43rd General Convention

September 29 – October 2, 2018
Cleveland, Ohio
Dear Members and Friends -

The Summer months will soon be gone and you know what that means in 2018. It will be Convention time in September. From September 29-October 2, CCU will be conducting our 43rd Quadrennial Convention here in Cleveland. During those days our delegates will be setting the course for the next four years. They will be receiving many reports about CCU Life’s financial condition and considering By-Law changes. All of the days will not be work. Those delegates that elect to join us on Saturday will be attending the St. Wenceslaus Day Mass and banquet. On Sunday we will begin with registration and a hospitality reception. Tuesday will conclude the business side of the convention with catered banquet at the Garfield Hts. Knights of Columbus Hall. I am looking forward to meeting everyone who can make it to the festivities and meetings.

As mentioned before I will not be continuing my role as President. It has been an honor to be your President for the past several years. It has not always been easy but we have made great strides in improving the Czech Catholic Union. We still need to increase our membership. Please encourage your family and friends to take advantage of our Convention Special promoted elsewhere in this issue. It is one of the best special offerings we have had.

Thank you again for your cooperation.

Fraternally,
Robert L. Cermak
President
CONVENTION SPECIAL

Our Special (September 1st thru December 31st 2018) was mailed out to all members with current addresses in our files. Depending on the payment plan you choose, you can save $140.00 once or $140.00 twice. You can choose 5 Pay ($100.00 the first year and $240.00 years 2-5) or one single payment of $920.00.

If you take advantage of the above insurance offering, you can also become part of our Annuity CD program. With this Insurance Special, we will offer an extra 1% bonus for the first year of the Annuity CD with a 2 year maturity and a minimum $5,000.00 deposit.

Currently rates are at 2 1/2 %, so you would receive 3 1/2 % for the first year. The second year's Interest would be paid at the then current rate.

We are offering this Special to all members and also to members' spouses, children and grandchildren who are not members.

An insurance application and an Annuity CD application are on the following pages: 4-6.

If you need further clarification or any assistance, please call the Home Office.

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140th Anniversary and 43rd Convention Special

5 Pay Life Plan

1st Year = $100

Years 2-5 = $240.00

OR

One Single Payment = $920.00

Announcement

CCU Life is looking for a dependable office assistant in their Cleveland office who takes pride in their work product. This individual will provide support to both management and administrative staff.

Applicant must be computer literate in Window based software including Word and Excel spreadsheets. Experience in Access is a plus.

The ideal candidate will present a professional image, with a positive attitude. This position is part-time and provides flexible working hours.

Please submit resume via mail to the Home Office or via e-mail to insurance@czechccu.org.
Czech Catholic Union

SHORT FORM APPLICATION PART 1

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

SFA14-OH_MI_IA 11/16
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 of 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  

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-OH_MI_IA  
11/16
Czech Catholic Union  SPECIAL-140th

APPLICATION FOR ANNUITY

1. ANNUITANT

Society:  Annuity:  

Name:  

City:  State:  Zip Code:  

DOB: _/__/__  Age:  Sex:  M  F  Birth Place:  

Driver's License No.:  

Email:  

Marital Status:  Single  Married  Widowed  Divorced  Separated  

Is the Annuitant a member of the Czech Catholic Union?  Yes  No  

2. ANNUITY DETAILS

Withdrawal / Surrender Schedule:  None  2 year  4 year  7 year  ___ year  

Initial Premium Amount:  Maturity Date:  Benefits commence at age:  

Settlement Option:  

Note: On settlement the Monthly Benefit Period Certain of Ten Years and Life thereafter is assumed unless otherwise specified. 

Is this Annuity intended to replace or change any Insurance or Annuity now in force?  Yes  No  

If yes, provide name of company and policy / contract numbers:  

Will this Annuity be a tax qualified plan (i.e. IRA)?  Yes  No  

If yes, check basis  Trad. IRA  IRA Rollover or Transfer  Other  __________  Tax year applied:  

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:  

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:  

3. OWNER

The Annuitant shall be the Owner of any contract issued, except when the Annuitant is a minor; the person signing this Application on behalf of the minor shall be the Owner and shall control this contract until the Annuitant's 21st birthday. Ownership will then transfer to the Annuitant. The contract shall be effective on its date of issue.  

