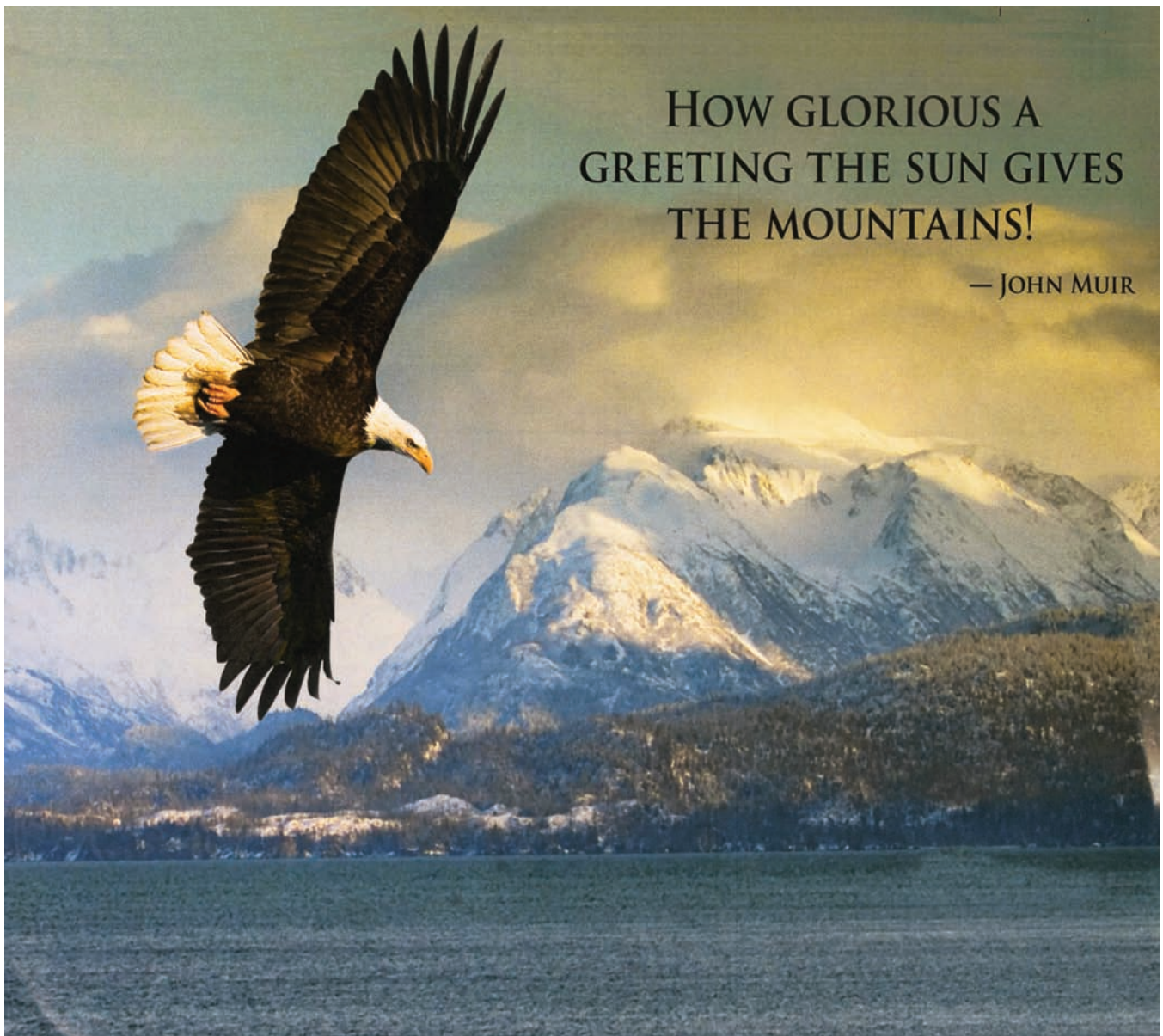


Posel

česká katolická jednota

MAY - JUNE 2018

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HOW GLORIOUS A
GREETING THE SUN GIVES
THE MOUNTAINS!

— JOHN MUIR

POSEL

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President's Message

Dear Members and Friends -

Now that the winter snow is gone we can enjoy the outdoors more. Our staff has completed the annual report to the National Association of Insurance Commissioners (NAIC) and other various reports to the States in which we are registered. Many hours of work go into compiling the information for these reports. You can review our financial results elsewhere in this issue.

At the same time all our members should review their financial and insurance needs. If you have young children at home consider increasing their coverages so they will be eligible for our high school and college grants. These applications are also elsewhere in this issue.

Our members should also review their savings programs. Our Annuity CD program is one of the best around. If you are a member you can earn 2 1/2% and your money is only restricted for 6 months. This is an excellent opportunity to save towards retirement. Many of our members have already taken advantage of this program. If you have questions about it, please call the Home Office during regular office hours.

Our 43rd Quadrennial Convention is fast approaching. Mark your calendars for the weekend of September 29 thru October 2. We still need a few more delegates to represent our members. Remember, this is the time when the delegates help to set the course of CCU for the next four years. The schedule of events was printed in the last issue of the Posel or call the Home Office for more information. Come and learn more about the Czech Catholic Union. Hope you have a great summer.

Fraternally,
Robert L. Cermak
President

Vse Nejlepsi K Narozeninam!

All the best on your birthday!

Our Chaplain, Father Callahan, will be celebrating his birthday on May 18. "Happy Birthday to you and many more" from all the members of the Czech Catholic Union!!!



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HOW TO BENEFIT FROM ATTENDING A CONVENTION

Following are some guidelines to help delegates obtain the most from the Convention. It is important to remember the key to bigger returns from the Convention attendance is planned participation.

