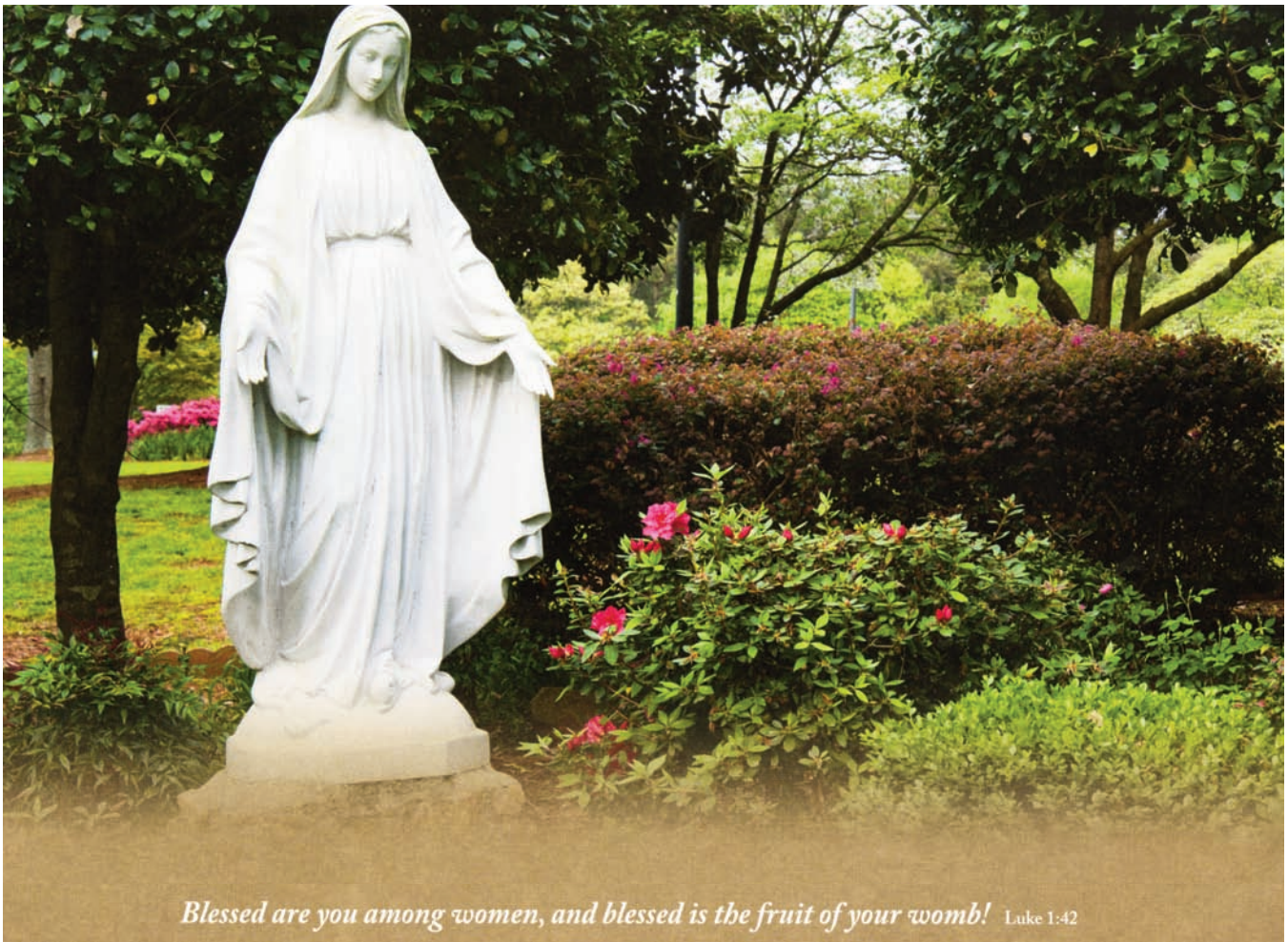


# Posel

*česká katolická jednota*

MAY - JUNE 2017

VOL. XCV NO. 3



**Happy Mother's Day May 14**

# POSEL

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## President's Message

Happy Spring to all of our members and friends. We are all happy to know that Spring is here and hopefully the snow is gone and that the flowers and grass will be growing.

Many things have been keeping our office staff busy. The Annual Report to the National Association of Insurance Commissioners (NAIC) and to all the states is completed. I am happy to report that we had a good year. The State of Ohio was very pleased with our results. A great deal of work is required to get these reports completed on time. The results are printed later in this issue.

Also in this issue is the announcement of our 2017 Mid-Year Special. Each application received from now thru October 31st will have a chance to win two large screen TV's in addition to saving the \$25.00 application fee. This is a great opportunity to become a new member or to add to your insurance coverage. Becoming a member entitles you to other benefits including earning a better rate on our Annuity CD's.

Again in this issue are application forms for our high school and college grants. The due date for these applications is June 1st and we must adhere to this deadline.

If you have any questions concerning our products or benefits, please call the Home Office during normal business hours (9AM-2PM, Monday-Thursday).

Hope you all have a wonderful summer.

Fraternally,  
Robert L. Cermak



## Cleveland, Ohio

The Sokol Greater Cleveland gymnastic organization held their annual winter exhibition on February 18, 2017 at Garfield Heights High School. A color guard consisting of individuals in traditional Czech costume (Kroj) opened the program with a flag ceremony and posting of the colors. The Sokol Greater Cleveland Concert Band under the baton of Louis Huml performed the National Anthems of the United States, the Czech Republic and the Slovak Republic. Various age groups from tots to adults performed a multitude of gymnastics and calisthenics for family and friends.

The 20 piece concert band played many popular traditional Czech songs (listed below) throughout the evening. I and my baritone saxophone had a great time performing with the group and look forward to doing so again in the near future.

Up and Upward Stury Sokol  
 Lesetinsky kovar  
 Thunder & Blazes - Vjezd gladiatoru  
 Hoj, Marenko  
 Tulak polka  
 Muziky, muziky  
 Koline Koline  
 Retired colors with Sokol Tyrs

Phil Hrvatin, Society #156



*In Loving Memory*

Our sympathy is extended to the family of William Bican, Jr., a member of St. Joseph Society #156 for 78 years, who passed away on March 3, 2017. William is survived by his wife, Joyce, 3 sons and 3 daughters. He is Boomp (grandpa) of 11 and Great-Boomp (great-grandpa) of 10. All are members of St. Joseph Society #156.

Following in his father's footsteps, William was the owner of Bican Bros. Funeral Home (Fleet Avenue in Cleveland, Ohio) from 1957 until his retirement in 1994. William was past president of St. Stephen's Society #156 and was a lifelong member of St. John Nepomucene Church.

May he rest in peace.

