojavi poznatoj kao Leidenfrostov efekt. Na dovoljno vrućoj površini ispod kapljice vode stvara se tanak sloj pare koji je odvaja od metala, pa kapljica klizi po tavi umjesto da odmah ispari. Upravo je to znak da možete prijeći na sljedeći korak.

Tek sada dodajte ulje ili maslac

Nakon uspješnog testa uklonite ostatke vode i dodajte masnoću za pečenje. Možete koristiti maslac ili maslinovo ulje, dok će ulja s višom točkom dimljenja biti praktičnija pri nešto višim temperaturama.

Masnoća će prekriti površinu zagrijane tave i stvoriti dodatnu barijeru između metala i hrane. Tek nakon toga u tavu stavite jaja, ribu, meso ili drugu namirnicu.

Još jedan detalj može pomoći: hrana ne bi trebala biti potpuno ledena iz hladnjaka. Primjerice, jaja možete izvaditi nešto ranije kako bi se približila sobnoj temperaturi.

Nemojte hranu pokušavati odmah odvojiti

Čak i kada ste sve napravili kako treba, ne očekujte da će se hrana ponašati identično kao na tavi s klasičnim neprianjajućim premazom. Kada stavite jaje, ribu ili komad mesa na vruću tavu, ostavite ih kratko na miru.

Kako se površina hrane peče i stvara korica, veza između hrane i metala postupno slabi. Nakon što se dovoljno zapekla, namirnica će se znatno lakše odvojiti. Ako je pokušate okrenuti prerano, velika je vjerojatnost da će se zalijepiti i raspasti.

Najbolje funkcionira s kvalitetnijim tavama

Treba imati na umu da rezultat ovisi i o samoj tavi. Najbolje će funkcionirati kvalitetnije tave od nehrđajućeg čelika s debljim, višeslojnim dnom koje ravnomjernije raspoređuje i zadržava toplinu.

I potrebno je malo prakse. Štednjaci se razlikuju, pa "srednja temperatura" neće biti jednaka na svakom uređaju. Upravo je zato test s kapljicama vode koristan pokazatelj.

Kad jednom pogodite odgovarajuću temperaturu, mogli biste otkriti da vam za jaja, ribu i brojne druge namirnice tava s neprianjajućim premazom zapravo nije toliko potrebna. Jutarnji.hr

PROGRAMI HBZ-A POD POVEĆALOM

Poruka iz ureda izvršnog potpredsjednika
FRANJE BERTOVIĆA

POVOLJNO ŽIVOTNO OSIGURANJE

Životno osiguranje na određeni rok jedno je od najpristupačnijih izbora životnog osiguranja na tržištu. Osiguranje na rok ili određeno vremensko razdoblje je upravo ono na što nas njegovo ime upućuje: polica ugovorena za određeno, unaprijed utvrđeno vremensko razdoblje. Ako tijekom tog razdoblja dođe do smrti osiguranika, a pri tome su redovito uplaćivane premije, baštinik vaše police će primiti ugovoreni iznos osiguranja.

Za mlade i relativno zdrave osobe, osiguranje na određeni rok ili vrijeme najpovoljniji je vaš izbor. HBZ vam nudi osiguranje na određeno vrijeme kroz plan Jednoročno osiguranje za mladež do 25. godine starosti s ovim mogućnostima:

- Iznos osiguranja od $25,000 uz godišnju premiju $27.
- Iznos osiguranja $50,000 uz godišnju premiju $52.
- Iznos osiguranja $100,000 uz godišnju premiju $102.
- Odsječna članarina se ne uplaćuje u ovom planu.
- Godine izdanja su od 0 do 23.

Plan sadrži odredbu o promjeni, koja omogućuje da u trenutku prije navršene 25. godine osiguranik može izvršiti prelazak u bilo koji drugi plan osiguranja kod HBZ-a osim Jedno premijskog stalnog životnog osiguranja.

Promjena plana životnog osiguranja biti će dopuštena bez pitanja ili dokaza o zdravstvenom stanju. Iznos osiguranja prema novom ugovoru ne smije premašivati iznos osiguranja dosadašnjim izvornim ugovorom.

Prijenosna fraternalistička dividenda ili kredit iznosi $1 na svakih iznos od $1,000 ugovorenog osiguranja. Ovaj kredit kod 25. životne dobi osiguranika može se upotrijebiti za godišnju premiju novoizabranog plana kod HBZ osim Jedno premijskog životnog osiguranja.

Niti jedan dio prijenosnog kredita neće biti isplaćen u gotovini. Ako prijenosni kredit premašuje godišnju premiju za prvu godinu u novom planu, iznos koji prelazi tu vrijednost propada.

Druga dva plana osiguranja na određeni rok su životno osiguranje na rok od 10 ili 20 godina. Premije su fiksnog iznosa i plaćaju se tijekom razdoblja od 10 ili 20 godina ili do smrti osiguranika ako nastupi ranije. Također, prije isteka roka od 10 odnosno 20 godina osiguranje se može pretvoriti u bilo koji plan stalnog životnog osiguranja u istom iznosu ili manjem, bez dokazivanja zdravstvenog stanja osiguranika.

Nakon isteka deset ili dvadeset godina, ako nije odabran drugi plan životnog pokrića osiguranje postaje bezvrijedno. Odsječna članarina od $2.22 dodaje se iznosu premije ako je osoba novi član Zajednice.

Ako imate bilo kakvo pitanje ili želite razmotriti bilo koji naš program i koristi koje iz toga proizlaze, molimo vas da nazovete naš Glavni ured na broj 412-843-0380 ili posjetite naše internetske stranice na www.cfu.org.

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.



DEATHS REPORTED

FROM OCTOBER 13 TO OCTOBER 26, 2026

4	Philip M. Samotus	Etna, PA
4	Joseph J. Staresinic	Etna, PA
12	John H. Hladyszewski	Denver, CO
32	Ljudevit B. Jurcic	Chicago,IL
32	Laddie Romancek	Chicago, IL
35	Henrietta A. Zurga	Kansas City, KS
72	Carolyn S. Maykuth	Uniontown, PA
84	Theresa Fullerton	Anaconda, MT
177	William Visevich	Los Angeles, CA
185	Carmen Chiarelli	Campbell, OH
217	Wayne W. Heinemeyer	Benld, IL
248	Robert Spurlock	Clairton, PA
248	Marion M. Vujevich	Clairton, PA
270	Lisa M. Kolesar	Ahmeek, MI
327	Charles Tomich	Donora, PA
351	Doras E. Butkovich	Detroit, MI
402	Phyllis Pavlich	Pueblo, CO
525	Smiljan Jandric	Mississauga, ON
530	Daniel Goldman	St. Thomas, ON
530	Agata Mavretic	St. Thomas, ON
644	Josip Barkovic	Hamilton, ON
669	Barbara J. Lesh	Coraopolis, PA
859	Edith D. Matiyasic	Cleveland, OH
982	Joan C. Peters	Miami, FL

Počela Božićna...