INTRODUCE YOURSELF - Your badge gives you the right to accost new people. Most of whom will be pleased to get this attention.

SUMMARIZE YOUR NEEDS - One of the main reasons for holding the Convention is to bring members together so they can swap ideas and solve problems.

COMMAND ATTENTION - Once at the Convention, be sure to speak up. Take advantage of discussion periods.

KEEP ON THE GO - Circulate. Don't hide away. The Convention is the opportunity to contact others and learn what you want to know.

BASK - Reflect in the fraternal spirit of the Convention. You'll receive more if you give much.

ENJOY YOURSELF

.

Congratulations on your graduation!

Blahopreji / Blahoprejeme k promoci!



CONGRATULATIONS to all our graduating high school and college seniors. The Czech Catholic Union extends to them our best wishes in whatever path they choose, either to continue their education or to enter the work force.

FRONT COVER - John Muir (1838-1914) was a Scottish-American naturalist, author, environmental philosopher and early advocate for the preservation of wilderness in the United States. He was also known as "John of the Mountains" and "Father of the National Parks."

A Faster Way Through Probate Court

It is true that a typical probate administration of an estate takes a little over a year from start to finish. But, if an estate is small, Probate can be done in six (6) weeks or less! This depends upon when the decedent passed, who paid funeral expenses and who are the next of kin.

Summary Release from Administration. A Summary Release is reserved for the very small estates. This process can be used by a surviving spouse if the decedent's estate is less than \$40,000.00 or by an individual who pays the decedent's funeral bill (often a child or a sibling) if the estate is less than \$5,000.00. Once the necessary paperwork is submitted to the Probate Court, the spouse or payer of the funeral bill receives authority to take the decedent's assets normally within a week.

Release from Administration / Release of Assets. A Release of Assets is an expedited proceeding for slightly larger estates. A spouse can use this procedure if the decedent's estate is less than \$100,000.00 and a non-spouse can use this procedure if the decedent's estate is less than \$35,000.00. Again, necessary paperwork is filed with the Probate Court and proof of payment of the funeral bill must be presented. If the decedent passed away more than 6 months before the filing, the Court will often grant possession of the decedent's assets within a few weeks. If the decedent died within 6 months of filing, then possession of the assets will be granted in approximately 6 weeks (after any potential creditors have been notified of the filing).

The ins and outs of small probate estates are not always easy to understand. However, the purpose of this article is to show that it IS possible to administer an estate through Probate Court in a timely manner.

Please be advised that Christina M. Hronek is licensed to practice in the State of Ohio only and the information provided in this article is based upon Ohio law. The laws of your state as they relate to probate may be different. This article is for informational purposes only and does not constitute legal advice.

Christina M. Hronek

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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.

Fighting Cyber Threats - The Internet of Things (IoT)

The Internet of Things are all those devices we put on the Internet like household lights, garage door openers, televisions, and security cameras, our refrigerators and more!

Although these things may make our lives better, they can be hacked from a security standpoint. You see, each of these 'things' come with an Internet address, much like your PC, laptop and company server. Hence, they can be "broken into" by cyber pirates and used to get to your important files on the other parts of your network.

What can you do to help lock down these 'things' and make it more secure?

One action is to learn how to set up a separate network just for the IoT. This can be done by you or better yet, find a reputable small IT company consultant and have them configure your router to set up both a network for your IoT and a separate network for your PC's and Servers.

A second action you can do is to change the default password for each of your IoT because the default password for these 'things' is available to anyone using, yes, the Internet. Recall that strong passwords should be 16 characters or more and can be a phrase like, "The SkyIsBeautiful" or "NoIsAllowedinButme!"

Separating your IoT network from your normal PC network will increase your IT security and give you a little more peace of mind.

Submitted by Allen Perk,
Society #156

• • • • •

In Appreciation

St. Ludmila Society #2, New York, NY - "I would like to thank you for the grant that you awarded my daughter, Laura for this past school year. As you are aware, the cost of a Catholic education continues to rise and your support is greatly appreciated. Laura attended the University of Scranton this past school year where she is an Exercise Science major and a member of the swim team. Laura achieved Dean's List for the Fall 2017 semester. Again, the generosity of the Czech Catholic Union has helped her in her education. Thank you for your continued support."

Sincerely, Susanne T. Iobst



St. Ludmila Society #46, Omaha, NE - "Thank you for your generous college grant to further my Catholic education. I will be attending Franciscan University of Steubenville where I plan to double major in Theology and Political Science. May God bless you for your generosity!"

Sincerely, Madeleine Nemmers

The Military Salute

There is really no definitive beginning or date when the salute began. Most sources speculate that saluting is a time-honored tradition dating back to Roman times when assassins were common. The raising of the right hand was a gesture to show the person was not shielding any type of weapon. Still another theory is the salute originated in medieval times when Knights raised their visors with their right hand, revealing their identity and the fact they were friendly.



The salute eventually became a gesture of respect. By 1820, it was modified to what we now recognize as a military salute, which shows a sign of trust and respect among soldiers. A soldier's salute reflects his pride in himself, his unit and his confidence in himself as a soldier.

There is no law or requirement that a president has to salute the troops. For many years, the troops were required to salute the Commander in Chief, but the salute was not returned. George Washington, Thomas Jefferson, Teddy Roosevelt, Dwight Eisenhower, Abe Lincoln, JFK and FDR did not salute the troops. The act of the president saluting the troops began with Ronald Reagan in 1981. Now it is a common and expected occurrence.

CSA

• • • • •

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 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.