Lisa Ann Krajnak (Society #156) and Allan Nowak were married on November 5, 2016 at Sacred Heart of Jesus Parish (formerly Church of St. Gregory the Great) in South Euclid, Ohio. Lisa has been a life long member of the Czech Catholic Union. Lisa's nieces, nephew and sister who were in the wedding party are also members of the Czech Catholic Union. The proud parents of the bride are Bea and Steve Krajnak. Following a honeymoon in Antigua, Mr. and Mrs. Nowak are living in Macedonia, Ohio.





# Communion Breakfast



The Annual Communion Breakfast and Mass for St. Joseph Society #156 was held on Sunday, March 19, 2017 at Our Lady of Lourdes Parish and Social Hall. The pastor, Rev. Joseph Callahan, also the Chaplain of the Czech Catholic Union, presided over the Mass.

The guest speaker was Alan Dutka, a retired businessman who has published six Cleveland history books. Mr. Dutka, whose mother was Czech/Bohemian and grew up in the Cleveland area (very close to our Home Office) spoke about Cleveland's millionaires on Millionaires' Row. His talk was very interesting. Mr. Dutka also authored marketing research books throughout his career.

50 year pin recipients were announced:

Michael Amerla, #156; Rosemary Bauza, #1; Jeanne Botson, #11; Lawrence Busta, #156; Dean Dunbrack, #10; David Henderson, #156; Andrew Madej, #156; Betty McCoy, #11; Marilyn Williams, #11; Margaret Wissman, #156  
Margaret Wissman received her pin from President, Robert Cermak.



## Cedar Rapids, Iowa

### *With Sympathy*



Our deepest sympathy is extended to the family of Donna Heaston, a member of Blessed Virgin Mary Society #119 for 66 years, who passed away on January 30, 2017. Donna is survived by 2 sons, 1 daughter, 4 grandchildren and 3 great-grandchildren. Donna worked as a nurse at Circle City and Corona Regional Medical Center for 33 years. She was active with the Czech Society and Catholic Daughters.

Eternal rest grant unto her O Lord and let perpetual light shine upon her.

• • • • •

## New York, New York

St. Ludmila Society #2, Ed Babor -

"I write to put in a pitch for Father Tony here in N.Y. Father Tony or formerly Rev. Antonin Kocurek leads the 10:30 AM Sunday Mass at Our Lady of Mount Carmel Church in Astoria. Following Mass, our people gather in the auditorium for coffee and pastries and fellowship. There are about 30-40 persons at the Czech Mass. Twice a year, he holds a big gala in the Church Hall with music, food, singing, etc. He also publishes the monthly "ZVON." Many thanks."

• • • • •

## In appreciation...

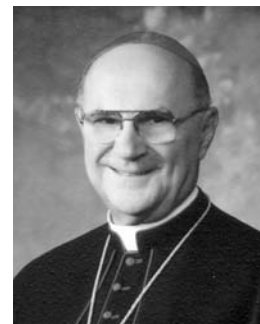
St. Ludmilla Society #46, Omaha, NE - "Thank you for your grant that will help pay for my Catholic high school education. Your support allows me to continue to learn about the thing that is most important to me, my Catholic faith. God bless!"

Sincerely, Madeleine Nemmers



### *Happy Birthday*

Birthday wishes from all the members of the Czech Catholic Union are sent out to our Chaplain Emeritus, Most Rev. Daniel W. Kucera, O.S.B., who will celebrate his day on May 7th.



More wishes are sent to our President, Robert Cermak, who will celebrate his 75th birthday on May 11th, and even more wishes are sent



to our Chaplain, Rev. Joseph Callahan, who will celebrate his 60th birthday on May 18th.

***HAPPY BIRTHDAY  
TO ALL THREE OF YOU  
& MANY MORE!!!***



## Safe Deposit Boxes - Good Idea or Not?

I'm sure there was a day, in the not too distant past, when many people relied upon safe deposit boxes to keep important papers and other items, well, safe. However, as a probate attorney I have seen more often than not, how safe deposit boxes create a world of trouble after the owner passes.



The biggest problem with safe deposit boxes is gaining access. It is often the case that the owner of the box does not specifically name another person to access the box in their stead. When opening a box, access by another is probably not thought of unless the bank agent directly raises the issue. Or, the owner assumes that if they give the key to the box to another person, then that will allow access. In reality, the only way another person can access the box is if the owner lists with the bank, in advance, who can access the box. Giving another person the key to access the box is not enough.

If there is no additional named individual to access the box, and the owner dies, then Probate Court needs to authorize someone to gain access. This can be time consuming and involve needless expense. This is especially true because people tend to keep items in the box, with the exception of jewelry, that can be obtained elsewhere, for instance a property deed. Or, in many occasions, the box is empty, but the family is unaware of this fact.

So, what to do about this situation? First, consider not having a safe deposit box. Nowadays it is very easy to purchase a reasonable size safe, which is both lockable and fireproof, that can be kept in your house. Second, if you do plan to have or keep a safe deposit box, visit your bank and add another person's name to the box so that person can have access without the need to go to Probate Court.

*Christina M. Hronek*

Attorney at Law

**HRONEK LAW, LLC**

8191 Broadview Road, Suite 201

Broadview Heights OH 44147

(440) 546-5290

[christina@hronek-law.com](mailto:christina@hronek-law.com)

[www.hronek-law.com](http://www.hronek-law.com)

*Practicing in Estate Planning, Probate and Real Estate*

**Note:** Christina is the legal counsel for the Czech Catholic Union and has graciously offered to extend a 10% discount to any of our members who mention this article.

## Congratulations to all our Graduates!!!

**Enjoy your Summer!!!**

Best wishes for the future, whatever you choose to do!!!



**St. Zikmund** (Sigismund) of Burgundy was born in the 5th century (actual date unknown). He was a defender of the true faith against Arians. Zikmund died around AD 524. In the year 1366, Holy Roman Emperor, Charles IV, transferred Zikmund's relics to Prague. He then became a patron saint of the Czech Republic along with a patron of monasteries.

St. Zikmund's feastday is May 1.



**St. Norbert**, born around 1082, was a nobleman from France. He became a religious counselor, but avoided becoming a priest. In the Spring of 1115, he was thrown off his horse by a thunderbolt. He laid unconscious and he turned to a life of penance. At age 35, he was ordained a priest and founded the Norbertine Priests. Norbert chose to live in a valley, where he formed a community which later built a church and monastery. St. Norbert died on June 6, 1134 in Germany. He is a co-patron of the Czech Republic since on May 2, 1627, his body was brought to Prague where it remains.

St. Norbert's feastday is June 6.

# *2017 Mid-Year Special*

As a loyal and valued member of the CCU Life Family, we are pleased to announce you are eligible for a special limited time offer to obtain a new policy or purchase additional insurance for you, a friend or a family member.

Beginning now through October 31, 2017, you can save on your purchase of a minimum \$3,000 or larger Single Premium Life Policy. See the next page for the rates. The rates on the enclosed table are per \$1,000 of coverage, so remember to multiply by whatever amount you are purchasing.