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 hereby represent that the statements and answers included herein are full, complete and true, to the best of my knowledge and belief. I agree that this application shall be the basis for and a part of any contract issued. I understand that only an officer of the Czech Catholic Union, in writing, may 1) make or modify contracts; or 2) waive any of its rights or requirements.  

Signed at  

City  State  Date  X  

SIGNATURE ANNUITANT (IF AGE 18 OR OVER)  OR PARENT OR GUARDIAN (IF ANNUITANT UNDER 18)  

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.  

AA14-OH_MI  11/16
In Appreciation

St. Lucy Society #127, Dwight, NE - “Thank you so much for the grant money for Veronica and Brett: tuition to College of St. Mary and Aquinas Catholic High School! We very much appreciate your help!”

Sincerely, Ray & Cheryl Kobza

Society #145, Cleveland, OH - “I would like to thank the CCU Life Czech Catholic Union for the 2018 college grant that I received. I will be putting it to good use as it will help me pay for my books and tuition this semester at Xavier University. I will be studying communication sciences and disorders to become a speech pathologist. It is very much appreciated.”

Thanks again! Nicole Fleck

Benedictine High School, Cleveland, OH - “Thank you for your generous gift to Benedictine High School. Your gift directly supports our mission of developing our young men in mind, body and spirit to become the future leader of their family, businesses and communities. Additionally, beyond your financial support, you have modeled the Benedictine Hallmark of Stewardship that we are teaching our young men and is so critical to creating Benedictine’s sense of community.”

Yours in Benedictine, Dr. Frank Bossu ’67 President, Benedictine High School

National Czech & Slovak Museum & Library, Cedar Rapids, IA - “On behalf of the board of directors, members and staff here, I would like to personally thank you for your contribution. Please know how much we appreciate your financial support of the museum and our programs. With your help, we will continue to offer innovative programs and activities to enrich the lives of thousands of adults and children. Gifts such as yours allow us to continue to deliver our mission. We are very grateful.”

Yours truly, Emily Stochl, Director of Development

Notre Dame-Cathedral Latin High School, Chardon, OH - “The words from our vision statement, ‘Consciously doing good and bringing hope,’ direct us to focus our efforts on a transformative education here with the understanding that our students and graduates go forth from this beautiful place to change the world. As President, I know that what is accomplished on our campus is made possible by the confidence, support and generosity of our families, alumni and friends. I am so very appreciative of your gift to the NDCL Fund. Thank you for your partnership with us. May you continue to know the blessings of our Good and Provident God.

Sincerely, Michael Bates, Ed.D, President

Our Lady of Lourdes Parish, Cleveland, OH - “In the name of the parish of Our Lady of Lourdes, I thank you for your generous recent contribution. We are happy to put this into the Window Fund. Your generosity is much appreciated. I wish you all the best and know that you will be in my thoughts and prayers. May God bless all the efforts of the Czech Catholic Union.”

Sincerely in Christ, Joseph H. Callahan, Pastor

St. Procopius Abbey, Lisle, IL - “The monks of St. Procopius Abbey thank you and your organization for your thoughtful and generous donation to support our ministry of prayer and service on behalf of God’s people. We will pray for you and we ask that you pray for us also.”

Sincerely yours in Christ, Abbot G. Murphy, O.S.B.

LABOR DAY -
September 3, 2018

Labor Day differs in every essential way from the other holidays of the year in any country. All other holidays are in a more or less degree connected with conflicts and battles of man’s prowess over man, of strife and discord for greed and power, of glories achieved by one nation over another. Labor Day...is devoted to no man, living or dead, to no sect, race, or nation.

Samuel Gompers, founder and longtime president of the American Federation of Labor

“Labor disgraces no man, but occasionally men disgrace labor.”

Ulysses S. Grant
SEPTEMBER IS NATIONAL MUSHROOM MONTH

According to new scientific research, mushrooms are rich in antioxidants that can combat the effects of aging and improve general health. The fungi contain two important compounds, ergothioneine and glutathione. The amount of the health boosters varies among different varieties, with white bottoms having the least and porcinis containing the most. However, the good news is cooking does not affect their potency. Researchers found that without a doubt, mushrooms are the highest dietary source of these two antioxidants taken together, and that some types are really packed with both of them.