REMINDER

THE LAST ISSUE OF THE POSEL HAD THE DATES OF THE CONVENTION INCORRECT ON THE PAGE CONTAINING THE SCHEDULE - THE CONVENTION IS SATURDAY, SEPTEMBER 29 THROUGH TUESDAY, OCTOBER 2, 2018



SAUERKRAUT CASSEROLE

- 2 lb. chopped meat (pork, beef, ham)
- 1 onion (cut up)
- 1 c. Minute Rice
- 1 can tomato soup and 1 can water (mix together)
- 1 qt. Sauerkraut

Brown meat and onions. Butter casserole. Place half of ingredients in layers - meat, sauerkraut, rice then soup. Repeat with the other half of ingredients. Bake at 350° for 1 hour.

• • • • •

CZECH WEDDING CAKES

- 1 cup butter
- 1 teaspoon vanilla
- 1 cup nuts
- 2 cups flour
- 4 tablespoons powdered sugar

In mixer bowl cream butter and vanilla. Add flour, nuts, and powdered sugar. Roll into balls and bake on greased cookie sheets in a 375° oven for 10-15 minutes. Remove from cookie sheet and roll in powdered sugar. Cool and roll in powdered sugar again.

• • • • •

LIVER LOAF

- 1 lb. liver
- 2 small onions
- 1/2 lb. sausage
- 1 c. corn flakes (finely crushed)
- 1 tsp. Worcestershire sauce
- 1 T. Lemon juice
- 1 tsp. salt
- 1/2 tp. celery salt
- 1/8 tsp. pepper
- 2 eggs (well beaten)
- 1 slice bacon

Cover liver with 1 c. boiling water and simmer gently 5 min. Drain, reserving broth. Put liver and onions through food chopper. Add sausage, crumbs, seasoning and eggs. Add enough broth to moisten slightly. Mix well. Pack mixture into greased 8x4x3 pan. Place bacon on top. Bake in 350° oven 45 minutes.

Serves 8.

PITTSBURGH AGREEMENT

It was the Slovak League of America along with the Czech National Alliance, the representatives of organized American Slovaks and Czechs, which hosted the historic meeting in Pittsburgh, PA in May 1918. Thomas G. Masaryk, the Liberator and First President of Czechoslovakia, was invited to the event. He met Slovak leaders and spoke at a political mass meeting on May 30, 1918. Crowds of Czechs and Slovaks and others Slavs held a demonstration in his honor. The archives of Pittsburgh newspapers at that time estimate there were 20,000 demonstrators, to this day, the largest political demonstration in Pittsburgh history.

In his speech at Exposition Hall, Masaryk mentioned his own Slovak origin, that Czechs and Slovaks would be equals in the new Czecho-Slovak state and that only by uniting could the Czechs and Slovaks be assured that they could defeat their common enemy. The Slovak American leaders presented Masaryk with the terms of the Cleveland Agreement. Masaryk revised it and the Cleveland Agreement, as it now came from Masaryk's hands written in Slovak, became the Slovak "bill of rights." The document then became known as the Pittsburgh Pact, also known as the Pittsburgh Agreement (Pittsburgska dohoda). This was accepted by the Slovak-American leaders in Pittsburgh and was a great influence on American President Woodrow Wilson to change his mind on the question of Austria-Hungary. President Wilson was against the dismemberment of Austria-Hungary.

On October 28, 1918, the Declaration of Independence of the Czecho-Slovak Republic was signed. As we now know, this was the first step toward an independent Slovak Republic.

• • • • •

Cleveland, Ohio



St. Joseph Society #156 member, Loretta Welder who resides in Chardon, Ohio, sent pictures of her great-grandchildren who are all members of Society #156.

Emily Welder, born September 7, 2015, and her brother, Jackson Welder, born January 15, 2018, reside in Medina, Ohio.

Amelia Shaffer, born June 25, 2017, resides in Statesville, North Carolina. Amelia's mother, Elly, was a Junior Girl at Sokol Greater Cleveland in 2003-2004, when her family resided in Painesville, Ohio.



Cleveland, Ohio

St. Joseph Society #156 held its Annual Communion Breakfast on Sunday, March 11 2018 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. After Mass, everyone enjoyed a delicious breakfast of omelets, French toast, sausage, bacon, potatoes and desserts.

The guest speaker this year was Mary Louise Jesek Daley, from the Soldiers and Sailors Monument located on Public Square in downtown Cleveland. Mary Louise, along with her husband, give lectures, guide visitors and plan events to highlight the civil war history.

50 year pin recipients were announced:

Kimberly Billy, Society #101; Mary Dombroskas, Society #11; Donna Pawlowski, Society #10; Kyle Svoboda, Society #10; and Gary Tompkins, Society #145.

The following, written by Fr. Callahan, was in Our Lady of Lourdes bulletin on March 11, 2018:

"Dear parishioners and friends, Today we welcome the members of the Czech Catholic Union St. Joseph Society for their annual Mass and breakfast. I am privileged to be the Spiritual Director for the Czech Catholic Union, given that the national office is across the street from us and given the strong historical ties between the parish and CCU. It has provided me with the opportunity to meet members who come for meetings from all over the country, which has been a blessing. Also, I am grateful for the support that CCU gives to our parish. They faithfully advertise on the bulletin, as well as in the St. Wenceslaus Day booklet. Both the national office as well as the St. Joseph Society send us donations for our projects as well as for out outreach to the poor. THANK YOU and WELCOME."



Happy Mother's Day!

Vsechno nejlepsi ke Dni matek!