Each application will receive an entry for a drawing for one of 2 large screen televisions in addition to saving the \$25 application fee that we normally charge for each new policy. An application is on page 9. The drawing for the televisions will take place on Wednesday, November 1, 2017 after all the applications are processed. The winner will be announced in the Posel.

Highlights of the Single Pay Life Insurance Plan include:

- Builds cash value
- Participates in dividends after 2 years
- Eligible for high school and college grants after 3 years (see qualifications)
- One-time payment for a lifetime of security

If you need clarification or assistance, contact the Home Office during normal business hours at 216-341-0444.

To enroll more than one person in this great offer, please feel free to make additional copies.





# CZECH CATHOLIC UNION

A LEGAL RESERVE FRATERNAL BENEFIT SOCIETY

5349 DOLLOFF ROAD, CLEVELAND, OHIO 44127

(216) 341-0444 FAX (216) 341-0711



| SINGLE PREMIUM WHOLE LIFE<br>(Add \$25.00 Policy Fee) |                               |                               |
|---|-------------------------------|-------------------------------|
|   | Single Premiums per \$1,000   |                               |
| ISSUE<br>AGE  | BAND 1<br>\$3,000-<br>\$9,999 | BAND 2<br>\$10,000-<br>& over |
| 0   | \$94.70                       | \$92.20                       |
| 1   | \$96.78                       | \$94.28                       |
| 2   | \$99.31                       | \$96.81                       |
| 3   | \$102.08                      | \$99.58                       |
| 4   | \$105.06                      | \$102.56                      |
| 5   | \$108.20                      | \$105.70                      |
| 6   | \$111.44                      | \$108.94                      |
| 7   | \$114.80                      | \$112.30                      |
| 8   | \$118.27                      | \$115.77                      |
| 9   | \$121.86                      | \$119.36                      |
| 10  | \$125.58                      | \$123.08                      |
| 11  | \$129.42                      | \$126.92                      |
| 12  | \$133.36                      | \$130.86                      |
| 13  | \$137.39                      | \$134.89                      |
| 14  | \$141.51                      | \$139.01                      |
| 15  | \$145.71                      | \$143.21                      |
| 16  | \$149.93                      | \$147.43                      |
| 17  | \$154.20                      | \$151.70                      |
| 18  | \$158.50                      | \$156.00                      |
| 19  | \$162.91                      | \$160.41                      |
| 20  | \$167.43                      | \$164.93                      |
| 21  | \$172.10                      | \$169.60                      |
| 22  | \$176.94                      | \$174.44                      |
| 23  | \$181.94                      | \$179.44                      |
| 24  | \$187.11                      | \$184.61                      |
| 25  | \$192.45                      | \$189.95                      |
| 26  | \$197.97                      | \$195.47                      |
| 27  | \$203.65                      | \$201.15                      |
| 28  | \$209.49                      | \$206.99                      |
| 29  | \$215.54                      | \$213.04                      |
| 30  | \$221.83                      | \$219.33                      |
| 31  | \$228.35                      | \$225.85                      |
| 32  | \$235.12                      | \$232.62                      |
| 33  | \$242.13                      | \$239.63                      |
| 34  | \$249.38                      | \$246.88                      |
| 35  | \$256.87                      | \$254.37                      |
| 36  | \$264.61                      | \$262.11                      |
| 37  | \$272.57                      | \$270.07                      |
| 38  | \$280.79                      | \$278.29                      |
| 39  | \$289.23                      | \$286.73                      |
| 40  | \$297.90                      | \$295.40                      |
| 41  | \$306.82                      | \$304.32                      |
| 42  | \$315.96                      | \$313.46                      |
| 43  | \$325.33                      | \$322.83                      |
| 44  | \$334.92                      | \$332.42                      |
| 45  | \$344.70                      | \$342.20                      |

| SINGLE PREMIUM WHOLE LIFE |                               |                               |
|---------------------------|-------------------------------|-------------------------------|
|                           | Single Premiums per \$1,000   |                               |
| ISSUE<br>AGE              | BAND 1<br>\$3,000-<br>\$9,999 | BAND 2<br>\$10,000-<br>& over |
| 46                        | \$354.68                      | \$352.18                      |
| 47                        | \$364.87                      | \$362.37                      |
| 48                        | \$375.28                      | \$372.78                      |
| 49                        | \$385.98                      | \$383.48                      |
| 50                        | \$396.99                      | \$394.49                      |
| 51                        | \$408.27                      | \$405.77                      |
| 52                        | \$419.81                      | \$417.31                      |
| 53                        | \$431.57                      | \$429.07                      |
| 54                        | \$443.53                      | \$441.03                      |
| 55                        | \$455.66                      | \$453.16                      |
| 56                        | \$467.91                      | \$465.41                      |
| 57                        | \$480.29                      | \$477.79                      |
| 58                        | \$492.80                      | \$490.30                      |
| 59                        | \$505.53                      | \$503.03                      |
| 60                        | \$518.45                      | \$515.95                      |
| 61                        | \$531.53                      | \$529.03                      |
| 62                        | \$544.69                      | \$542.19                      |
| 63                        | \$557.87                      | \$555.37                      |
| 64                        | \$571.02                      | \$568.52                      |
| 65                        | \$584.17                      | \$581.67                      |
| 66                        | \$597.31                      | \$594.81                      |
| 67                        | \$610.49                      | \$607.99                      |
| 68                        | \$623.75                      | \$621.25                      |
| 69                        | \$637.08                      | \$634.58                      |
| 70                        | \$650.53                      | \$648.03                      |
| 71                        | \$664.03                      | \$661.53                      |
| 72                        | \$677.57                      | \$675.07                      |
| 73                        | \$690.94                      | \$688.44                      |
| 74                        | \$704.18                      | \$701.68                      |
| 75                        | \$717.33                      | \$714.83                      |
| 76                        | \$730.37                      | \$727.87                      |
| 77                        | \$743.29                      | \$740.79                      |
| 78                        | \$756.03                      | \$753.53                      |
| 79                        | \$768.48                      | \$765.98                      |
| 80                        | \$780.56                      | \$778.06                      |
| 81                        | \$792.25                      | \$789.75                      |
| 82                        | \$803.48                      | \$800.98                      |
| 83                        | \$814.32                      | \$811.82                      |
| 84                        | \$824.78                      | \$822.28                      |
| 85                        | \$834.83                      | \$832.33                      |
| 86                        | \$844.40                      | \$841.90                      |
| 87                        | \$853.42                      | \$850.92                      |
| 88                        | \$861.85                      | \$859.35                      |
| 89                        | \$869.67                      | \$867.17                      |
| 90                        | \$876.87                      | \$874.37                      |