(Nastavak sa 7. strane)

diplomski studij, koje se kreću od 500 do 1.250 dolara. Za one studente HBZ koji pohađaju medicinski fakultet, dostupna su dodatna tri godine razmatranja za stipendiju.

Godišnja sjednica Upravnog odbora održana je u sjedištu HBZ 22. listopada 2026. Više vijesti od Upravnog odbora Zaklade za stipendije o raspodjeli nagrada dodijeljenih na nedavnoj sjednici bit će objavljeno u budućim izdanjima Zajedničara.

Kako dočekujemo božićnu sezonu, želimo zahvaliti našim članovima HBZ-a na velikodušnosti kojom pomažu našoj mladosti kroz ovaj obrazovni program. Nevjerojatan nivo podrške koji naši članovi pružaju svake godine zaista odražava duh božićnog razdoblja. Čvrsto vjerujemo da je ulaganje koje ulažemo u školske pothvate naših mladih članova HBZ-a vrijedno naše bratstvene i financijske podrške.

Zajedno s Upravnim odborom Zaklade za stipendije, mi u Nacionalnoj administraciji HBZ-a želimo svim našim studentima nastavak uspjeha u njihovom učenju u akademskoj 2026.-2027. godini i uvjeravamo ih da podržavamo njihove školske napore i ponosni smo na njihova postignuća.

Pozor

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

Uredništvo!

Uz brojne programe životnog osiguranja nude vam se i druge pogodnosti u Hrvatskoj bratskoj zajednici. Sve dodatne informacije možete dobiti ako nas nazovete na broj

412-843-0380.

PROGRAMI USLUGA

ZAŠTO ODABRATI HBZ?

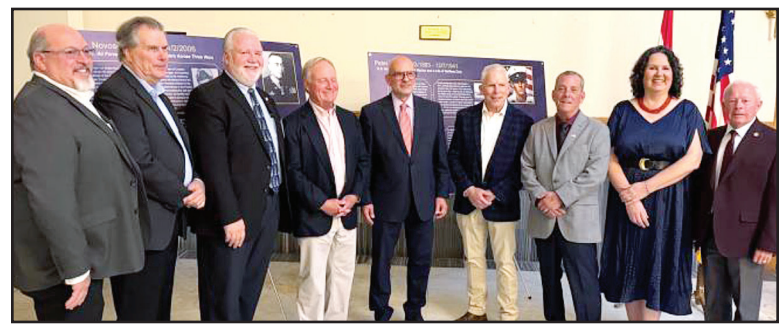
Sada u svojih 130 godina Hrvatska bratska zajednica (HBZ) je pronalazila riješenja za financijske potrebe svojih članova. Počevši od skrbi o osnovnim potrebama i društvenim zbrinjavanjima do trenutno modernim programima o životnom osiguranju i štednim ulaganjima. HBZ nastavlja sa pružanjem bezbrižnosti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

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

PREDNOSTI HBZ-a

- HBZ nudi kompletan paket kvalitetnih usluga kroz pristupačne programe da biste ostvarili svoje financijske ciljeve.
- HBZ neprekidno pokazuje čvrstu financijsku stabilnost kroz odgovorno i oprezno vodstvo s provjerenim iskustvom u gospodarenju s imovinom.
- Zarade se članovima vraćaju kroz dividende i kroz imovinu niza fraternalističkih programa.
- Pristojbe su pristupačne i daleko niže u usporedbi sa komercijalnim osiguravajućim poduzećima.
- HBZ nema vlasnika burzovnih papira - u vlasništvu je i upravlja njima na korist svojih članova i njihovih obitelji.
- Članovi dobivaju usluge brzo i ljubazno, i to bez bilo kakovih naplata.
- HBZ je jedina hrvatska fraternalistička ustanova u sjevernoj Americi i najveća je hrvatska organizacija izvan domovine Hrvatske.

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



NFCA održala godišnje zasjedanje i odala počast sportskim velikanima hrvatskog podrijetla

CLEVELAND, OH – Nacionalna federacija hrvatskih Amerikanaca održala je godišnje zasjedanje te dodala osam čuvenih sportaša hrvatskog podrijetla u Hrvatsko-američku kuća slavnih „GAS-HOF“ . Zasjedanje i banket održani su u petak i subotu, 23. i 24. listopada 2026.

U petak, u Hrvatskom domu „Kardinal Stepinac“, u Eastlake (istočnom dijelu Clevelanda), OH okupilo se je oko stotinjak članova i vodstva NFSA te društveno političkih predstavnika koji su pod vodstvom veleposlanika Republike Hrvatske Pjera Šimunovića proslavili 250. obljetnicu SAD-a te kroz nekoliko eksponata vojnog muzeja prikazali pilote, časnike i generale američke vojske hrvatskog podrijetla koji su kroz minule ratove pridonijeli obrani svoje nove domovine. Jedan od čuvenih i hrabrih pilota bio je Mike Novosel, rođen u Etni, PA. A na okupu se je našao i umirovljeni brigadni general John Božičević.

Lijepe govore i priznanja postignuća Hrvata u novoj domovini Sjedinjenih Američkih Država održali su kongresmen David Joyce, gradonačelnik Kevin Kostelnik i Marija Jukić, kandidatkinja za kongres na dolazećim izborima. Veleposlanik Šimunović zahvalio se svima na dolasku i proslavi te gradnji dobrih i prijateljskih odnosa između Republike Hrvatske i Sjedinjenih Američkih Država.



Na zasjedanju NFHA CA, pod vodstvom predsjednika Steva Rukavine analizirani su dobri rezultati ove krovne organizacije Hrvata u Americi. Pozdravne govore i potporu uputili su predsjednik Hrvatske bratske zajednice u Americi Edward W. Pazo, predsjednik Udruge hrvatsko američkih profesionalaca Nikola Meteš i predsjednik Hrvatske akademije Amerike John Kraljić.

Navečer, održano je otmjeno slavlje i prijem u Kuću slavnih hrvatskih sportaša Amerike: Merica „Meri“ Petković Abbado (bodibilder - porijeklom iz Imotske krajine), Vincent „Fred“ Arbanas porijeklom iz Lokava (Gorski kotar, velikan američkog footballa), Gary Beban (football - porijeklom otok Zarin, pokraj Šibenika), Robert Anthony „Babby“ Grich (baseball - porijeklom Sagovina Cernička), Jack Marin (košarkaš - selo Paljana istočno od Siska), Stipe Miočić (bokser teške kategorije slobodnog stila - (Ritna i Cetingrad) i Rob Ninkovich (američki football - Čanak pokraj Gospića) i Johnny Pesky (baseball - pravo ime Pavesković iz Omiša, pokraj Splita).





Program je vodio sportski komentator Jerome Jurenovich. Primljeni u Kuću slavnih održali su vrlo interesantne govore o svojoj karijeri i usponu u sportu za kojeg su se opredijelili i voljeli. Jedan od vrlo interesantnih govora bio je od Robert Anthony Grich (Grič). Došao je u Europu i posjetio domovinu svojih predaka Hrvatsku. Došavši u Zagreb iznenadio se je da postoji ime u gradu Grič, kao i njegovo. To ga je iznenadilo i izuzetno razveselilo!