May 13

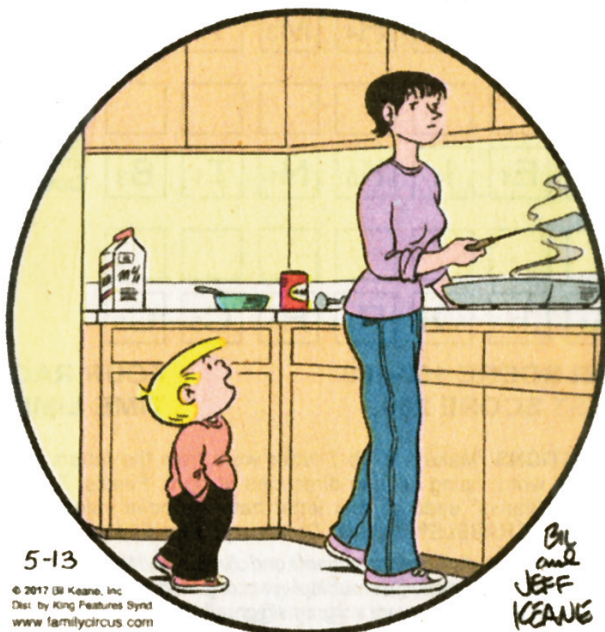
Mother's Day Carnations



Carnations have come to represent Mother's Day since its founder, Anna Jarvis, delivered 500 of them at the first Mother's Day celebration in 1908. Many religious services held later copied the custom of giving away carnations. This also started the custom of wearing a carnation on Mother's Day. Anna Jarvis chose the carnation because it was the favorite flower of her mother. In part due to the shortage of white carnations, and in part due to the efforts to expand the sales of more types of flowers on Mother's Day, florists promoted wearing a red carnation if your mother was living, or a white one if she had died. This was tirelessly promoted until it made its way into the popular observations at churches.

• • • • •

Family Circus | Bil Keane



5-13

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Dist. by King Features Synd.
www.familycircus.com

Bil
and
JEFF
KEANE

"Hope you've been good, Mommy.
Tomorrow IS Mother's Day."

Happy Mother's Day . . .

M-O-T-H-E-R

"M" Is for the million things she gave me,
"O" means only that she's growing old,
"T" is for the tears she shed to save me,
"H" is for her heart of purest gold;
"E" is for her eyes, with love-light shining,
"R" means right, and right she'll always be.
Put them all together, they spell "MOTHER,"
A word that means the world to me.

Howard Johnson

• • • • •

A PRAYER FOR OUR MOTHERS

O God our Creator, put forth your blessings on those with whom You have shared the gift of creation. Hear our prayerful pleas for women who loved us into being. Intercede for all mothers this day, so that they may learn to draw their children to you. Teach them how to remain close to their children, even their sons and daughters who have gone astray. Bless our mothers with good health, long life and the reward of eternal life in Your Divine Presence. AMEN

• • • • •

SUCCESS

You can use any measure
When you're speaking of success.
You can measure it in fancy home,
Expensive car or dress.
But the measure of your real success
Is the one you cannot spend.
It's the way your kids describe you
When they're talking to a friend.

HAVE YOU CHANGED YOUR ADDRESS?

Name _____

Old Address _____ State _____ Zip _____

New Address _____ State _____ Zip _____

Society No. _____

Mail to CZECH CATHOLIC UNION
5349 Dolloff Road
Cleveland, Ohio 44127



May 28, 2018

Memorial Day began after the Civil War. Veterans of the war called it "Decoration Day." They wanted Americans to remember fallen soldiers by decorating their graves with flowers, flags and wreaths. After World War I, the holiday came to honor soldiers who lost their lives in all of America's wars. As a sign of mourning and respect, the American flag is flown at half-staff until noon on Memorial Day.



photo courtesy NPS

Flags-in



photo courtesy Department of Defense

tion is known as "Flags-in."

Each year just before Memorial Day, soldiers of the 3rd U.S. Infantry Regiment, also known as "The Old Guard," place a flag in front of each grave marker at Arlington National Cemetery. The tradi-

"It is foolish and wrong to mourn the men who died. Rather we should thank God that such men lived."

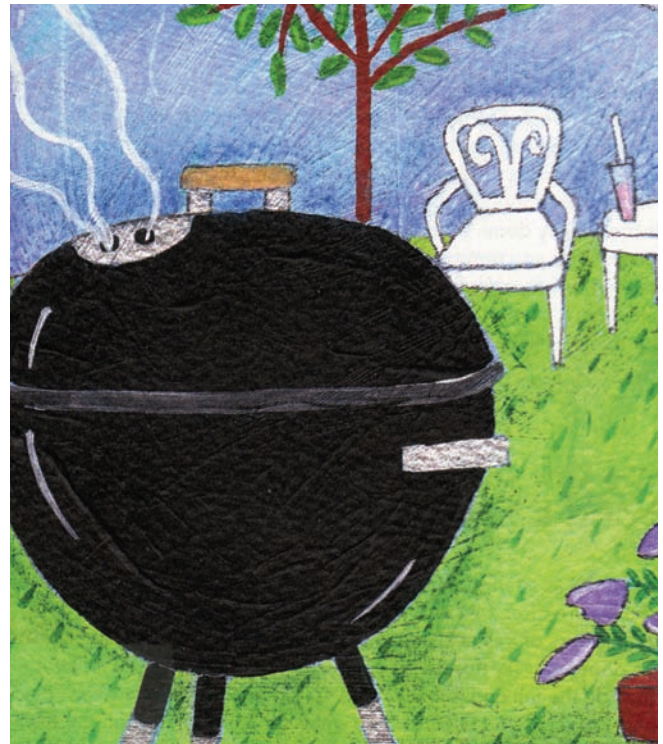
General George S. Patton

Prayer for Memorial Day

God of power and mercy,
You destroy war and put
Down earthly pride.
Banish violence from our midst
And wipe away our tears,
That we may all deserve
To be called your sons
And daughters.
Keep in your mercy those men
And women who have died
In the cause of freedom
And bring them safely in
Into your kingdom
Of justice and peace.