# Czech Catholic Union

5349 Dolloff Road – Cleveland, OH 44127 – 216-341-0444 – 216-341-0711 Fax

## SHORT FORM APPLICATION PART 1

Society \_\_\_\_\_ Certificate: \_\_\_\_\_

### 1. PROPOSED INSURED

Name: \_\_\_\_\_

Address: \_\_\_\_\_

City: \_\_\_\_\_ State: \_\_\_\_\_ Zip Code: \_\_\_\_\_

DOB: \_\_\_\_ / \_\_\_\_ / \_\_\_\_ Age: \_\_\_\_\_ Sex: ☐ M ☐ F Birth Place: \_\_\_\_\_ Phone No.: \_\_\_\_\_

Soc. Sec. No.: \_\_\_\_\_ Driver's License No.: \_\_\_\_\_ Email: \_\_\_\_\_

Occupation: \_\_\_\_\_ Employer: \_\_\_\_\_

### 2. OWNER (If other than Proposed Insured)

Name: \_\_\_\_\_

Address: \_\_\_\_\_

City: \_\_\_\_\_ State: \_\_\_\_\_ Zip Code: \_\_\_\_\_

DOB: \_\_\_\_ / \_\_\_\_ / \_\_\_\_ Age: \_\_\_\_\_ Sex: ☐ M ☐ F Soc. Sec. No.: \_\_\_\_\_ Phone No.: \_\_\_\_\_

Relationship to Insured: \_\_\_\_\_ Email: \_\_\_\_\_

### 3. COVERAGE DETAILS

Plan Type: ☐ Single Prem. ☐ 20 Pay Life ☐ Ord. Life ☐ Youth Sav. to 18/21/25 ☐ Term \_\_\_\_\_ ☐ Other \_\_\_\_\_

Face Amount: \_\_\_\_\_ Rider(s): \_\_\_\_\_ Premium Collected: \_\_\_\_\_ Mode: ☐ Single ☐ Annual

**Primary Beneficiary(ies)** (If more than one indicate share (%) each is to receive) Attach additional page if necessary.

Name: \_\_\_\_\_ Relationship: \_\_\_\_\_ Soc. Sec. No.: \_\_\_\_\_ Share (%) \_\_\_\_\_

Address: \_\_\_\_\_ City: \_\_\_\_\_ State: \_\_\_\_\_ Zip Code: \_\_\_\_\_

Name: \_\_\_\_\_ Relationship: \_\_\_\_\_ Soc. Sec. No.: \_\_\_\_\_ Share (%) \_\_\_\_\_

Address: \_\_\_\_\_ City: \_\_\_\_\_ State: \_\_\_\_\_ Zip Code: \_\_\_\_\_

Name: \_\_\_\_\_ Relationship: \_\_\_\_\_ Soc. Sec. No.: \_\_\_\_\_ Share (%) \_\_\_\_\_

Address: \_\_\_\_\_ City: \_\_\_\_\_ State: \_\_\_\_\_ Zip Code: \_\_\_\_\_

**Contingent Beneficiary(ies)** (If more than one indicate share (%) each is to receive) Attach additional page if necessary.

Name: \_\_\_\_\_ Relationship: \_\_\_\_\_ Soc. Sec. No.: \_\_\_\_\_ Share (%) \_\_\_\_\_

Address: \_\_\_\_\_ City: \_\_\_\_\_ State: \_\_\_\_\_ Zip Code: \_\_\_\_\_

Name: \_\_\_\_\_ Relationship: \_\_\_\_\_ Soc. Sec. No.: \_\_\_\_\_ Share (%) \_\_\_\_\_

Address: \_\_\_\_\_ City: \_\_\_\_\_ State: \_\_\_\_\_ Zip Code: \_\_\_\_\_

**Existing Life Insurance** ☐ None **Pending Life Insurance?** ☐ None

Is discontinuing premium payments, surrendering, forfeiting, assigning to the insurer or otherwise terminating an existing life insurance policy or contract being considered? ☐ Yes ☐ No Is using funds from the existing policy or contract to pay premiums due on the insurance applied for herein being considered? ☐ Yes ☐ No (If yes complete below and submit appropriate replacement forms.)

Name of Company Date of Issue Life Amount Purpose (Business/Personal) ADB Amount Replacement?

\_\_\_\_\_ ☐ Yes ☐ No

\_\_\_\_\_ ☐ Yes ☐ No



## SHORT FORM APPLICATION PART 2

### Personal Health Statement of Proposed Insured

1. Height: \_\_\_\_\_ Weight: \_\_\_\_\_

2. Doctor's Name, Address and Phone # \_\_\_\_\_

3. Has the Proposed Insured used any form of tobacco within the past 12 months? ☐ Yes ☐ No

4. Is the Proposed Insured currently hospitalized, bedridden or confined to a wheelchair? ☐ Yes ☐ No

5. In the past five (5) years has the Proposed Insured been hospitalized or received medical treatment or advice for any illness, disease, injury or physical condition? ☐ Yes ☐ No

6. Does the Proposed Insured have any physical or mental handicaps? ☐ Yes ☐ No

7. Give details to "Yes" answers to Questions 3, 4 5 and 6 above: \_\_\_\_\_

8. Does any person named as Primary or Contingent Beneficiary lack an insurable interest\* in the Proposed Insured?

\* *Insurable interest - A connection by blood of the beneficiary to the insured or an economic connection under which the beneficiary stands to suffer financial loss by reason the death of the insured.* ☐ Yes ☐ No

If yes, please explain: \_\_\_\_\_

9. Is any portion of the premium on the policy applied for, to be paid in whole or in part through an assumption and/or forgiveness of a loan used to fund premiums? ☐ Yes ☐ No

### Admission to Membership

If not currently a member, the Proposed Insured hereby requests admission to membership in the Czech Catholic Union.

### Notice to Proposed Insured

I understand that information regarding insurability will be treated as confidential. The Czech Catholic Union or its reinsurer(s), may, however make a brief report of my personal health information to MIB, Inc., a not for profit membership organization of life insurance companies, which operates an information exchange on behalf of its members. Should I apply to another MIB member company for life or health insurance coverage or a claim for benefits is submitted to such a company, MIB, upon request, will supply such company with the information it may have about me in its files. The Czech Catholic Union or its reinsurer(s) may also release information in its file to other insurance companies to whom I may apply for life or health insurance, or to whom a claim for benefits may be submitted. Upon receipt of a request from me, MIB will arrange disclosure of any information in my file. (Medical information will be disclosed to my attending physician only). If I question the accuracy of the information in the MIB's file, I may contact MIB and seek a correction in accordance with the procedures set forth in the Federal Fair Credit Reporting Act. The address of MIB's information office is: 50 Braintree Hill Park, Suite 400, Braintree, Massachusetts 02184-8734.