Penn State Center for Plant and Mushroom Products for Health

PICKLED MUSHROOMS

2 lb. mushrooms
1/3 c. vinegar
1 c. water
Salt to taste
1 tsp. sugar
3 peppercorns
2 whole allspice
1 small bay leaf
Pinch of mustard seeds

Simmer small whole or large quartered mushrooms in salted water for 3 minutes. Drain. In another pan, simmer vinegar, water, sugar, peppercorns, allspice, and bay leaf for 5 minutes. Cool. Arrange mushrooms in a screw-top jar and sprinkle with mustard seeds. Pour the strained vinegar mixture over them. Cover and store in a cool place for about 1 week. Serves 20.

SEPTEMBER 9, 2018

“A grandparent is a little bit parent, a little bit teacher and a little bit best friend.”

Unknown

• • • • •

SENIOR PRAYER

God grant me the senility to forget the people I never liked anyway, the good fortune to run into the ones I do…and the eyesight to tell the difference.

• • • • •

GRANDMAS AND GRANDPAS

Children are the dots that connect the lines from generation to generation.

• • • • •
HOMEMADE SAUSAGE KOLACHES

2 (1/4 ounce) packages dry yeast
1/2 cup water, lukewarm
1/4 cup unsalted butter, softened
1/4 cup shortening or 1/4 cup lard
1/4 cup sugar
2 egg yolks
2/3 cup milk
1 teaspoon salt
4 cups flour
1/4 cup butter, melted, for topping
1 (16 ounce) package cocktail smoked sausage links

Directions:
In a small bowl, combine the yeast with the water.
Set aside
In a large bowl, cream together the butter, shortening, and 1/4 cup sugar until the mixture is light and fluffy.
Mix in the egg yolks, milk, and salt, combining well.
Stir in the dissolved yeast and the flour, and mix until the ingredients are thoroughly blended into a soft dough. Cover the dough with a towel, and set the dough aside to rise to about double in size, approximately 1 to 1 1/2 hours.
Grease a baking sheet.
Pinch off pieces of dough about the size of a golf ball, flatten the balls slightly, and transfer them to the baking sheet.
Place the balls at least 1 inch apart, and brush them liberally with the melted butter.
Set them aside to double in size again, about 45 minutes to one hour.
Gently indent the top of the dough with your thumb, fairly deep.
Place the little pinky size smoked sausage link (could be a spicy sausage link, or could add cheese and/or jalapeño with the sausage link) in the indent and fold the kolache over the sausage and seal.
Bake in 425° oven for 10-12 minutes or until golden brown.
Immediately brush butter on the top.

Sokol Detroit

CHURCH WINDOWS

1 stick margarine
1 large pkg. semi-sweet chocolate chips
1 c. chopped nuts
1 bag small colored marshmallows
Shredded coconut
Melt margarine and chocolate chips.
Let cool.
Add nuts and marshmallows.
Form 2 logs.
Roll in coconut on wax paper.
Slice thin.

COCKOVA POLIVKA

(Lentil Soup)
6 cups water
1-1/4 cups dried lentils
4 medium size carrots, scraped and sliced
1 bayleaf
1 cup chopped onion
1 tsp. Salt
1 tsp. Sugar
1/4 tsp. Pepper
Combine all ingredients in a kettle; cover. Heat to boiling and simmer one hour or until lentils are tender. Take out ham bone, strip off bits of meat and add to soup. Remove bay leaf. Serve hot.

GOLD STAR MOTHERS

In 1928, Grace Darling Seibold, whose son was killed during World War I, founded American Gold Star Mothers, a support and service organization for women who lost their sons in the line of duty. In 1936, President Roosevelt established American Gold Star Mother's Day, a day for people to recognize and honor those who have lost a son or daughter while serving in the United States Armed Forces. This day is observed the last Sunday in September.
OFFICERS
Robert L. Cermak, President/Treasurer
Audrey Schmidt, Vice-President
Jane Milczewski, Secretary
Theresa Aveni, Assistant Treasurer