Amen

(From United States Conference of Catholic Bishops)



CZECH CATHOLIC UNION**Annual Statement****December 31, 2017**

ASSETS		LIABILITIES, SPECIAL RESERVES AND UNASSIGNED FUNDS	
Bonds Owned	\$ 18,087,463	Life Cert. Reserves	\$ 15,966,364
Preferred Stock	\$ 50,000	Certificate Claims	\$ 27,045
Common Stock	\$ 351,568	Provo. For Refunds	\$ 155,266
Real Estate	\$ 43,378	Accrued Expenses	\$ 56,417
Certificate Loans	\$ 134,814	Accrued Taxes, Licenses	\$ 696
Cash On Hand	\$ 646,929	Fraternal Fund	\$ 71,113
Uncollected Premiums	\$ 103	Mandatory Reserves	
Accrued Investment Income	\$ 231,216	Valuation Reserve	\$ 333,384
Electronic Data Proc. Equip.	\$ 2,717		
TOTAL	\$ 19,548,188	TOTAL LIABILITIES	\$ 16,610,285
		Unassigned Funds	\$ 2,937,903
		TOTAL	\$ 19,548,188

SUMMARY OF OPERATIONS

Premium Consideration	\$ 1,074,904	
Net Investment Income	\$ 881,025	
Miscellaneous income	\$ 10,563	
TOTAL INCOME	\$ 1,966,492	
Death Benefits	\$ 299,567	
Annuity Benefits	\$ 827,578	
Cash Surrenders & Matured Endowments	\$ 47,663	
Increase In Reserve For Life	\$ 324,690	
TOTAL	\$ 1,499,498	
General Expenses	\$ 240,374	
Insurance Taxes, Licenses, Fees	\$ 6,121	
Aggregate Write-ins for Deductions	\$ 8,844	
TOTAL		\$ 255,339
TOTAL EXPENSES		\$ 1,754,837
Net Gain From Operations Before Refunds		
To Members		\$ 211,655
Refunds To Members		\$ 35,055
NET GAIN FROM OPERATIONS		
AFTER REFUNDS TO MEMBERS		\$ 176,600
NET CAPITAL GAIN		\$ (1,824)
NET INCOME		\$ 174,776

Solvency Ratio 118%

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Joseph H. Steimla, FSA, FICIA, MAAA, FICA
Joseph G. Steimla, FICMI
Jennifer S. May, ACS

STATEMENT OF OPINION OF CONSULTING ACTUARY

DECEMBER 31, 2017

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, 2017. 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;

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, 2017, 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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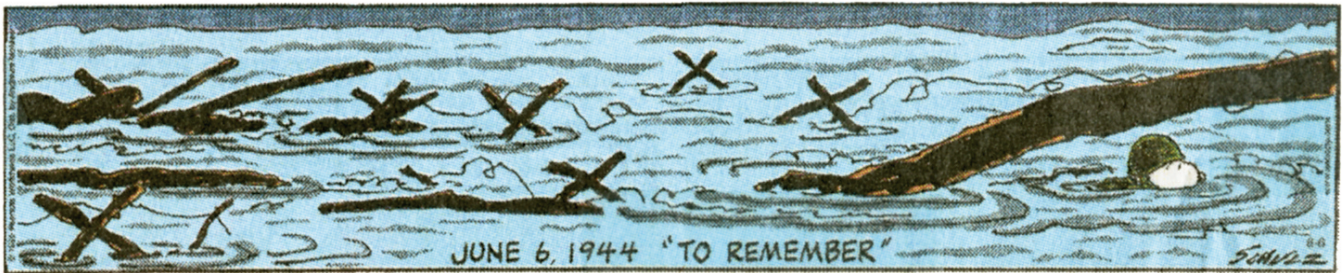
JHS:jgs
February 22, 2018

June is National Rose Month



Rose colors and their meanings:
 Red - Love, Passion, Beauty, Courage, and Respect
 White - Purity, Innocence, Silence, Secrecy, Heavenly
 Dark Pink - Appreciation and Gratitude
 Light Pink - Admiration, Sympathy, Grace, Joy, and Sweetness
 Yellow - Joy, Delight, Friendship, New Beginnings
 Orange - Fascination, Desire, and Enthusiasm
 Peach - Appreciation, Closing the Deal, Getting Together
 Coral - Desire
 Lavender - Love at First Sight, Enchantment
 Yellow with Red Tips - Friendship and Falling in Love
 Red and White - Given together, these signify Unity
 Red and Yellow - Given together, these represent Happiness and Excitement

Peanuts | Charles M. Schulz



Senior Citizen Texting Codes

ATD: AT THE DOCTOR'S
BFF: BEST FRIEND
FELL

BTW: BRING THE
WHEELCHAIR

BYOT: BRING YOUR
OWN TEETH

FWIW: FORGOT
WHERE I WAS

GGPBL: GOTTA GO, PACEMAKER BATTERY LOW

GHA: GOT HEARTBURN AGAIN

IMHAO: IS MY HEARING-AID ON?

LMDO: LAUGHING MY DENTURES OUT

OMMR: ON MY MASSAGE RECLINER

OMSG: OH MY! SORRY, GAS.

ROFLACGU: ROLLING ON FLOOR LAUGHING
AND CAN'T GET UP

TTYL: TALK TO YOU LOUDER



• • • • •

What'd He Say??

The policeman pulled over an elderly driver and said, "My gosh, man, didn't you realize your wife fell out of the car 3 miles back?"

"Thanks be to God," exclaimed the old gent, "I thought I'd gone deaf!"