### Authorization

I hereby authorize any licensed physician, medical practitioner, hospital, clinic or medical or medically related facility, insurance company, MIB Inc., ("MIB") or other organization, institution or person, that has any records or knowledge of me or my health, to give the Czech Catholic Union, or its representatives, including Equifax or bearer, or reinsurer, any such information. The Czech Catholic Union may disclose such information to its reinsurer(s) MIB, Inc. This authorization is valid for 30 months after the date shown below. A photographic copy of this authorization shall be as valid as the original.

**THE CZECH CATHOLIC UNION IS LICENSED TO DO BUSINESS IN THE STATE OF OHIO. AS A TAX-EXEMPT ORGANIZATION FRATERNAL BENEFIT SOCIETIES ARE NOT INCLUDED IN THE OHIO GUARANTY ASSOCIATION. THIS MEANS THAT FRATERNAL BENEFIT SOCIETIES CANNOT BE ASSESSED FOR THE INSOLVENCY OF OTHER LIFE INSURERS OR OTHER FRATERNAL BENEFIT SOCIETIES. BY LAW, A FRATERNAL BENEFIT SOCIETY IS RESPONSIBLE FOR ITS OWN SOLVENCY. IF THERE IS AN IMPAIRMENT OF RESERVES, A CERTIFICATE HOLDER MAY BE ASSESSED A PROPORTIONATE SHARE OF THE IMPAIRMENT. THIS PROCESS IS DESCRIBED IN THE CERTIFICATE ISSUED BY THE SOCIETY.**

I AGREE THAT NO INSURANCE SHALL TAKE EFFECT UNLESS AND UNTIL (1) the first premium shall have been paid; (2) a certificate is delivered to the Owner during the Proposed Insured's lifetime; (3) the health of the Proposed Insured is as described in the application; and (4) all requirements of the Constitution and Bylaws have been complied with.

Signed at \_\_\_\_\_, \_\_\_\_\_  
City State

Date

X

SIGNATURE OF PROPOSED INSURED ( IF AGE 16 OR OVER)  
OR PARENT OR GUARDIAN (JUVENILE APPLICATIONS)

X

SIGNATURE OF HOME OFFICE REPRESENTATIVE OR PRODUCER

X

SIGNATURE OF OWNER  
(IF OTHER THAN PRIMARY PROPOSED INSURED)

A person who knowingly presents a false or fraudulent claim for payment of a loss or benefit or knowingly presents false information in an insurance application may be guilty of a crime subject to fines.

SFA14

8/14



**CZECH CATHOLIC UNION****Annual Statement****December 31, 2016****ASSETS**

|                           |                     |
|---------------------------|---------------------|
| Bonds Owned               | \$17,409,450        |
| Preferred Stock           | \$50,000            |
| Common Stock              | \$349,647           |
| Real Estate               | \$45,496            |
| Certificate Loans         | \$139,089           |
| Cash On Hand              | \$809,425           |
| Uncollected Premiums      | \$234               |
| Accrued Investment Income | \$218,754           |
| <b>TOTAL</b>              | <b>\$19,022,095</b> |

**LIABILITIES, SPECIAL RESERVES AND UNASSIGNED FUNDS**

|                          |                     |
|--------------------------|---------------------|
| Life Cert. Reserves      | \$15,641,674        |
| Certificate Claims       | \$46,740            |
| Provo. For Refunds       | \$129,792           |
| Accrued Expenses         | \$52,000            |
| Accrued Taxes, Licenses  | \$691               |
| Fraternal Fund           | \$63,043            |
| Mandatory Reserves       | \$312,273           |
| Valuation Reserve        |                     |
| <b>TOTAL LIABILITIES</b> | <b>\$16,246,213</b> |
| Unassigned Funds         | <u>\$ 2,775,882</u> |
| <b>TOTAL</b>             | <b>\$19,022,095</b> |

**SUMMARY OF OPERATIONS**

|   |                     |                    |
|---|---------------------|--------------------|
| Premium Consideration                   | \$1,721,602         |                    |
| Net Investment Income                   | \$ 829,890          |                    |
| Miscellaneous income                    | <u>13,694</u>       |                    |
| <b>TOTAL INCOME</b>                     |                     | <b>\$2,565,186</b> |
| Death Benefits                          | \$ 222,512          |                    |
| Annuity Benefits                        | \$ 763,289          |                    |
| Cash Surrender Benefits                 | \$ 61,825           |                    |
| Increase In Reserve For Life            | <u>\$ 1,043,513</u> |                    |
| <b>TOTAL</b>                            |                     | <b>\$2,091,139</b> |
| General Expenses                        | \$ 251,391          |                    |
| Insurance Taxes, Licenses, Fees         | \$ 5,329            |                    |
| Aggregate Write-ins for Deductions      | <u>\$ 9,000</u>     |                    |
| <b>TOTAL</b>                            |                     | <b>\$ 265,720</b>  |
| <b>TOTAL EXPENSES</b>                   |                     | <b>\$2,356,859</b> |
| Net Gain From Operations Before Refunds |                     |                    |
| To Members                              |                     | \$ 208,327         |
| Refunds To Members                      |                     | <u>\$ 29,706</u>   |
| <b>NET GAIN FROM OPERATIONS</b>         |                     |                    |
| AFTER REFUNDS TO MEMBERS                |                     | \$ 178,621         |
| <b>NET CAPITAL GAIN</b>                 |                     | <u>\$ (782)</u>    |
| <b>NET INCOME</b>                       |                     | <b>\$ 177,839</b>  |

Solvency Ratio 117%

# Steimla & Associates, Inc.

Actuaries and Consultants  
2867 Gypsum Circle  
Naperville, Illinois 60564

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Joseph H. Steimla, FSA, FCIA, MAAA, FCA  
Joseph G. Steimla, FLMI  
Jennifer S. May, ACS

## STATEMENT OF OPINION OF CONSULTING ACTUARY

**DECEMBER 31, 2016**

### TO WHOM IT MAY CONCERN:

I, Joseph H. Steimla, am employed by Steimla & Associates, Inc., Actuaries and Consultants, and am a Fellow of the Society of Actuaries and a Member of the American Academy of Actuaries. I have been involved in the preparation of the annual statement of the **CZECH CATHOLIC UNION** and have been appointed by its Board of Directors to render this opinion as stated in a letter to the Director dated May 1993. I meet the Academy qualification standards for rendering this opinion, including those involving cash flow projections of assets and liabilities. I am familiar with the valuation requirements applicable to life and health insurance companies and fraternal benefit societies.

This opinion is strictly for the management of the Union and its insurance regulators. The opinion and the memorandum which details the results of asset adequacy testing were written in order to comply with the Standard Valuation Law and relevant Actuarial Standards of Practice. These documents are not intended for use by any other party, and I take no responsibility for the use of these documents for any purpose other than to which they were intended.

This opinion is meant to be reviewed as a whole, and no part should be separately considered or relied upon. This opinion should not be reviewed or relied upon without the benefit of the advice of a qualified actuary.