DELEGATES
St. Ann Society #1
Cleveland, OH
Katherine Seeds
James Skala

St. Ludmila Society #2
New York, New York
Frances Gattuso

St. Ann Society #3
Chicago, IL
William Hroniek

St. Ann Society #5
Detroit, Michigan
Mary Lou Calderon

St. Ludmila Society #7
St. Louis, Missouri
Joanne Isenberg
Elaine Schlueter

St. Elizabeth Society #10
Cleveland, Ohio
Linda Hroniek

St. Ann Society #11
Cleveland, Ohio
Mary Therese Slota
Geralyn Stephen

St. Ann Society #16
Pittsburgh, Pennsylvania
Jan Hyvnar

St. Ann Society #18
Berwyn, Illinois
Barbara Jenkins

Sacred Heart of Mary Society #45
St. Paul, Minnesota
Karen Hausser

St. Ludmila Society #46
Omaha, Nebraska
Barbara Cech
CONVENTION
AND, OHIO
OCTOBER 2, 2018

PAST PRESIDENT
Joseph A. Kocab

DELEGATES

Sacred Heart of Mary Society #101
Cleveland, Ohio
Ann Marie Meyer

St. Ann Society #105
Cudahy, Wisconsin
Gerald Cech

St. Ann Society #117
Chicago, Illinois
Virginia Haugen

Blessed Virgin Mary Society #119
Cedar Rapids, Iowa
Mary Gattuso
Karen Sasek

St. Ludmila Society #126
Lonsdale, Minnesota
Michael Busta

St. Lucy Society #127
Dwight, Nebraska
Patricia Balli

Our Lady of the Mount Society #143
Cicero, Illinois
Larry Jacklin
Mary Zelenka

Home Office Society #145
Cleveland, Ohio
Nancy Buck
Tim Novak
Tom Perk

St. Joseph Society #156
Cleveland, Ohio
Bernie Cermak
Kathy Cermak
Christina Hronek
Charles Jandik
Fred Malec
Richard Prospal
William Schmidt
Julie Zevchek
Len Zevchek
SAINT LUDMILA

Patroness of Grandmothers, along with Saint Anne, and Special Patroness of Mothers-in-law, was born circa 860 in Melnik, Bohemia. The Czechs honor her as one of the principle Patrons and Protectors of Bohemia. Baptized by Ss. Cyril and Methodius, she was instrumental in the spread of Christianity and its civilizing blessings in the Czech lands. After the death of her son, King Ratislaus, his first-born son and heir, Wenceslaus, was left in her care. Wenceslaus learned a burning love for Christ in the Eucharist and an intense love for Christ in the poor. Ludmila taught her grandson that a ruler’s primary concern was for the glory of God and the welfare of his subjects. Ludmila’s daughter-in-law, Drahomira (mother of Wenceslaus), disagreed and in a fit of rage tore the veil from Ludmila’s head and strangled her with it. Ludmila died September 15, 921 A.D.

CHURCH OF ST. LUDMILA

The Church of St. Ludmila is a typical Neo-Gothic church at Namesti Miru (Peace Square) in Prague’s Vinohrady district built in 1882-1892. St. Ludmila’s Feastday is September 16.

SAINT WENCESLAUS

Above the main altar in St. Wenceslaus Church in Cedar Rapids, Iowa, is a beautiful stained glass rose window showing the patron saint of Czechoslovakia, St. Wenceslaus, on his white charger. Good King Wenceslaus, who ruled Bohemia from A.D. 921 to 929, is said to have become a Christian through the influence of his grandmother, Ludmila, who was also martyred.

HYMN TO ST. WENCESLAUS

Saint Wenceslaus;
Duke of Bohemian lands,
Our Prince,
Pray to God for us,
And to Holy Spirit,
Kyrie Eleison.

O, Thou Inheritor of Bohemia,
Remember thy race, thy people
Suffer not us
Nor our children to perish
Saint Wenceslaus,
Kyrie Eleison.

We implore thy succour,
Have pity upon us,
Console the sad,
Drive all ill away.
Saint Wenceslaus,
Kyrie Eleison.

Heaven’s Court is beautiful,
Happy they who enter
Into life eternal,
The shining light
Of Holy Spirit,
Kyrie Eleison.

St. Wenceslaus’ Feast Day is September 28.
Prayer to the Guardian Angel

Angel of God,
My guardian dear,
To whom God’s love
Commits me here,
Ever this day
Be at my side,
To light and guard,
To rule and guide.