• • • • •

I'm Fine

There is nothing the matter with me.
I'm as healthy as I can be.
I have arthritis in both my knees
And when I talk, I talk with a wheeze.
My pulse is weak, and my blood is thin
But I'm awfully well for the shape I'm in.
I think my liver is out of whack
And a terrible pain is in my back.
My hearing is poor, my sight is dim,
Most everything seems to be out of trim
But I'm awfully well for the shape I'm in.
I have arch supports for both my feet,
Or I wouldn't be able to walk the street.
Sleeplessness I have night after night,
And in the morning I'm just a sight.
My memory is failing, my head's in a spin.
I'm peacefully living on aspirin
But I'm awfully well for the shape I'm in.
The moral is, as this tale we unfold,
That for you and me who are growing old,
It's better to say "I'm fine" with a grin
Than to let them know the shape we are in.

St. Anthony of Padua



This saint is best known for his assistance in finding lost items, "Tony, Tony, please come 'round. Something's lost and must be found."

During his lifetime (ca. 1195-1231), this helpful saint performed more than a few miracles - all of them more impressive than finding lost car keys. Though he

was an exceptionally talented orator, Anthony often performed a miracle or two in an effort to show his listeners the power of the faith. A few examples:

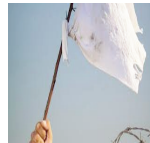
When heretics tried to feed him a plate of poisoned food, he neutralized it with the Sign of the Cross. Once, realizing he was scheduled to preach and to sing a Lesson of the Divine Office in two locations at the same time, Anthony simply appeared in both places simultaneously. On another occasion, Anthony was preaching outdoors when it began to rain. Miraculously, he kept his entire audience from getting wet.

CATHOLIC DIGEST

St. Anthony of Padua's feast day is June 13.

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Why Surrender Flags are White



Some believe the peacemaking symbol comes from the bland garb of ancient times. Soldiers and civilians alike had white clothes handy, and since they were highly visible against neutral backgrounds, the clothes could be waved to easily convey passivity.

• • • • •

LIVE like Heaven is on Earth
LOVE like you have never been hurt.
LAUGH like no one is listening
SING as if no one can hear
DANCE as if no one is watching
DREAM like there are no impossibilities
PLAY like there are no winners
GIVE like you have plenty
SMILE till your face hurts
CHERISH your family & friends everyday

Flag Day

The first recognition of the red, white and blue reportedly was held in 1877 for the 100th anniversary of the Flag Resolution of June 14, 1777. On that day, the Second Continental Congress had passed a proclamation that read: "Resolved: that the flag of the United States be made of thirteen stripes, alternate red and white; that the union be thirteen stars, white in a blue field, representing a new Constellation."



Betsy Ross is traditionally credited with making the first flag — in the Philadelphia house above



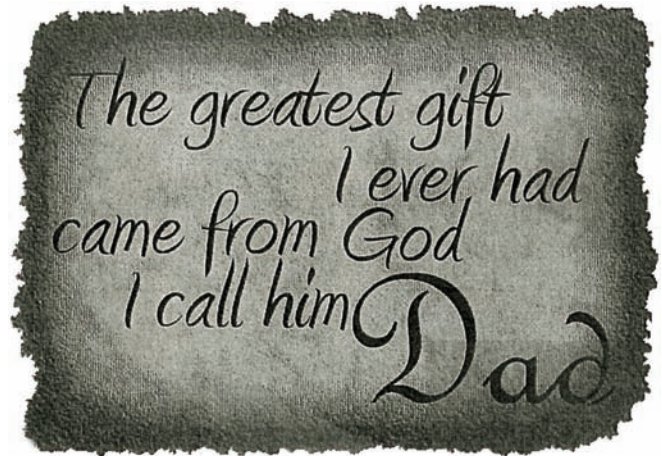
But it wasn't until 1885 that the holiday started to take off. Patriotic teacher Bernard J. Cigrand is credited as the "Father of Flag Day" for holding a formal observance he called "Flag Birth Day" that year at the Stony Hill School in Waubesa, Wis.



Celebrations soon spread like wildfire, with President Woodrow Wilson officially declaring June 14 to be called Flag Day in a 1916 proclamation. Then in 1949, President Harry S. Truman signed an Act of Congress designating June 14 as National Flag Day.



Happy Father's Day!
Vsechno Nejlepsi ke Dni otcu!
June 17



Prayer for Fathers

St. Joseph, guardian of Jesus and chaste husband of Mary, you passed your life loving fulfillment of duty. You supported the holy family of Nazareth with the work of your hands. Kindly protect those who trustingly come to you. You know their aspirations, their hardships, their hopes. They look to you because they know you will understand and protect them. You too knew trial, labor and weariness. But amid the worries of material life your soul was full of deep peace and sang out in true joy through intimacy with God's Son entrusted to you and with Mary, his tender Mother. Assure those you protect that they do not labor alone. Teach them to find Jesus near them and to watch over him faithfully as you have done.

Pope John XXIII



Vladislav Hall in Prague Castle



The Re-elected President of the Czech Republic, Milos Zeman, was inaugurated at Prague Castle on March 8, 2018. The ceremony took place in Vladislav Hall, a large room used for large public events. For the first time, Zeman signed his oath at a table used by the first Czechoslovak president, Tomas Garrigue Masaryk (president from 1918-1935). After the ceremony, the president and his wife went to St. Vitus Cathedral, elsewhere at Prague Castle, to pay homage to the remains of St. Wenceslaus, the patron saint of Bohemia.

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National Czech & Slovak Museum & Library

It has been 10 years since the massive flooding in Cedar Rapids, Iowa. The museum which was opened in 1995 by three presidents: Bill Clinton, Vaclav Havel and Michael Kovac, was flooded in June 2008.