I have examined the actuarial assumptions and actuarial methods used in determining the certificate reserves and related actuarial items listed in the attached chart, as shown in the annual statement of the Union as prepared for filing with state regulatory officials as of December 31, 2016. Tabulated reserves are those reserves and related actuarial items which have been subjected to asset adequacy analysis.

I relied upon listings and summaries of certificates in force and pending claims prepared by Mr. Robert L. Cermak, President of the Union. I have also relied on Mr. Robert L. Cermak for the accuracy of the inforce asset records, as certified in the attached statements. In accordance with Section 4.3 of Actuarial Standard of Practice No. 22, I have reviewed the data for reasonableness and consistency and found all items to be in order.

In other respects, my examination included such review of the actuarial assumptions and actuarial methods and such tests of the actuarial calculations as I considered necessary.

In my opinion the reserves and related actuarial values concerning the statement items identified above:

- (a) Are computed in accordance with presently accepted actuarial standards consistently applied and are fairly stated, in accordance with sound actuarial principles;
- (b) Are based on actuarial assumptions which produce reserves at least as great as those called for in any certificate provision as to reserve basis and method, and are in accordance with all other certificate provisions;
- (c) Meet the requirements of the insurance laws and regulations of Ohio and are at least as great as the minimum aggregate amounts required by the state in which this statement is filed;

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Steimla & Associates, Inc.



- (d) Are computed on the basis of assumptions consistent with those used in computing the corresponding items in the annual statement of the preceding year-end; and
- (e) Include provision for all actuarial reserves and related statement items which ought to be established.

The reserves and related items, when considered in light of the assets held by the Union with respect to such reserves and related actuarial items including, but not limited to, the investment earnings on such assets, and the considerations anticipated to be received and retained under such certificates, make adequate provision, according to presently accepted actuarial standards of practice, for the anticipated cash flows required by the contractual obligations and related expenses of the Union.

The actuarial methods, considerations and analyses used in forming my opinion conform to the appropriate Standards of Practice as promulgated by the Actuarial Standards Board, which standards form the basis of this statement of opinion.

This opinion is updated annually as required by statute. To the best of my knowledge, there have been no material changes from December 31, 2016, to the date of the rendering of this opinion which should be considered in reviewing this opinion.

The impact of unanticipated events subsequent to the date of this opinion is beyond the scope of this opinion. The analysis of asset adequacy portion of this opinion should be viewed recognizing that the Union's future experience will not follow all the assumptions used in the analysis.



Joseph H. Steimla  
Fellow, Society of Actuaries  
Member, American Academy of Actuaries

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JHS:jgs  
February 23, 2017

## Cardinal Miloslav VLK



Cardinal Miloslav VLK was born on May 17, 1932 in Lisnice, Czech Republic and passed away on March 18, 2017 in Prague, Czech Republic. He attended Charles University in Prague. He was appointed by the Pope in the early 1990's after the communists left in November 1989. Under the communist regime, he could not present himself as a priest. He was forced to be a window washer. He succeeded the elderly archbishop Matousek. In 1994 he toured the U.S. and Canada and stopped in Cleveland, Ohio. He celebrated Mass at Our Lady of Lourdes Parish in Cleveland. The Cleveland Window Washer's Union made him an honorary member and presented him with a membership card. May Cardinal Miloslav VLK rest in peace.

Submitted by Joe Kocab

• • • • •



**Czech Poppies**

### NOTICE TO MEMBERS

We ask all our members to kindly check their certificates to check whether they have the correct beneficiary designated and also check the spelling of their name.

We just had a death claim and the beneficiary was deceased a long time ago, so we had to make the check payable to "the estate of \_\_\_\_\_" and the family was not able to cash the check without contacting a lawyer.

## Ferdinand Stoliczka



Ferdinand Stoliczka, (in Czech written Stoliccka) was a Moravian palaeontologist who worked in India on paleontology, geology and various aspects of zoology. He studied in Prague and also at the University of Vienna. Stoliczka published 79 articles from 1859-1875, though he never wrote anything in Czech. His career started in the Austrian Geological Survey in 1861. In 1862 he

joined the Geological Survey of India (GSI) under the British Government in India. His last expedition was the most important one (1873-1874) during the "Great Game", the rivalry between the Russian and British empires. While crossing the Himamlayas Stoliczka became very ill. The doctor diagnosed acute bronchitis and inflammation of the lungs. Ferdinand Stoliczka died on June 19, 1874 at Moorghi in Ladakh (in Asia). His dying request was that the birds part of the scientific results of the expedition be published. This was done seventeen years later.



A granite obelisk is erected in Stoliczka's memory at the Moravian Cemetery in Leh with this inscription:

*FERDINAND STOLICZKA, Ph D. Born in Moravia 7th June 1838 Died at Moorgo 19th June 1874 while returning from Yarkund with the British Mission to which he was attached as Naturalist. Though young when he fell a sacrifice to duty, he had already achieved eminence by his researches into the geology and natural history of India AND HIS EARLY DEATH is deeply regretted by the world of science and by the Government of India, who in recognition of his able and honourable services, have caused this monument to be erected 1876*

Ferdinand Stoliczka  
12 Crowns = .60¢





## A HALLMARK MOMENT

Americans have been officially celebrating Mom since 1908, but it wasn't until 1920, when Hallmark began selling Mother's Day cards, that the holiday became a card-carrying occasion. Today there are also cards for stepmoms, same-sex moms and "pet moms."



### My Mother's Rosary

Your beads I found, dear mother mine,  
In the cushion of the chair,  
You must have been saying them  
The last time you sat there.  
The beads are old and shiny now,  
The cross shines, lovely, too,  
How happy were these beads of love  
With each caress from you.  
Your life was like a rosary, Ma,  
Each day lived like a prayer,  
The Sorrowful and the Glorious  
And the Joyful we all shared.  
So as we travel on through life  
Send God's blessings own to guide us,  
We'll be faithful to our rosary  
As a family chain that binds us.

## FATHER'S DAY IS JUNE 18

Today we celebrate and pray for all fathers.

We remember also those who have died. In his apostolic exhortation on the family, Pope Francis says this about fathers (#177): God sets the father in the family so that by the gifts of his masculinity he can be "close to his wife and share everything, joy and sorrow, hope and hardship. And to be close to his children as they grow – when they play and when they work, when they are carefree and when they are distressed, when they are talkative and when they are silent, when they are daring and when they are afraid, when they stray and when they get back on the right path. To be a father who is always present.



### What Makes a Dad

God took the strength  
of a mountain,  
The majesty of a tree,  
The warmth of a summer sun,  
The calm of a quiet sea,  
The generous soul of nature,  
The comforting arm of night,  
The wisdom of the ages,  
The power of the eagle's flight,  
Then God combined  
these qualities,  
When there was nothing  
more to add,  
He knew His masterpiece  
was complete,  
And so, He called it "Dad!"