Franjo Bertović/izvršni potpredsjednik

By Edward W. Pazo/National President

(Continued from page 2)

organization of the St. George Junior tamburitza ensemble and they are faithful participants at CFU National and local Golf tournaments. Teddi Ann and Randy can be found at the annual picnic of either the Four County Lodges or the St. George Jr. tamburitzans working at the lamb stand. Teddi Ann is also a member of the St. George Adult Tamburitzans where she can be seen smiling and playing her prim at all concerts and appearances. Husband Randy joins her on stage as a member of the vocal group within the ensemble.

Sister Lucille Herndon jokes to me regularly that with a maiden name of "Scalise" she was adopted by our Croatian organization through her activity with local Clairton sports programs and her friendship with the late Edward "Cookie" Verlich. It seems that Cookie asked her to "stop over" for a short meeting at the Croatian Home in Clairton. This innocent meeting resulted in her assuming the duties of Youth Activities Director under the tutelage of Lodge 248 sports director, Brother John Bolcic, and supervision of our late Lodge 248 secretary/treasurer Sister Ruth E. Zofchak. Upon the retirement of Brother Bolcic, Lucille began a fantastic run of enrolling new members into the Lodge 248 sports programs and served as chaperone/guardian on the many tournament appearances of St. George Lodge 248 and Nest 39 teams. She has served as recording secretary of Lodge 248 for over twenty-five years and has been a delegate to numerous CFU quadrennial conventions beginning in 2003.

The time for recognizing Brother Daniel Turkall as the United Four County CFU Lodges Fraternalist of the Year was now reached with everyone's attention fixed upon Brother Derek Hohn, CFU Director of Fraternal Programs, for the introduction. Daniel was called to the front of the audience amid waves of the "Terrible Towel" which was specially designed for the occasion with the inclusion of his name and devotion to all Pittsburgh sports teams. The entirety of assembled guests joined in with Daniel as we celebrated this great day with the waving of "the Towel". We must compliment Derek for his composure as he related heartfelt anecdotes of Daniel and his interactions with family, CFU employees, members and friends.

Following the introduction, Daniel responded with choice words regarding his love for his mom and dad, family and all of his friends. He thanked everyone for coming and for the great honor of being named Fraternalist of the Year. This was only the beginning of a cavalcade of family and friends on hand to present Daniel with mementos of the occasion. Each group expressed their love and admiration for him and their gifts were well-thought keepsakes based upon his work, love of Pittsburgh sports teams and family.

Sister Lorraine Turkall concluded the speaking portion of the program by offering her and her husband Dan's gratitude to those in attendance at the banquet honoring their son Daniel.

We began this article by stating that it is one of the most enjoyable that we've written and rightfully so. Having participated in literally hundreds of banquets over the past 34 years as National Officer of the Croatian Fraternal Union we can honestly say that all of them have been important, deserving and appropriate. However, in this particular instance we are of the opinion that this singular honor and recognition could not have been bestowed on a more deserving individual than Daniel of whom we could not be more proud if he was our son.

Congratulations, Daniel, and thank you for being YOU!





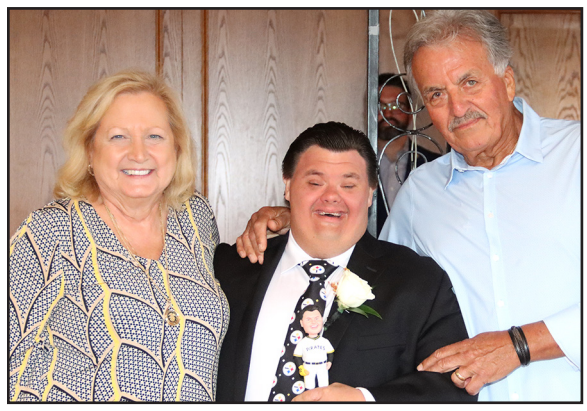
Celebrating

2026 Four County Lodges Fraternalist of the Year

Daniel Turkall

Oct. 25, 2026

















Lodge 146 Plans Next Meeting and Upcoming Events

VERSAILLES, PA - The next meeting of Versailles Lodge 146 is scheduled for November 15 at 12 noon at the Versailles Club, when nominations for lodge officers will take place. All lodge members are encouraged to attend and participate in lodge business.

The lodge also has several upcoming holiday events planned, including the children's Nest Christmas Party on December 5 and Big Bingo on December 13 at 1 p.m.

Members are encouraged to mark their calendars and join in supporting the lodge and its upcoming activities.

Rachel Poturich/Secretary

Nominations of Officers at CFU Lodge 146

VERSAILLES, PA - On Sunday, November 15th, at 12 p.m., Sveto Trojstvo Lodge 146 will hold our annual Nominations of Officers. We strongly encourage all Lodge members to attend and be heard.

Any questions, please contact the Lodge at 412-751-6261 and leave a message for the lodge board or via email at croatianclub146@gmail.com .

Beth Cindric-Steele/President

There's Much To Do With 32

CHICAGO, IL - Sunday, Nov. 8: Don't forget - 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 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. Hope to see y'all there!

And…SAC Meeting directly following Lodge Meeting right there at the library. See you all there, too!

Also on Nov. 8th: The Prijatelji Tamburitza Orchestra of Chicago is pleased to announce an upcoming performance at the Croatian Cultural Club in Joliet, 1503 Clement St. Doors open at 12:30 p.m. Show at 2 p.m., featuring a nice selection of Croatian songs and instrumental pieces. Food will be available for purchase and also a cash bar. Admission is FREE, but a FREE-WILL donation is always greatly appreciated. We hope to see everyone there! All are welcomed!

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

Friday, Nov. 13: Sinovi will perform at the Croatian Cultural Club, 1503 Clement St., Joliet, following the Club's fabulous, world-renowned
Fish Fry! Serving starts for in-house or take-outs at 4:30 p.m. until 7 p.m., (unless they run out). Music begins at 7:30 p.m. You don't want to miss this evening of good food and great music!

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

Thursday, Nov. 26: It's Thanksgiving Day! In the late 1800's parades of costumed revelers became common.
In 1920, Gimbel's department store in Philadelphia staged a parade of about 50 people with Santa Claus at the rear of the procession. Since 1924, the annual Macy's Thanksgiving Day Parade in New York City has continued the tradition, with huge balloons since 1927. The holiday associated with Pilgrims and Native Americans has come to symbolize intercultural peace. America's opportunity for newcomers, and the sanctity of home and family.