Amen.
LOKET CASTLE

Loket is a picturesque Gothic royal castle in the Czech Republic founded in the 13th century on the site of an older Romanesque building, expanded during the reign of Wenceslaus IV and rebuilt in the 16th century. In the 19th century, it was partly demolished and made into a prison. Since 1898, it has been a town museum.

ATTENTION

The Executive Board of the Czech Catholic Union/CCU Life has elected to raise the credited rates of our Annuity CD’s for members. Beginning September 1, 2018 the interest rate will be 3% for members. The rate for non-members will remain at 1 1/2%.
October 28th
Independence Day in
Czech Republic

The Czech or Bohemian state (later an important power center in central Europe) was formed in the 9th century. It remained part of the Holy Roman Empire for hundreds of years and became the central part of many religious wars during the 15th century, including the Hussite and Thirty Years' Wars. The outcome of these wars was widespread destruction of both lives and infrastructure. It was at this point that Habsburg captured Bohemia and it became part of Austria-Hungary. During WWII, the Austria-Hungary Empire buckled giving birth to the independent republic of Czechoslovakia on October 28, 1918. The Kingdom of Bohemia officially ceased to exist at this time. Czechoslovakia consisted of the present day territories of Bohemia, Moravia, Slovakia, Silesia and Ruthenia.

The Czech Republic celebrates its independence day as a national holiday. The President’s speech is televised and is followed with the awarding of medals to Czechs who have done great deeds. Every October 28th, a few thousand of the Czech Republic’s leading citizens are invited to the Independence Day ceremony at Prague Castle. The great halls of the castles are opened to the guests who partake in food, drink, and socializing. Countrywide celebrations take place to commemorate that day in 1918 when Czechoslovakia emerged from the shadows of the Austro-Hungary Empire to become a republic.

Tomas Garrigue Masaryk - Father of His Country

Masaryk was born in Hodonin, Moravia on March 7, 1850 to a Slovak father and a Czech mother. He studied in Vienna, where he received his PhD and was given an appointment as lecturer. He developed his concept of nationalism and statehood in Vienna’s universities. In 1878, Masaryk married an American, Charlotte Garrigue. Masaryk came to Prague in 1882 as a man with a wide view of the world and became a Doctor of philosophy at the new Czech University. He believed that scientific knowledge should serve man and all of society. When World War I broke out, Masaryk saw an opportunity to regain Czech political independence. Masaryk promoted the Czechoslovak cause around the globe traveling to Rome, Geneva, Washington and Moscow, where he accidentally stumbled into the Red Square Massacre of 1917. He convinced the victors at Versailles to give Czechoslovakia a permanent place on Europe’s postwar map. His goals was a union of the historic Czech lands with Slovakia and Sub-Carpathian Ruthenia.

Czechoslovakia’s independence was proclaimed in Prague on October 28, 1918. The parliament declared a new state, a democratic republic and elected Tomas Garrigue Masaryk as President, a position he held until he retired. Masaryk is credited with building a parliamentary democracy.

Prague welcomes new President T. G. Masaryk in 1918
Cedar Rapids, Iowa

The family of Helen and Roger Blietz would like to thank the Czech Catholic Union for all the support of Education grants given their grandchildren throughout the past years. Altogether they have received 8 years of grants to Xavier High School and 6 years of grants to Mt. Mercy University, both in Cedar Rapids. When our 7 grandchildren were small we were fortunate enough to be able to purchase for each of them a life insurance policy. 3 of the grandchildren have just graduated this May. Jayme Wiebold from Law School at Penn University. She graduated from Xavier High School. Jacey Wiebold graduated from Mt. Mercy University and Xavier High School also. Madison Blietz also graduated from Mt. Mercy University.

We just can’t thank the CCU enough for the support they have given not only to our girls, but to the Catholic Institutions. What an opportunity for both. Parents of the girls are Julie and Ross Wiebold and Shelly and Brian Blietz, all of Cedar Rapids.

Helen Blietz is the President of St. Mary’s Society #119. Sincerely, Helen Blietz

Left to Right: Helen Blietz, Madison Blietz, Jayme Wiebold, Jacey Wiebold and Roger Blietz

The members of St. Mary’s Society #119 met for their annual May Communion Breakfast on Sunday, May 27, 2018 in Chihak Hall at St. Wenceslaus Church. Correspondence from local charities that St. Mary’s had sent contributions to were read. After the breakfast, the members attended the 10:30 AM Mass as a body.