Reconstruction costing \$25,000,000 of the rebuilt museum, reopened in 2012.



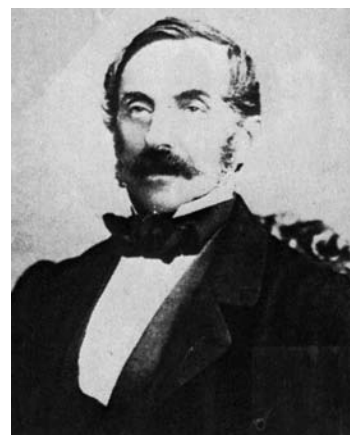
2008



2012

Frantisek Skroup

The Czech composer was born on June 3, 1801. Frantisek composed nine operas, wrote music to many Czech plays and composed more than fifty songs. His biggest source was his song "Kde domov muj (where is my home)", written for the play "Fidlovacka." This touching song drew a spontaneous response on the day of the play's first performance, December 21, 1834, because it fully reflected the atmosphere of the period, when the Czech nation began to struggle for its rights against Austro-German national oppression. It was a song exemplifying the Czech national cultural revival. It soon became popular and in 1918 when Czechoslovakia was born as an independent state, it was made the first part of the national anthem.



Kde domov muj,
Kde domov muj?
Voda huci po lucinach,

Bory sumi po skalinach,

v sade skvi se jara kvet,

Zemsky raj to na pohled!

A to je ta krasna zeme,

Zeme ceska domov muj,
Zeme ceska domov muj!

Where is my home?
Where is my home?
Water roars across the
meadows,
Pinewoods rustle among
craggs,
The garden is glorious
with spring blossom,
Paradise on earth it is to
see.
And this is that beautiful
land,
The Czech land, my home.
The Czech land, my home.

• • • • •

Stamp Korner



St. John Nepomucene
8 crowns = \$.40

Paul Gauguin painting
in the National Gallery
in Prague
23 crowns = \$1.15



Svata Hora



In the ancient mining town of Pribram, in the center of Bohemia, is the mountain Svata Hora (Holy Mountain). This is the oldest, best known and most famous place of pilgrimage in the Czech Republic. Legend has it that the first chapel of the Virgin Mary was standing there already in the 13th century. Historical records put the date of its origin in the early 16th century. Soon afterward, an older Gothic statue of the Virgin Mary and Jesus, known later as the beautiful Svata Hora Madonna, was transferred there from Pribram. People living in nearby huts looked after the sanctuary on Svata Hora which began to become famous through the answered prayers of the pilgrims. In 1647, the administration of the chapel was entrusted to the Jesuits in Breznice who connected the two places. The chapel attracted more and more visitors so a plan was worked out to incorporate the original chapel into the main sanctuary. The building was called the first national memorial. Inside the Svata Hora are a few hundred statues and pictures, stucco ornamentation and remarkable creations by goldsmiths, metal workers, stone-masons, carpenters and others. This pilgrimage set the pattern for several others built in the Czech Republic. In 1905, Pope Pius X conferred on it the title of "basilica," symbolizing it as a royal palace, the palace, of the Queen of Heaven, the Virgin Mary. Svata Hora was raised to a position among the leading places of pilgrimage in the world.



Czech to English



MONTHS OF THE YEAR

Leden	January
Unor	February
Brezen	March
Duben	April
Kveten	May
Cerven	June
Cervenec	July
Srpen	August
Zari	September
Rijen	October
Lilstopad	November
Prosinec	December

• • • • •

SMILE

The wise old Mother Superior from county Tipperary was dying.

The nuns gathered around her bed trying to make her comfortable.

They gave her some warm milk to drink, but she refused it.

Then one nun took the glass back to the kitchen.

Remembering a bottle of Irish whiskey received as a gift the previous Christmas, she opened and poured a generous amount into the warm milk.

Back at Mother Superior's bed, she held the glass to her lips.

Mother Superior drank a little, then a little more.

Before they knew it, she had drunk the whole glass down to the last drop.

"Mother," the nuns pleaded, "Please Give us some wisdom before you die."

She raised herself up in bed with a pious look on her face

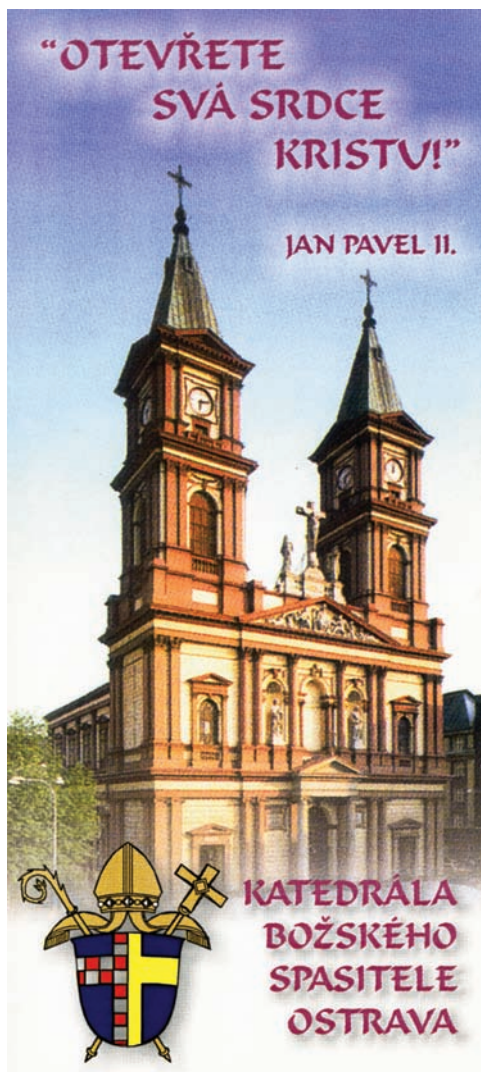
And she said, "Don't sell that cow."