Thursday, Dec. 3: Prijatelji is hosting their Christmas Party at Angelo's Ristorante & Banquets, 247 N. York St., Elmhurst, IL, at 6:30 p.m. It's a buffet dinner with a cash bar. Tickets: $45 per adult, $23 for children ages 6-12, and $12 for children ages 2-5. Ugly Christmas Sweaters are highly encouraged (prizes awarded for that), otherwise it's casual attire. There will be karaoke, sing-a-longs, kolo dancing (courtesy of SINOVI), and festive photo fun! On-line ordering for tickets: https://PRIJATELJI.ticketspice.com/2026xmas or call 630.962.9906. Ticket refunds available only through November 28th. This is truly a fun-packed, festive party. If you want to start your holidays off with a "Bang" this is the place to begin! See you all there!

Friday, Dec. 4: Sinovi is returning to the Croatian Cultural Club in Joliet! Their music begins at 7:30 p.m., following the Club's fabulous Fish Fry. Hope you'll join us!

Sunday, Dec. 13: Sloboda Lodge 32's Christmas Luncheon at the Crystal Grand Banquets, 12416 S. Archer Ave., Lemont, IL. This event is open to all, children and adults alike. It's an afternoon filled with gaiety and camaraderie! All pertinent information on this luncheon can be found elsewhere in this **"Z"**.

SAVE THIS DATE:

This is a HEADS-UP! Get ready for Strikes, Spares and Channel Balls (aka - Oops or gutterballs)! We want everyone to dust off that bowling bag, wipe off those bowling shoes, and polish up that bowling ball because Sloboda Lodge 32 is hosting the Frank M. Jerbich Midwest Classic Bowling Tournament on Saturday/Sunday, February 27/28, 2027 at the beautifully renovated Arena Lanes in Oak Lawn, IL. Make this a family weekend! The bowling alley is equipped with mini-lanes for our future "big people" bowlers. No special bowling shoes required and balls are supplied. We want you to mark your calendars NOW because it's going to be a great event whether you're a bowler or not, taking place right in the middle of a cold, drab winter! More information will be coming.

"Hatred corrodes the container it's carried in."
– Spoken by Senator Alan Simpson (R-WY) at the funeral of President George H.W. Bush, December 2018.

Arlene Boudos/Lodge 32

Spirit of Christmas...

(Continued from page 1)

umn which will be included in all issues of the **Zajedničar** during the seasonal campaign.

Notes of appreciation received from past recipients gratefully express the difference these scholarships have made in their lives. Many past recipients have since contributed to the program once their educational and career goals were achieved, underscoring the gratitude these students have for the assistance they received.

The CFU Scholarship Foundation is administered by a Board of Directors whose obligations include the election of directors, approval of motions for the good and welfare of the foundation and careful review of all applications received from students seeking post-secondary educations.

Each applicant is required to satisfy minimum basic requirements to be eligible for up to four undergraduate awards which range from $500 to $1,250 in value. For those CFU students attending medical school, an additional three years of scholarship consideration is available.

The annual meeting of the Board of Directors was held at the CFU Home Office on October 22, 2026. More news from the Scholarship Foundation Board of Directors regarding the distribution of the awards granted at the recent meeting will be published in future issues of the **Zajedničar.**

As we welcome the Christmas season, we extend thanks to our CFU Membership for the generosity extended to aid our youth through this educational program. The incredible level of support annually received from our members truly reflects the spirit of the Christmas season. We firmly believe the investment we make in scholastic endeavors of our CFU young members is worthy of our fraternal and financial support.

Joining with the Board of Directors of the CFU Scholarship Foundation, we in the CFU National Administration wish all CFU students continued success with their studies in the 2026-2027 academic year and assure them that we are supportive of their scholastic efforts and proud of their achievements.

Croatian Fraternal Union's Spirit of Christmas

JEFFERSON HILLS, PA – National President Edward W. Pazo, wife Beth and children Alexandra and Edward, extend heartfelt wishes for a blessed Christmas and a happy, healthy New Year to our CFU members and friends throughout the United States, Canada and Croatia. May the peace and love of the Christ Child fill your hearts and homes with joy and bring hope and happiness to all people of goodwill. $100.00
Towards the Edward and Catherine Pazo Scholarship Fund

ST. THOMAS, ON – Executive Vice President Franjo Bertovic, wife Mirjana and family, extend warm wishes to our CFU members, friends and relatives for a blessed Christmas and a happy, healthy New Year. May the peace and love of Christmas fill your hearts and homes throughout the holiday season and the coming year. 100.00
Towards the CFU Lodge 530 "Ogulin" Scholarship Fund

EIGHTY-FOUR, PA – National Secretary/Treasurer Bernadette M. Luketich-Sikaras, husband John and son Adam, extend warm wishes to all CFU members, friends and Croatians everywhere for a blessed Christmas and a happy, healthy New Year. May the joy and peace of the season fill your hearts and remain with you throughout the coming year. 100.00
Towards the Martha & Bernard M. Luketich Scholarship Fund

PITTSBURGH, PA – National Second Vice President Michael Ricci and Family wish all CFU Members and Friends a Merry Christmas and a Happy New Year 100.00

SCENERY HILL, PA – President, Board of Trustees, Daniel Kochis and wife Marlene wish all our friends and CFU members a Merry Christmas and a Happy New Year 100.00
Towards the Martha & Bernard M. Luketich Scholarship Fund

MCMURRAY, PA – Derek, Amanda, Karlo and Zora Hohn, would like to wish all our family, friends and CFU members around the world, a very Merry Christmas and a blessed and prosperous New Year 100.00
Towards the Martha & Bernard M. Luketich Scholarship Fund

ST. THOMAS, ON – Executive Vice President Franjo Bertovic, wife Mirjana, in memory of Dr. Marion M. Vujevich, a great doctor of dermatology, fraternalist and humanitarian. Through his Angels Fund, he supported and donated thousands of dollars to humanitarian causes here in the USA and Croatia. Neka mu je vječna slava. Mir boži. 50.00
Towards the CFU Lodge 530 "Ogulin" Scholarship Fund

ST. THOMAS, ON – Executive Vice President Franjo Bertovic, wife Mirjana, in memory of Steve Stepančić, former officer of CFU Lodge 525 and Vice President of the Ontario Federation of CFU Lodges..... 25.00
Towards the CFU Lodge 530 "Ogulin" Scholarship Fund

ST. THOMAS, ON – Executive Vice President Franjo Bertovic, wife Mirjana, in memory of Robert W. Nizich, former President of CFU Lodge 650 and President of the Board of Trustees of the Ontario Federation of CFU Lodges 25.00
Towards the CFU Lodge 530 "Ogulin" Scholarship Fund

ETOBICOKE, ON – Mary Ann Boljkovac, Nadine, Emil and families, in memory of our dear friend Martha Luketich 300.00
Towards the Martha & Bernard M. Luketich Scholarship Fund

JOHNSTOWN, PA – Carol Ferencak, in memory of Martha Luketich 50.00
Towards the Martha & Bernard M. Luketich Scholarship Fund

TORONTO, ON – "Canucks - Jadran" Lodge 975, in memory of Martha Luketich 100.00
Towards the Martha & Bernard M. Luketich Scholarship Fund