May the Czech Catholic Union have a successful National Convention in the Fall and make wise decisions for CCU in the coming years.

Joan Sebetka

Patricia Ann (Pat) Novak, member of St. Mary’s Society #119, passed away on June 21, 2018 at the Hospice House of Mercy at the age of 81 years. Funeral Mass was held at St. Wenceslaus Church of which Pat was a long time member. Pat graduated from St. Wenceslaus High School in 1955. She married Lavern (Bud) Novak on August 11, 1958. Pat was employed as a school secretary for the Cedar Rapids School system, a position which Pat enjoyed the contact with staff and students. She had an outgoing personality and enjoyed visiting with people.

Surviving are her husband, Bud, son Terry and his wife, Mary and two granddaughters, Breanna and Natasha (which were her delight).

Bud, Breanna and Natasha are all members of St. Mary’s Society #119.

Condolences are sent from all the members of the Czech Catholic Union to the family of Patricia Novak.

May she rest in peace.

“America”

My country, ’tis of thee,
Sweet land of liberty,
Of thee I Sing.

Land where my fathers died,
Land of the pilgrims’ pride,
From every mountainside
Let freedom ring!

The words were written by Samuel Francis Smith, a Baptist minister, in 1832. Samuel was born on October 21, 1808 and he died on November 16, 1885. The tune is the same as the British national anthem, “God Save the Queen.”
St. Louis, Missouri

I have been a member of the Czech Catholic Union for years and years, and have enrolled my three children in it over 30 years ago. We are in St. Louis, Missouri’s St. Ludmila Society #7. I grew up in St. John Nepomuk parish and attended school there. My daughter (Julie Schwarz Przygoda) and I planned a trip to Waco TX this spring and being Czech, we planned our itinerary to include some time in West, TX, a predominantly Czech town, which was directly on our route to Waco. We had a great time there. We enjoyed authentic kolaches and ate lunch at a Czech restaurant, enjoying Czech meals, including great potato dumplings, just like my grandma once made. I even bought a refrigerator magnet and a T-shirt with a well-known Czech saying - Jak se mas.

I am not aware of any Vavra’s in OH that I’m related to but we were always told it was a common Czech name.

Thank you,
Mary Schwarz (nee Vavra)

MARIA RESTITUTA KAFKA

Born Helen Kafkova in Brno, Czechoslovakia on May 1, 1894, she grew up in Vienna, Austria. She became a nurse with the Franciscan Sisters of Christian Charity. Helen took the name Restituta after a fourth-century martyr who had been beheaded. She worked as a surgical nurse with the hospital’s best surgeon that no one wanted to work with. Due to her stubbornness, she was called Sister Resolute. After Restituta hung a crucifix in every room of her hospital’s new wing, the Nazis ordered them taken down. She refused, so the crucifixes stayed.

On October 29, 1942, she was sentenced to death by the guillotine by the Volksgerichtshof for “favoring the enemy and conspiracy to commit high treason.” The authorities offered to release her if she would leave the convent, but she refused. A request for clemency was denied. Maria spent the rest of her days in prison, where she was noted for caring for other prisoners. As she approached the guillotine, her last words were, “I have lived for Christ; I want to die for Christ.” Maria died on March 30, 1943. Her Feastday is October 29 and she was beatified on June 21, 1998.
### 2018 HIGH SCHOOL GRANT RECIPIENTS