-Author unknown





## World War I (1914-1918)

While no official monument pays specific tribute to the 2 million Americans who served during the First World War, one special site in Arlington National Cemetery acknowledges the nation's participation in the conflict. The Argonne Cross holds the remains of about 2,100 soldiers that were reinterred at Arlington in the early 1920's. The Argonne Cross is located amid a grove of 19 pine trees, which symbolize the Argonne Forest in France where many of the men fought and died. An inscription on the base of the monument reads: "IN MEMORY OF OUR MEN IN FRANCE 1917-1918."

## World War II (1939-1945)

The most recent addition to Washington's major monuments, the World War II Memorial honors the commitment and sacrifice of 16 million members who served in the U.S. armed forces, the more than 400,000 who died and the millions that supported the war effort on the home front. The memorial opened to the public on April 29, 2004, and was dedicated a month later. Designed by architect Friedrich St. Florian, the World War II Memorial focuses on the war's Pacific and



**World War II Memorial**

Atlantic theaters, with 12 bas-relief panels dedicated to key aspects and battles of the war, such as Pearl Harbor, the Normandy Beach landings, submarine warfare and women in the military.

## Vietnam War (1961-1975)

The names of nearly 58,000 Americans who died or remain missing in action are listed on two polished black granite walls at the Vietnam Veterans Memorial. Designed by Maya Ying Lin, the memorial was opened to the public on Nov. 13, 1982. After some veterans objected to Lin's sculpture, which they felt did not show the heroism or patriotism found in other memorials, the Three Servicemen Statue, created by Frederick Hart, was added near the wall in the fall of 1984. On Nov. 11, 1993, the Vietnam Women's Memorial was included in the area to pay tribute to women's role in the war. Glenna Goodacre's sculpture shows three women helping a wounded soldier.

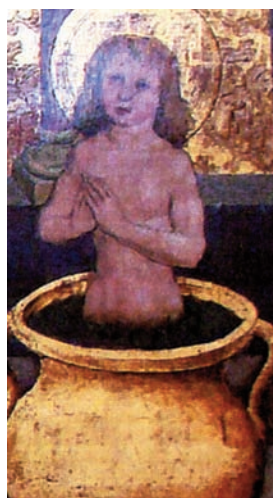


*The Vietnam War was "the most divisive experience of the 20th century in the U.S.," says Jan Scruggs, founder and president of the Vietnam Veterans Memorial Fund. "People were angry at the war and unable to separate the war from the warrior." The black granite Memorial, with 58,000+ names, changed that, he says. More than 400,000 items — including Purple Hearts, notes and boots — have been left at the memorial, which is visited by 4 million+ people each year.*





## St. Vitus



St. Vitus was born around AD297. He is counted as one of the Fourteen Holy Helpers of medieval Roman Catholicism. Only living for 12-13 years, Vitus is considered the patron saint of actors, comedians, dancers and epileptics. He is also said to protect against lightning strikes, animal attacks and oversleeping. In AD 925, King Henry I of Germany, presented as a gift the bones of one hand to St. Vitus of Wenceslaus, Duke of Bohemia, making St. Vitus the patron saint of Bohemia. This relic has been a sacred treasure in the St. Vitus Cathedral in Prague to this day.

St. Vitus' feastday is June 15.

• • • • •

## Czech to English

|                                  |                            |
|----------------------------------|----------------------------|
| Dobré jitro                      | Good Morning               |
| Dobré odpoledne                  | Good Afternoon             |
| Dobry večer                      | Good Evening               |
| Na shledanou                     | Goodbye                    |
| Ano                              | Yes                        |
| Ne                               | No                         |
| Prosim                           | Please                     |
| Děkuji                           | Thanks                     |
| Jak se jmenujete                 | What is your name?         |
| Kolik to stojí?                  | How much is it?            |
| Těší mne, že Vás<br>pознавам     | Pleased to meet you        |
| Promínte                         | Sorry or Excuse Me         |
| Můžete mi pomoci?                | Can you help me please?    |
| Mluvíte anglicky?                | Do you speak English?      |
| Nemluvim česky                   | I don't speak Czech        |
| Snázím se učit česky             | I am trying to learn Czech |
| (Ne)rozumím                      | I (don't) understand       |
| To nevadí                        | It doesn't matter          |
| Netrěba                          | Don't bother               |
| Je to of vas belmi mile          | You have been very kind    |
| Prokázal jste mi<br>velkou pomoc | You have been very helpful |
| S radostí                        | It's a pleasure            |

## Flag Day June 14th

### MY FLAG

My flag has no walls or curtain around it, iron or bamboo. My flag has a past seasoned with courage and strength, unyielding loyalty and true patriotism.

My flag stands proudly at home in houses of worship of all faiths, of all peoples, of all colors and creeds, in this rich land of ours.



My flag stands for the true meaning of freedom ... the right to enhance, to improve, to respect, to build, to worship, to share. My flag never guaranteed an easy life, or the right to slander, to destroy, to break the law.

My flag wears its colors with dignity and pride, with the hope that all the people of this Nation will remember its magnificent heritage, and remain through difficult times, united for truth and right.

My flag was sewn together with Brotherly Love, determination and gratitude, with love for God and man.

My flag used to receive the Pledge of Allegiance by the children in public schools. The pledge was to a symbol that stood for 50 different States, different peoples, with different problems ... but all united in one desire. The desire to be one Nation indivisible, with liberty and justice for all.

My flag had behind it great men, elected and chosen, who possessed enough leadership and character to put the will and the safety of the good people of this Nation before their own personal interest, or before the interest of the powerful and selfish few.

My flag is the flag of our fathers, and their fathers before them who were inspired by its great meaning. They talked of it with pride, and were enriched by the high ideals it stood for. It was the flag that was made richer by their dedication, sacrifice and devotion. It was their hope and dream to part from this earth, leaving it to their children who would handle it with care so as to give it even more meaning when their children's children took over. My flag is not the flag of men of masks, but the flag of men of truth.

My flag was not given life by men who interpreted the meaning of freedom by words from law books ... it was fashioned by great men who found wisdom and guidance in the Good Book, and in the hearts of God-loving men.

My flag represented a Nation of people who were united to make America stronger, safer, and happier than any country on the face of the earth.

My flag needs to be waved more, seen more, talked of more, respected more, cherished more, and held up higher, so that the men who are still infused with the true spirit of democracy can give it rebirth ... to bring it back to the flag with the same meaning, prestige and strength to inspire will and character that Jefferson, Washington, and Lincoln spoke of when they said: **"MY FLAG."**



The destruction of the village of Lidice in Central Bohemia was carried out on June 10, 1942 on orders from Adolph Hitler and Heinrich Himmler in reprisal for the assassination of Reich Protector Reinhard Heydrich in late spring of 1942. All 173 men over 15 years old were killed; 184 women and 88 of the children were transported to concentration camps. Some of the children were handed over to SS families while 82 were sent to the Chelmno extermination camp where they were gassed to death.