WINSTON SALEM, NC – Kathy and Dr. Theodore Stem, in memory of aunt Martha Luketich..... 100.00
Towards the Martha & Bernard M. Luketich Scholarship Fund

FARRELL, PA – Brothers and Sisters of "Slavno Ime Isusovo" Lodge 126, in memory of Martha Luketich 200.00
Towards the Martha & Bernard M. Luketich Scholarship Fund

ROSTRAVER TWP, PA – Lucille Nero, in memory of Martha Luketich 50.00
Towards the Martha & Bernard M. Luketich Scholarship Fund

BROOKFIELD, OH – "Abraham Lincoln" Lodge 85, in memory of Betty J. Moehrle..... 50.00
Towards the Lodge 85 Scholarship Fund

YOUNGSTOWN, OH – Mary Ann Simko, in memory of my dear friend Renee Ples. You are missed every day 100.00
Towards the Renee L. Ples Scholarship Fund

CLEVELAND, OH – "Zumberak" Lodge 859 donation in memory of deceased members: Samual Testa, James Jefferies, Donald Zukerman, Adolph Krizmanich, Constance Rebar, Mary Ozanick, Lilyann M. Beard, Madeline Rose Stimac, Barbara Ann Ryan, Joseph Mark Perkac, Mary Lou Kuhar, Debra Ruth Krupa and Pauline F. Kivach 325.00
Towards the "Zumberak" Lodge 859 Malone Scholarship Fund

CLEVELAND, OH – "Zumberak" Lodge 859 donation 100.00
Towards the "Zumberak" Lodge 859 Malone Scholarship Fund

EUCLID, OH – Krizmanich and Zivic families, in memory of "everyone's mom", Martha Luketich 50.00

EUCLID, OH – Krizmanich and Zivic families, in memory of our friend Joseph Cindrich, PhD..... 50.00
Towards the Joseph Cindrich Scholarship Fund

JOHNSTOWN, PA – David and Jane Mordan 100.00

LOS ANGELES, CA – "Stjepan and Ante Radic" Lodge 177, in memory of deceased member Jean K. Carr..... 50.00
Towards the Marko Konjevod Scholarship Fund

SAN FRANCISCO, CA – Donation from the estate of Catherine Parac..... 638.19
Towards the Catherine Parac Scholarship Fund

TOTAL THIS REPORT $2,963.19
TOTAL COLLECTED $21,396.31

DONATION
CFU SCHOLARSHIP FUND

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

_____

_____

Name _____ Lodge _____

Address _____

City _____ State _____ Zip _____

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

Christmas is Coming

CFU Lodge 217 Christmas Party

BENLD, IL - CFU Lodge 217 will hold their Children's Christmas party on Sunday, November 29, at the Staunton VFW. Doors will open at 12:30 p.m., with Santa arriving at 1 p.m.

If your child is attending and would like a gift from Santa, please call Amy Dragovich (217-494-7208) no later than November 14. Any calls after this date will not receive a gift.

We will not have a meeting in December due to the Christmas party and Christmas. We will be holding elections in January.

Stephanie Dragovich/Secretary

Christmas Celebration in South St. Paul

SOUTH ST. PAUL, MN - The Croatian Cultural Society of Minnesota is hosting their 47th annual Christmas gathering on Saturday, December 5, from 5:30 p.m. until 10 p.m. The event will include Dinner, Live Music and a Silent Auction and will be held at the Croatian Hall, 445 – 2nd Ave., So. St. Paul, MN.

Serving traditional Croatian foods including Sarma, Ham, Lamb, Salads, Potatoes and Desserts.

Accordion Music will be provided by Hank Thunander.

Early Bird Pricing ends November 28th, $50 for adults; $20 for ages 5-17; and under age 5, $5. Pricing is $10 per person additional after November 28 (based on availability).

RSVP: Mail check to CCSMN, c/o Andrea Novak Neumann, 2300 Argonne Drive, Columbia Heights, MN 55421. Please include Guest Names and Tablemates.

We hope you will plan to join us! Sretan Božić!

Andrea Novak Neumann
President, Croatian Cultural Society of Minnesota /Lodge 316

Newton Falls Lodge 614 Christmas Party and Meeting

NEWTON FALLS, OH - Lodge 614 will celebrate the Christmas holiday with a party hosted on Saturday, December 19th. Our event will convene at 5 p.m. at SS Mary & Joseph Church Hall, located at 131 W Quarry St., Newton Falls, OH 44444, for Happy Hour, followed by a catered dinner buffet at 6 p.m.

For entertainment, the talented Mikey Dee Pajdasi Tamburitza Orchestra will play until the event closes at 9 p.m. Bring your kids AND bring your dancing shoes if you've got em'! All adult Lodge 614 and Nest members enter at no charge. All non-member guests are welcome at $18/person, and children under 12 are $6/child.

Please bring a small dessert to share. We'll also collect toy items if you'd like to donate to the Salvation Army's annual Toys for Tots campaign, on behalf of the Lodge.

Please join in, one and all. All we need is your RSVP by Friday, December 4th. Contact Frances Frantz at 330-219-7313 or Laurie Luketic at 330-608-5544 to reserve your spot!

Also, our December meeting will be held on Saturday, December 19th at the conclusion of the event. All members and anyone interested in Lodge membership are welcome.

Shawn Kunkle/President

Lodge 32 Plans Gala Christmas Luncheon

CHICAGO, IL - You're All Invited to Lodge 32's Christmas Luncheon on Sunday, December 13, at Crystal Grand Banquets,12416 Archer Ave., Lemont, Illinois. Doors open at 11 a.m. Luncheon served at approximately 12 noon.

Lodge 32 Members, $50 per person; Guests, $55 pp; Open Bar included. Nest 17 Members, $10; Child Guest (ages 4 to 12), $18; and Ages 3 and under are Free.

Reservations are a must! Call ot text Nita by Friday, December 4, at 847.710.2027.

Kindly make checks payable to: Hrvatska Sloboda CFU Lodge 32 and mail to: Nita Hunter, 330 Woodmoor Drive, Lombard, IL 60148.

This is our 23rd Holiday Food Drive. Please bring a non-perishable food item(s) that will be donated to the needy. Monetary donations are always welcome!

Arlene Boudos/Lodge 32

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

Duquesne Croatian Club Rolls Out Full Slate of Fall Events

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

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

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

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

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

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

Paul Cherkes/Lodge 320

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

OBITUARIES

Robert Polich



DENVER, CO - Robert (Bob) Paul Polich, 102, passed peacefully in his sleep at home in his bedroom, surrounded by his family on September 23, 2026, in Denver, Colorado. He was a devoted husband, father, grandfather, and an incredible, selfless provider for his family. Born in Portland, Oregon, Dad grew up in Northwest Portland in the Slabtown Croatian community, where his parents had settled after immigrating from the island of Šolta and the village of Brštanovo in Croatia.