<table>
<thead>
<tr>
<th>NAME</th>
<th>SOCIETY</th>
<th>HIGH SCHOOL CITY, STATE</th>
</tr>
</thead>
<tbody>
<tr>
<td>Tyler Chambers</td>
<td>101</td>
<td>Trinity Garfield Heights, OH</td>
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<tr>
<td>Alexandria Dalecky</td>
<td>119</td>
<td>St. Teresa's Academy Kansas City, MO</td>
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<td>Ethan Dalecky</td>
<td>119</td>
<td>Rockhurst Kansas City, MO</td>
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<tr>
<td>Alex Dell</td>
<td>145</td>
<td>St. Ignatius Cleveland, OH</td>
</tr>
<tr>
<td>Xavier Fiala</td>
<td>145</td>
<td>David City, NE</td>
</tr>
<tr>
<td>Angela George</td>
<td>145</td>
<td>Archbishop Hoban Akron, OH</td>
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<tr>
<td>Kate Kleinigger</td>
<td>7</td>
<td>Rosati-Kain St. Louis, MO</td>
</tr>
<tr>
<td>Brett Kobza</td>
<td>127</td>
<td>Aquinas David City, NE</td>
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<tr>
<td>John Krakora</td>
<td>156</td>
<td>Trinity Garfield Heights, OH</td>
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<tr>
<td>Tom Malloy</td>
<td>11</td>
<td>Padua Franciscan Parma, OH</td>
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<tr>
<td>Madeline Masker</td>
<td>145</td>
<td>Skutt Catholic Omaha, NE</td>
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<td>Aubrey Novacek</td>
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<td>Natalie Novak</td>
<td>156</td>
<td>Magnificat Rocky River, OH</td>
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<td>Ryann O'Malley</td>
<td>143</td>
<td>Benet Academy Lisle, IL</td>
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<tr>
<td>Lia Reckmeyer</td>
<td>46</td>
<td>Mercy Omaha, NE</td>
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<td>Phillip Skipper</td>
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<tr>
<td>Daniel Veselsky</td>
<td>156</td>
<td>St. Henry Erlanger, KY</td>
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<td>Kaelyn Veselsky</td>
<td>156</td>
<td>Notre Dame Park Hills, KY</td>
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<td>Rebecca Vober</td>
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<td>Archbishop Hoban Akron, OH</td>
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<tr>
<td>Matthew Zelenka</td>
<td>143</td>
<td>St. Ignatius Chicago, IL</td>
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### 2018 COLLEGE GRANT RECIPIENTS

<table>
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<tr>
<th>NAME</th>
<th>SOCIETY</th>
<th>COLLEGE CITY, STATE</th>
</tr>
</thead>
<tbody>
<tr>
<td>Nicole Aponte</td>
<td>156</td>
<td>Ursuline College Pepperpike, OH</td>
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<tr>
<td>Andrew Auer</td>
<td>7</td>
<td>Pontifical North American College Washington D.C.</td>
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<tr>
<td>Julia Criswell</td>
<td>11</td>
<td>Xavier Cincinnati, OH</td>
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<tr>
<td>Victoria Criswell</td>
<td>11</td>
<td>John Carroll University University Heights, OH</td>
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<tr>
<td>Elizabeth DeWispelare</td>
<td>127</td>
<td>Benedictine Atchison, KS</td>
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<tr>
<td>Antonia D. Fiala</td>
<td>145</td>
<td>College of St. Mary Omaha, NE</td>
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<tr>
<td>Nicole Fleck</td>
<td>145</td>
<td>St. Xavier Chicago, IL</td>
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<tr>
<td>Laura Iobst</td>
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<td>University of Scranton Scranton, PA</td>
</tr>
<tr>
<td>Veronica Kobza</td>
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<td>College of St. Mary Omaha, NE</td>
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<td>Cortney Milczewski</td>
<td>156</td>
<td>Walsh University North Canton, OH</td>
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<td>Madeleine Nemmers</td>
<td>46</td>
<td>Franciscan University Steubenville, OH</td>
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<td>Sydney Piccolo</td>
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<td>College of St. Mary Omaha, NE</td>
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<tr>
<td>Ben Reckmeyer</td>
<td>46</td>
<td>Creighton University Omaha, NE</td>
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*Family Circus* | Bil Keane

“Instead of saying ‘trick or treat,’ aren’t there any Halloween carols we can sing?”
HALLOWEEN FACTS

In Britain, white cats are considered bad luck. Not so in America, where many shelters won’t let people adopt black cats around Halloween for fear they will be tortured or sacrificed.

Tradition says you shouldn’t be afraid of creepy, crawly spiders because they are the spirits of loved ones watching over you.

Milky Ways were named for a malt shake in the 1920s, not our galaxy.

Sugar Daddys used to be named Papa Suckers

Gummy worms were intended to disgust parents and attract kids.

Snickers bars are named after candy mogul Frank Mars’ favorite horse.

Tootsie rolls, which stay fresh in all weather, were used in WWII soldiers’ rations.

Three Musketeers used to come in a three-piece bar with vanilla, chocolate and strawberry.

The inventor of Ring Pops created them to stop his daughter from sucking her thumb.