Cathedral of the Sacred Heart



Ostrava, Czech Republic

The Church of the Sacred Heart, built in 1932.



Vinohrady District, Czech Republic



The Czech Beer Festival in Prague is the biggest beer festival in the Czech Republic which is held for 17 days every year in May.

As the Czech proverb instructs, "A fine beer may be judged with only one sip, but it's better to be thoroughly sure."

There is a variety of popular superstitions regarding drinking of beer in the Czech Republic. One says that bad fortune will come someone's way if he or she pours beer into a mug that still holds a different kind of beer. If someone is offering a toast, a person should be sure to clink mugs with others he is drinking with. Failing to do this would mean that the good health that the toasting should have provided would not come. It is also advised to look directly into the other person's eyes during this toast. If you don't, this could result in seven years of bad relationships.

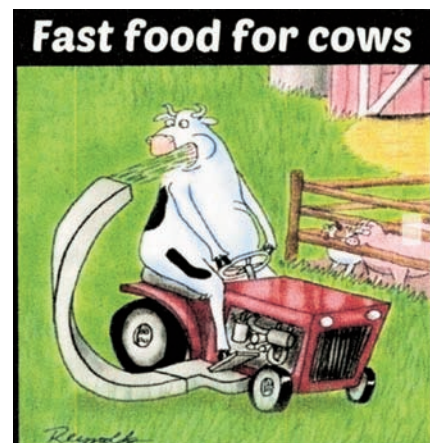
National Czech & Slovak Museum & Library

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HOME BREW BEER

5 pounds sugar
1 can malt
2 cakes yeast
5 gallons water

Boil water, add malt and cook for 20 minutes. Add the sugar and stir until dissolved. Pour in a big crock and let it cool a little bit. Sprinkle the yeast over the top and stir. Cover and bottle when fermented.



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 2018-2019, 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, 2018. 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 2018
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 2018-2019 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, 2018. 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
website: <http://www.czechCCU.org>

Convention Souvenir Program

Reminder: Dear Members & Friends -

The 43rd General Quadrennial Convention of the Czech Catholic Union will be held in Cleveland September 29th-October 2nd, 2018. The celebration will begin with the St. Wenceslaus Day Mass at St. John Nepomucene Church and dinner at Bohemian National Hall on Saturday, September 29th. On Sunday we will have registration and a President's Reception. Monday will be our Fun Day with the entire day being spent touring Amish country south of Cleveland. On Tuesday, we will begin with Mass and then the officers and delegates will meet to mark the 139th anniversary of the founding of the Czech Catholic Union and set our course for the next four years. The day will end with a banquet at the Knights of Columbus Grand Ballroom in Garfield Heights, Ohio.

To commemorate this event, we will publish a Souvenir Program Book, which is presented to all our delegates, friends and sponsors throughout the United States. We are inviting you to be a part of this book by having your greetings, business ad, congratulatory message, or in memoriam appear in it and show your proud Czech heritage.

Sponsorship levels are Platinum, Diamond, Gold and Silver as detailed on the form below.

Please consider being a part of the Czech Catholic Union's Souvenir Program Book by completing the form below. A separate form should be completed for each sponsorship and returned to our office by **July 1, 2018** with your payment.

Thank you very much for helping to make the 43rd General Convention a success. Should you have any questions, do not hesitate to call the Home Office during regular business hours. Thank you.

The Convention Committee

CZECH CATHOLIC UNION 2018 Convention Sponsorship

Platinum	Diamond	Gold	Silver
Half Page 4 1/2" x 3 3/4"	Quarter Page 4 1/2" x 1 7/8"	Eighth page 2 1/4" x 1 7/8"	1 Line
\$100	\$50	\$25	\$10

Plus Business Ad \$25.00 per Ad	Business Ad: Send photo ready artwork
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Name: _____	(max. 60 characters) _____
Address: _____	_____
City: _____ State: _____ Zip: _____	_____
Phone _____	_____

Return to: Czech Catholic Union, Convention 2018, 5349 Dolloff Rd., Cleveland, Ohio 44127



I wondered why the baseball was getting bigger. Then it hit me!

National Slovak Society



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.

A Summer Blessing

May you walk with God this summer
In whatever you do, wherever you go.

Walking with God means walking with honesty, courage, love, and respect and concern for the feelings of others.

May you talk to God this summer on every day and in every situation.

Talking with God means praying words of praise for the beauty of creation.

Saying prayers of thanks for friends and good times.

Asking God's help in all your decisions.

Expressing sorrow when you have failed.

May you talk with God every day.

Amen.



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
Karen Hejlik	Cleveland, OH	St. Ann	11	04-01-1988	12-19-2017	62
Pauline Kveton	St. Louis, MO	St. Ludmila	7	06-01-1938	12-21-2017	97
Genevieve Venchus	Cicero, IL	Our Lady of the Mount	143	01-01-1943	12-16-2017	92
Rosemary Kobylinski	St. Louis, MO	St. Ludmila	7	10-01-1946	12-28-2017	89
Karen Fuerst	Chicago, IL	St. Ann	117	11-01-1950	12-16-2017	75
Helen Nekl	Cleveland, OH	St. Ann	11	08-01-1941	03-01-2018	94
Patricia Gallagher	Chicago, IL	St. Ann	117	05-01-1954	03-11-2018	63

TOTAL DEATH CLAIMS PAID IN 2018 \$49,046.00