Dad graduated from St. Patrick's Grade School, Lincoln High School, and attended Oregon State University. In 1943, he was drafted into the United States Army and served with the 84th Infantry Division, 327th Field Artillery Battalion, the "Railsplitters." He saw combat in three major European campaigns, including the Battle of the Bulge. When asked why he served in World War II, Dad simply said, "We had a job to do and we did it."

After returning home from war, Dad attended University of Portland where he continued to play hockey and baseball as he did at Lincoln High School, and he earned a Bachelor of Science in Business and a Master's degree in Education.

Dad married our mom, Yvonne (Eva), on January 1, 1949. They celebrated 73 years of marriage together. Dad began a 30-year career in elementary education in Clackamas County, Oregon, later teaching at McKay Elementary School and retiring from Bridlemile Elementary School at the age of 58.

Even after retirement, Dad continued to work in sports, which he loved. He was the timekeeper for the Portland Buckaroos, the Portland Trail Blazers for 25 years, and sold tickets at Portland Meadows Horse Racing, and Gresham Greyhound Dog Racing. He was an avid golfer and proudly recorded one hole-in-one. He and Mom took 25 cruises, loved attending dances with friends, and traveled extensively. They made many trips to Croatia and Europe including 8 trips while in their 90's.

Dad and Mom lived in Portland for 51 years before moving to San Diego in 2000. After 13 years in San Diego, they moved to Richmond, Virginia, in 2013. In November 2024, Dad moved to Denver to live with his son, Bob and daughter-in-law, MaryAnne, where he spent his final years.

Dad was preceded in death by mom, Yvonne (Eva) and is survived by his sons, Ed and Bob (MaryAnne), and his granddaughters, Julia-Grace and Emma-Claire.

Dad truly lived 102 remarkable years. His life reflected a generation shaped by duty and service, by family, faith, friendship, education, travel, sports, and an enduring love of life. Dad's Catholic funeral mass was celebrated on October 14 in Denver at Horan and McConaty. Burial of his cremated remains will take place at Mt. Calvary Cemetery in Portland.

In Dad's honor, you may make donations online to support the University of Portland Baseball program through the St. Patrick's Slabtown Endowed Scholarship, (Giving.UP.edu) or to The Friends of the National World War II Memorial in Washington, D.C., (https://www.wwiimemorialfriends.org/ways-to-give).

He was a member of CFU Lodge 130 of Portland, OR.

May he rest in peace.

The **Family** of **Robert Polich**

★ 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**

How Do I Join the CFU?

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

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

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

Cooking Corner

Pumpkin Bread

3 1/3 C. flour
2 tsp. baking soda
1½ tsp. salt
1 tsp. cinnamon
1 tsp. nutmeg
3 C. sugar
1 C. vegetable oil
2/3 C. water
4 eggs, beaten
2 C. canned pumpkin
(1-15 oz. can)

Sift dry ingredients together. Add beaten eggs and mix well (by hand). Add oil, pumpkin, and water and beat well by hand.

Pour into 3 well-greased medium loaf pans. Bake in 350F. oven for 50-60 minutes, or until toothpick inserted in center comes out clean.

Freezes indefinitely and stays very moist.

Bunny Dimartile/Lodge 720



Pumpkin Delight Cake

Step 1:

1 box yellow cake mix (reserve 1 C. for topping). Mix remaining cake mix with1 stick melted oleo and 1 egg (beaten) with fork until blended well. Grease 9x13 pan and press mixture into pan.

Step 2:

1 large can pumpkin (30 oz.)
2/3 C. evaporated milk
½ C. brown sugar
3 eggs (beaten)
1½ tsp. cinnamon
¼ C. granulated sugar

(You can use 1-30 oz. can of easy pumpkin pie mix and just follow instructions on can.)

Combine the above in large bowl mixing by hand. When well blended, pour on top of dough.

Step 3:

1 C. cake mix (reserved)
½ stick cold oleo

Cut oleo into small pieces and blend into cake mix with a fork until crumbly. Sprinkle on top of filling. Sprinkle with ground nuts. Bake at 350ºF for 55 minutes. Cool on wire rack. Serve with Cool Whip. Keep refrigerated.

Bunny Dimartile/Lodge 720

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.

Nova Nada Hosts Advent in Croatia

WARREN, MI – Nova Nada will celebrate Advent in Croatia on Sunday, November 29, from 12 noon until 4 p.m., at the American Croatian Club, 32851 Ryan Road, Warren, MI 48092.

Come and join in the merriment was there will be caroling, Christmas shopping, entertainment, stories shared, food, beverages, and, of course, St. Nikolas and Krampus!

For reservations, call or text: 586-214-4647.

Celebrate the Advent Season with us and get in the holiday spirit!

Anna Talan/Lodge 351



CONGRATULATIONS TO THE WINNERS

of this year's Mukwonago Lodge 993's Chili Cook-Off, from left, Nancy Movrich (3rd place), Molly Krejcarek (1st place), and Destiny Froelich (2nd place). They all received gift certificates from Elegant Farmer, who is a supporter of our Croatian Day Fest. **Carol Movrich Gedde**/Secretary Lodge 993

Pre-Thanksgiving Bake Sale

DETROIT, MI - Let Nova Nada do the baking for you! Place your orders for our Pre-Thanksgiving Bake Sale set for Sunday, November 22, from 12 noon until 2 p.m., at the American Croatian Club, 32851 Ryan Road, Warren, MI 48092.

Walnut or Poppy Seed Roll, $25 each; Burek - Apple, Meat or Spinach and Cheese, $15 each; Assorted Cookies, $15/box.

Place your orders no later than November 15th.

Call or text Anna Talan at 586-214-4647 or email to: atalan@sbcglobal.net .

Thank you for your support! All proceeds help fund Nova Nada's travel expenses.

Anna Talan/Lodge 351

Order Croatian Holiday Foods in Youngstown

YOUNGSTOWN, OH - The St. George Croatian Center located at 3200 Vestal Rd., Youngstown, Ohio (Westside), will be cooking fish and other seafood on Christmas Eve.

Our food sale is open to the public, cash or check only. Pick up 11 a.m. to 2 p.m., at the club hall. Available will be: Pieces of baked or fried fish, $13 per piece; 1 Dozen Fried Shrimp, $20; 15 pieces of Fried Scallops, $10; Fried Smelts, $16 per pound; 1 Dozen Potato Pierogi, $10; 1 Quart Haluski, $8; 1 Quart Coleslaw, $7; 1 Quart Croatian Style Chicken Noodle soup (homemade noodles), $9; 1 Dozen Ćevapi Sausages (sold frozen), $12; Jars of Ajvar, $6 per jar.

For information or to place an order, call 330-519-9036 by Saturday, Dec. 19th. Take the hassle out of Christmas Eve dinner and let us do the cooking for you.

Sretan Božić!

Tim Komara
President, Lodge 66

Lamb and a Band in Farrell

FARRELL, PA – Get ready for "Lamb An'a Band" on Saturday, November 14, at the Croatian American Civic Club, 412 Staunton St., Farrell, PA.