SUPERSTITIONS

Man has long tried to understand nature and life. Many cultures believed animals and certain objects were connected to the spirit world. Different behaviors or customs, superstitions, developed to assure a favorable response and good fortune. Superstitions develop when an unfortunate event happens a number of times.

**Three on a Match** - During war time, it was considered bad luck among soldiers to light three cigarettes with one match. The theory was by the time the third cigarette was lit, a sniper would have had time to put a soldier in his sights.

**Horseshoes** - Hanging a horseshoe in the bedroom is good luck. This belief stems from the fact that a horseshoe has seven holes, considered to be a lucky number, and is made of iron to ward off evil spirits that may haunt you in your dreams.

**Fingers Crossed** - Crossed fingers is a gesture to wish for good luck. Originally believed to be a sign of peace, it became an excuse when telling a white lie and may have ties to the belief that the power of the Christian cross may save a person from damnation.

**Knock on Wood** - We usually knock on wood after making a hopeful statement. Long ago it was believed that we tempted fate by acknowledging good fortune, so by knocking on wood we called on the good spirits (living in trees) to protect us.

Halloween Movies that WILL give you nightmares:

- House of 1000 Corpses
- Sleepy Hollow
- Halloween
- The Changeling
- The Amityville Horror
- Pet Sematary
- The Texas Chainsaw Massacre
- The Conjuring
- A Nightmare on Elm Street
- Hellraiser

Halloween Movies that WON’T give you nightmares:

- The Addams Family
- Edward Scissorhands
- It’s the Great Pumpkin, Charlie Brown
- Hocus Pocus
- The Nightmare Before Christmas
- The Phantom of the Opera
- Practical Magic
- The Rocky Horror Picture Show
- Disney’s The Legend of Sleepy Hollow
- Teen Witch
- Young Frankenstein

Wizard of Id | Brant Parker & Johnny Hart

Who says fireworks are only for the Fourth of July?

You’ve had way too much candy
I Am

I am the wind in the trees
And the song of a bird.
I am moonbeams in a midnight sky
And a glorious rainbow after the storm.
I am morning dew
And freshly-fallen snow.
I am a butterfly flying overhead
And a puppy happily at play.
I am a gentle touch
A warm embrace.
Open your heart to know…I am not gone.
Reach deep into your soul…You will find me.
I am here.
Have no fear, I am with you,
Always.

PAYMENTS OF MORTUARY DEATH CLAIMS

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

<table>
<thead>
<tr>
<th>Name</th>
<th>Location</th>
<th>Soc. Name</th>
<th>No.</th>
<th>Date of Issue</th>
<th>Date of Death</th>
<th>Age</th>
</tr>
</thead>
<tbody>
<tr>
<td>Robert F. Kovac</td>
<td>Chicago, IL</td>
<td>St. Ann</td>
<td>3</td>
<td>09-01-1946</td>
<td>05-24-2018</td>
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<tr>
<td>Loretta Moravecek</td>
<td>Chicago, IL</td>
<td>St. Ann</td>
<td>18</td>
<td>12-01-1950</td>
<td>06-25-2018</td>
<td>92</td>
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<tr>
<td>Rosemary Diwik</td>
<td>Chicago, IL</td>
<td>St. Ann</td>
<td>18</td>
<td>03-01-1933</td>
<td>02-17-2018</td>
<td>93</td>
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<tr>
<td>Patricia Novak</td>
<td>Cedar Rapids, IA</td>
<td>Blessed Virgin Mary</td>
<td>119</td>
<td>04-01-1948</td>
<td>06-21-2018</td>
<td>81</td>
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<tr>
<td>Lillian Kopecky</td>
<td>Cedar Rapids, IA</td>
<td>Blessed Virgin Mary</td>
<td>119</td>
<td>12-01-1937</td>
<td>12-06-2016</td>
<td>97</td>
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<td>Thomas Jacobs</td>
<td>Cedar Rapids, IA</td>
<td>Blessed Virgin Mary</td>
<td>119</td>
<td>10-01-1975</td>
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<tr>
<td>Loretta Swofford</td>
<td>St. Louis, MO</td>
<td>St. Ludmila</td>
<td>7</td>
<td>11-01-1994</td>
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</tbody>
</table>

TOTAL DEATH CLAIMS PAID IN 2018 $119,936.00

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.