The intention of the Nazis - to erase the village from the map of the world - did not succeed. Lidice was restored and many communities around the globe adopted the name "Lidice." In 1947 the cornerstone of a new Lidice was laid 300 meters away from the original site and in May 1948, the first new houses were constructed. A modern village of 150 houses gradually arose with the help of volunteers from throughout the Czech lands and from abroad.

In June 1955 the Rose Garden of Peace and Friendship was opened with the donation of 29 thousand rose bushes from 32 countries around the world. The fate of a small Czech village inspired numerous artists as well. The haunting emotive art piece by sculptor Marie Uchytlova, pays tribute to the children who died in Chelmno.

The modern era of the Lidice Memorial began in 2001 when the Ministry of Culture of the Czech Republic established the Lidice Memorial group dedicated to maintaining the Lidice site which had been neglected in the post-communist era.

SPJST

## 75th Anniversary



## THE FORGIVERS

A happy marriage is a union of two good forgivers.  
-Anonymous

• • • • •

A man and his wife are dining at a table in a plush restaurant, and the husband keeps staring at a drunken lady swigging her drink as she sits alone at a nearby table.

The wife asks, "Do you know her?"

"Yes," sighs the husband. "She's my ex-girlfriend. I understand she took to drinking right after we split up seven years ago, and I hear she hasn't been sober since."

"My God!" says the wife. "Who would think a person could go on celebrating that long?"

Senior Citizen's Day  
is June 9th.





## CZECH CATHOLIC UNION HIGH SCHOOL GRANT

At the Executive Committee meeting held in November, 2014 the officers and directors of the Czech Catholic Union voted to establish a Renewable Grant of **\$300.00** to members who will be enrolled in the 9th grade of a CATHOLIC HIGH SCHOOL or are already attending a CATHOLIC HIGH SCHOOL during the 2017-2018, academic year. The Grant will be payable directly to the school and credited to the student's tuition.

To be eligible for this award the student must be a member for three years, having one of the following plans: Whole Life - 20 Year Payment Life - Single Premium Whole Life - 20 Year Annuity - Youth Savings with a **\$5,000.00** amount of insurance as minimum.

PLEASE COMPLETE AND SUBMIT THE FOLLOWING APPLICATION TO THE CZECH CATHOLIC UNION HOME OFFICE BY JUNE 1, 2017. NO LATE APPLICATIONS ACCEPTED.

Name \_\_\_\_\_ Certificate No. \_\_\_\_\_

Address \_\_\_\_\_ Society No. \_\_\_\_\_

City \_\_\_\_\_ State \_\_\_\_\_ Zip Code \_\_\_\_\_

Social Security No. \_\_\_\_\_ Phone No. \_\_\_\_\_

Will attend \_\_\_\_\_ Catholic High School

School Address \_\_\_\_\_

City \_\_\_\_\_ State \_\_\_\_\_ Zip Code \_\_\_\_\_

Please mail this application to: CZECH CATHOLIC UNION  
5349 Dolloff Rd.  
Cleveland, OH 44127



*The Czech Catholic Union  
Wishes to Congratulate  
The Graduating Class  
of 2017  
and*

*Extends An Invitation  
For You To Visit Or Call Us  
In The Future When You Have  
A Need For Life Insurance  
May God Bless You!!*

**1-216-341-0444**  
**5349 Dolloff Road**  
**Cleveland, Ohio 44127**



## CZECH CATHOLIC UNION COLLEGE GRANT

At the executive meeting held in November, 2014 the officers and directors of the Czech Catholic Union voted to establish a Renewable Grant of **\$500.00** for members who will enroll in a Catholic College or are already attending a Catholic College during the 2017-2018 academic year. The Grant will be payable directly to the college and credited to the student's tuition.

To be eligible for this award the student must be a member of the Czech Catholic Union for three years, having the following Plans: Whole Life - 20 year Payment Life - 20 year Annuity - Single Premium Whole Life - Youth Savings with a **\$5,000.00** amount of insurance as minimum.

PLEASE COMPLETE AND SUBMIT THE FOLLOWING APPLICATION TO THE CZECH CATHOLIC UNION HOME OFFICE BY JUNE 1, 2017. NO LATE APPLICATIONS ACCEPTED.

Name \_\_\_\_\_ Certificate No. \_\_\_\_\_

Address \_\_\_\_\_ Society No. \_\_\_\_\_

City \_\_\_\_\_ State \_\_\_\_\_ Zip Code \_\_\_\_\_

Social Security No. \_\_\_\_\_ Phone No. \_\_\_\_\_

Will Attend \_\_\_\_\_ Catholic College \_\_\_\_\_

College Address \_\_\_\_\_

City \_\_\_\_\_ State \_\_\_\_\_ Zip Code \_\_\_\_\_

Please mail this application to: Czech Catholic Union  
5349 Dolloff Road  
Cleveland, OH 44127

email: [insurance@czechCCU.org](mailto:insurance@czechCCU.org)  
website: <http://www.czechCCU.org>



### Notice To Members

A Mass for Deceased members of the Czech Catholic Union is offered periodically at Our Lady of Lourdes Church in Cleveland, Ohio.



IN ALL THINGS OF NATURE  
THERE IS SOMETHING OF THE MARVELOUS.  
~ ARISTOTLE

## PAYMENTS OF MORTUARY DEATH CLAIMS

The Czech Catholic Union extends its sincerest sympathies to the bereaved families of the following deceased members:

| Name                                   | Location         | Soc. Name             | No. | Date of Issue | Date of Death | Age |
|--|------------------|-----------------------|-----|---------------|---------------|-----|
| Geraldine Suk                          | Chicago, IL      | Our Lady of the Mount | 143 | 12-01-1944    | 12-21-2016    | 91  |
| Elaine Holder                          | Cedar Rapids, IA | Blessed Virgin Mary   | 119 | 01-01-1960    | 12-06-2016    | 73  |
| Helene (Brade) Engleman                | Chicago, IL      | Home Office           | 145 | 07-01-1957    | 12-16-2016    | 60  |
| Kristine Baniewicz                     | Chicago, IL      | Our Lady of the Mount | 143 | 11-01-1980    | 12-30-2016    | 45  |
| Kristine had 6 insurance certificates. |                  |                       |     |               |               |     |
| Arlene Tietboehl                       | Berwyn, IL       | St. Ann               | 18  | 04-01-1951    | 01-09-2017    | 83  |
| Gerald Martinek                        | Hawk Point, MO   | St. Ludmila           | 7   | 12-01-1998    | 01-08-2016    | 72  |
| Margaret Shatas                        | Chicago, IL      | Our Lady of the Mount | 143 | 03-01-1964    | 04-15-2016    | 67  |
| Donna Heaston                          | Cedar Rapids, IA | Blessed Virgin Mary   | 119 | 07-01-1954    | 01-30-2017    | 78  |

TOTAL DEATH CLAIMS PAID IN 2017 \$42,397.00