Please join us for the last lamb roast of the year and lively tamburitza music by the newly formed "Mikey Dee Pajdaši Tamburitza Orchestra".

To pre-order your lamb, please call or text Tom at 330-502-4671. There will be other tasty dinner choices as well as homemade desserts and strudels for sale.

We are looking forward to see-ing you and celebrating another joyful event together.

Susan M. Yazvac
Rec. Secretary

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

412-843-0380

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

Lodge 170 Holiday Bake Sale

MERRILLVILLE, IN - The Croatian Sons Lodge 170 of Merrillville, IN, will be selling apple and cheese strudels and nut rolls for the Thanksgiving and Christmas Holidays. The strudels and nut rolls are frozen for $18 each. You will be provided with cooking instructions for the strudels.

Please call Deb at 219-644-7292 or Kathy at 219-765-3835 to place your orders.

Orders for Thanksgiving are due by Saturday, November 14th and Christmas orders are due by Saturday, December 12th. Order pick up will be from 9 a.m. to 11 a.m., on November 21st and Saturday, December 19th at the Croatian Center, 8550 Taft St., Merrillville, IN.

Thank you for your support.

Kathy O'Neill/Vice President

St. Lucy's Annual Holiday Bake Sale

DETROIT, MI - It is that time of year, when Christmas and the Holidays are just around the corner. Once again, the Christian Women Society of St. Lucy Croatian Catholic Church will be sponsoring a Holiday Bake Sale featuring Walnut Rolls, Poppy Seed Rolls, Apple and Cheese Strudels, Homemade Noodles and an assortment of Holiday Cookies on Sunday, December 13, by popular demand. We will be offering the walnut and poppyseed rolls with or without raisins.

All nut and poppyseed roll plus the apple and cheese strudels are PREORDERS ONLY. Orders can be picked up following the 10 AM mass between the hours of 11 AM and 12:30 PM. St. Lucy Croatian Catholic Church is located at 200 East Wattles. Troy, MI 48085.

At time of pick-up, you will be able to buy a box of specially made Croatian Cookies made by our expert bakers as well as homemade noodles, while the supply lasts. No Preorders.

You cannot miss this great opportunity. Once you taste these cookies and make chicken noodle soup with the noodles, you will want more.

Christmas and the Holidays are almost here and your holiday entertaining will soon be here. We cannot believe how the time went by so fast. It is also that time when the women of our parish get together and make the delicious delicacies that were made the way our grandmothers made them. The strudel dough is homemade and stretched to perfection.

In other words, you cannot buy these delicacies in any store or bakery the way our special ladies bake at St. Lucy Church. This has always been a tradition in our homes during the Christmas season to have many delicious pastries, especially walnut and poppyseed rolls, apple and cheese strudels and cookies to be on our tables and to share these wonderful delicacies with family and friends.

Just a reminder our Cookie Walk will have an Assortment of Holiday Cookies and treats for you to choose from while the quantities last. So come early! If not…you snooze, you lose.

The walnut and poppyseed rolls can be purchased at a cost of $25 per roll. The cost of the apple and cheese strudels per strip is $15. To place your preorders, please call Violet Cunko 586-412-7016 or Mary Jurich at 586-268-9899. All proceeds will be donated to St. Lucy Croatian Catholic Church. The deadline for preorders is December 7.

Violet Cunko/Lodge 351

CFU Lodge 515 Memorial Scholarship Luncheon

TORONTO, ON – On Sunday, November 22, CFU Lodge 515 Bernard M. Luketich will host its annual Magdalena Mary Smintich Memorial Scholarship Luncheon at the Royal Canadian Legion Branch, 31 Mount Dennis, located at 1050 Weston Road in Toronto.

This special event honours the memory of our late sister, Magdalena Mary Smintich, whose passion as a student and young woman was preserving Croatian history, culture, and traditions. Each year, scholarships are awarded in her memory to deserving individuals pursuing post-secondary education who are also actively contributing to the Croatian community.

We are pleased to welcome Brother Franjo Bertović, CFU Executive Vice President, as our guest speaker representing the CFU National Officers. Musical entertainment will be provided by Živa Grana Hrvatske of Hamilton.

Join us for an enjoyable afternoon of fellowship, entertainment, and celebration with family and friends as we honour Magdalena's legacy and support the next generation of Croatian community leaders.

Event Details: Sunday, November 22, 2026; Location: Royal Canadian Legion Branch 31, Mount Dennis, 1050 Weston Road, Toronto; Doors Open: 12:30 p.m.; Program Begins: 1 p.m. Ticket Prices: Adults-$60, Students-$25, Children under 12-Free. For tickets and reservations, please contact: Antun Belan, Phone: 416-503-0840 or 647-282-1263; Email: antunbelan@gmail.com.

We look forward to welcoming you for this special occasion as we celebrate Croatian heritage, honour Magdalena's memory, and invest in the future of our community.

Svi nam dobro došli!

Antun Belan/President

Before the Turkey, Come for the Lamb!

COKEBURG, PA - We missed getting everyone together for our annual September picnic, so we're inviting our friends and neighbors to join us for an afternoon of great food, football, and good company! Mark your calendar for Sunday, November 22, at the Cokeburg Croatian Home, with doors opening around 1 p.m.

Our new "Lamb Crew" will be firing up the roasters with at least two lambs planned for the day. Along with the lamb, our kitchen will offer ražnjići (traditional pork skewers), kielbasi and delicious sides, making sure there's something for everyone. All food will be available on a first-come, first-served basis, so come early and bring your appetite!

The bar will be fully stocked and ready for an afternoon of cheering on the Steelers. Come for lunch, catch up with friends and settle in to watch the game with fellow fans!

With Thanksgiving just a few days away, give yourself a break from the kitchen and let someone else do the cooking. Bring your family, invite your friends and help us fill the club for a fun Sunday together. We've missed the familiar faces and conversations that make our picnic special, and we look forward to sharing that same spirit this November.

Save the date and watch the next **Zajedničar** for any additional updates. We hope to see you in Cokeburg!

Derek Hohn/Lodge 354





HAPPY BIRTHDAYS

(Junior Members Transferring into the Adult Lodge)

4 **Johnstown, PA**
Patrick S. Sakmar
10 **Merrillville, IN**
Luke Brkljacic
17 **Chicago, IL**
Joseph A. Francis
98 **Benld, IL**
Alex P. Schoen
153 **Battle Creek, MI**
Jonathan Tabiadon
209 **Flint, MI**
Leah J. Wildfong
304 **S. St. Paul, MN**
Hope R. Garvey
309 **Youngstown, OH**
Sydney R. Ferenac
Stella R. Sardich
Gavin M. Seifert
506 **Pueblo, CO**
Tanner D. P. Williams
607 **Los Angeles, CA**
Maxwell R. Mucic
639 **Miami, FL**
Stephen C. King

CANADA

274 **Welland, ON**
Grace P. Koscak

WORD SEARCH — Season of Gratitude

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

ABUNDANCE
BLESSINGS
BOUNTIFUL
COMFORT
FAITH
FAMILY
FESTIVE
FRIENDS
GATHERING
GOOD TIMES
GRATEFUL
GRATITUDE
HAPPINESS
HEARTFELT
HOPE
JOYFUL
KINDNESS
LOVE
MEMORIES
MERRIMENT
PEACE
REUNIONS
SHARING
SINCERE
SPECIAL TIMES
THANKFUL
THANKSGIVING
THOUGHTFUL
TOGETHER
WARM WISHES

CFU Junior Nest KIDS PAGE

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

Conversational Expressions In Croatian

STUDENI – NOVEMBER
BEZ – WITHOUT
BLIZU – NEAR
ISPOD – UNDER
IZ – FROM
IZA – BEHIND
IZMEĐU – BETWEEN
IZNAD – OVER
KOD – BY
UMJESTO – INSTEAD
NAKON – AFTER
NAOKOLO – AROUND
OD – FROM
OSIM – EXCEPT
PORED – BESIDE

Let's Celebrate Fall and the Holiday Season

with your favorite comfort foods

roasts, casseroles, delectable cookies and cakes, and traditional holiday recipes!

Share your Family Favorites with our Cooking Corner in preparation for a bountiful holiday dinner table and delightful treats to feast on with family and friends!

Email your best recipes to **editor@cfu.org** and let's get the celebrations started!

To send in your favorite hoilday recipes please see *the Cooking Corner. It has the instructions on how to submit all recipes.*

CFU 2026 Calendar of Coming Events

NOVEMBER

6-8 39th Annual CFU Adult TamFEST - Renaissance Columbus Downtown - Columbus, OH
14 Farrell CACC & Lodge 126 Lamb An'a Band and Strudel Pick-Up - Croatian Home - Farrell, PA
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

5 CFU Lodge 6 Fifty-Year Member Banquet - Croatian Home - Rankin, PA
6 Farrell CACC & Lodge 126 Christmas Party - Farrell Croatian Home - Farrell, PA
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 Lodge 617 Holds Meeting

WELLAND, ON - On Sunday, November 22, Lodge 617 will hold a meeting at CNH, Broadway Ave.

The meeting is set to start at 1 p.m. Please try to attend.

Ann Simunic/Secretary

Croatian Mass Schedule for November

WASHINGTON, DC - Our Holy Mass schedule for November will be as follows:

November 8th at 12:30 p.m., at Our Lady of Victory in Washington, D.C., 4835 MacArthur Blvd. NW, Washington, DC 20007.

November 15th at 12:30 p.m., at Our Lady of Victory in Washington, D.C., 4835 MacArthur Blvd. NW, Washington, DC 20007.

November 22nd, Solemnity of Christ the King, at 11 a.m., at the Church of St. Nicholas, 24 Maryland Ave., Millvale, PA 15209 (Pittsburgh, PA). Confessions before Mass.

November 29th, First Sunday of Advent, at 12:30 p.m., at Our Lady of Victory, 4835 MacArthur Blvd. NW, Washington, DC 20007.

Mir i Dobro! Peace and Goodness!

Fr. Maurus Dolčić

Lodge 367 Officer Elections

CANTON, IL - Sacred Heart Lodge 367 will take 2027 officer nominations at their November 18th regular meeting.

The annual meeting will open at the conclusion of the November regular meeting and 2027 officer elections will be held.

All members of Lodge 367 are encouraged to attend.

Ruth Sepich/Secretary

Make Your IRA Contribution Today

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

IRA CONTRIBUTION LIMITS

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

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

Bernadette M. Luketich-Sikaras
National Secretary/Treasurer

IRA CONTRIBUTION COUPON

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

Name _____

Certificate No. _____

Deposit Amount _____

❍ Traditional IRA for Year 2026 _____

❍ Roth IRA for Year 2026 _____

Notice to Lodge 530 Post-Secondary Students

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

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

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

Darinka Cindrić/Secretary

CFU Life Insurance Protects Your Financial Future

All CFU members should now take the opportunity to examine their life insurance coverage to ensure that they maintain adequate life insurance protection.

Often our life insurance needs change over the years due to major life events—a marriage, a first home purchase, the arrival of children, a change in jobs—these are the most common and determine if our coverage is sufficient to meet the expected need.

We urge you to contact, CFU Sales Coordinator Cathy Brnich or any lodge officer today to see how affordable additional life insurance coverage can be for you and your family members. **Don't delay. Act today!**

Edward W. Pazo
National President



CFU Lodge 126 Holds Monthly Meetings

FARRELL, PA – I was very pleased to pay a visit to the Croatian American Civic Club (Hrvatski Dom) in Farrell, Pennsylvania. It was a day following the wonderful celebration of the 100th Anniversary of the Rankin Croatian Home, also in Pennsylvania. Both Croatian Homes are truly cultural and social centers where our Croatian people, their families and many friends meet. The Homes provide an opportunity for our CFU Lodges and cultural groups to celebrate our culture and carry on their activities.

CFU Lodge 126 "Slavno Ime Isusovo" held their monthly meeting at 1 p.m. on October 18th with the Croatian American Civic Club following at 2 p.m. This was an excellent opportunity for Mirjana and me to surprise our many friends in Farrell.

The Lodge's meeting began and President Thomas Yazvac welcomed us and carried on with the proposed and adopted agenda. I was impressed how everything was carried on according to CFU By-Laws, which contributed to the success of the session. Several issues were discussed and resolutions were made quickly.

I had the opportunity to extend greetings on behalf of CFU's National Administration and complimented the lodge's many activities and contributions.



The Croatian American Civic Club that followed was also well attended and productive. Following the meetings we all enjoyed a homemade meal and socializing. It gives me great joy and pride to see the many improvements that have occurred at the "Dom". It is the result of a great deal of effort and hard work by leaders and members. A big "hvala" to all who work diligently to preserve this successful lodge and beautiful property.

Franjo Bertović/CFU Executive Vice President

CFU Lodge 5 Offers Scholarships

JOHNSTOWN, PA – CFU Lodge 5 will offer one-year scholarships, of up to $1000 each, for qualified students who are active members of CFU Lodge 5.

Qualifying students include those presently attending a two- year college/trade school, a four- year college, or the first two years of graduate school.

Requirements: Submit in writing by November 30, 2026: Name, Address, Phone Number, Birthdate, GPA, CFU Policy number.

For current 1st year college students, please include your letter of acceptance. For current 2nd, 3rd, and 4th year colleges students, please submit your latest transcript.

For current 1st and 2nd year graduate students, please submit your latest transcript.

You must be a full-time student to qualify with a minimum of 12 credits per semester; a minimum GPA of 2.0; and an active member of CFU Lodge 5.

Submit to: Croatian Hall Scholarship Committee, 610 Broad St., Johnstown PA 15906.

Carol Booth/Secretary

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: **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: **November 13;** and **December 4.**

IMPORTANT NOTICE:

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

Mihovil Pažin
Embassy of Croatia/Washington, DC

