

# Posel

*česká katolická jednota*

SEPTEMBER - OCTOBER 2018

VOL. XCVI NO. 5

## *43rd General Convention*



*September 29 – October 2, 2018*  
*Cleveland, Ohio*

# POSEL

ISSN: 1077-5374  
(USPS 439480)

Published Bimonthly by  
CZECH CATHOLIC UNION  
5349 Dolloff Road  
Cleveland, Ohio 44127

POSTMASTER:  
Send address changes to  
Posel, 5349 Dolloff Road,  
Cleveland, Ohio 44127

The Official Publication of  
the Czech Catholic Union  
Uredni Casopis Ceske  
Katolicke Jednoty

Tel. (Area Code 216) 341-0444  
Fax (Area Code 216) 341-0711

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

## OFFICIAL DIRECTORY

President: Robert L. Cermak, 3633 Wynde Tree Drive, Seven Hills, Ohio 44131  
Vice President: Audrey Schmidt, 5349 Dolloff Road, Cleveland, Ohio 44127  
Secretary: Jane M. Milczewski, 3021 George Avenue, Parma, Ohio 44134  
Assistant Treasurer: Theresa Aveni, 8082 Chardon Road, Kirtland, Ohio 44094

## DIRECTORS

Dolores Jacklin, 3012 Roberts Dr. Unit #1, Woodridge, IL 60517  
Cynthia Kveton, 4029 Holly Hills, St. Louis, MO 63116  
Maryann Langevin, 33429 Crestwell, Sterling Heights, MI 48310  
Karla Mahoney, 209 Gould Avenue, Bedford, Ohio 44146  
Anita Schafer, 301 Park Drive, Brooklyn Hts., Ohio 44131

## PAST PRESIDENT

Joseph A. Kocab, 4501 Cullen Drive, Cleveland, OH 44105  
Chaplain: Rev. Joseph Callahan, Our Lady of Lourdes Parish,  
3395 East 53rd Street, Cleveland, Ohio 44127

Actuary: Steimla & Associates, Inc., 2867  
Gypsum Circle, Naperville, IL 60564

Editor: Jane M. Milczewski, 5349  
Dolloff Road, Cleveland, OH 44127



## President's Message

Dear Members and Friends -

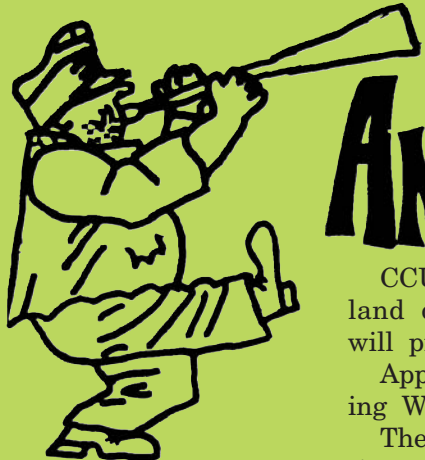
The Summer months will soon be gone and you know what that means in 2018.

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



# 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](mailto:insurance@czechccu.org).

## 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.

### 140th Anniversary and 43rd Convention Special

#### 5 Pay Life Plan

1st Year = \$100

Years 2-5 = \$240.00

OR

One Single Payment = \$920.00

#### AGE AT TIME OF ACCEPTANCE

#### AMOUNT OF INSURANCE

0 to 4	\$10,000.00
5 to 9	\$8,000.00
10 to 14	\$7,500.00
15 to 19	\$6,500.00
20 to 24	\$5,500.00
25 to 29	\$5,000.00
30 to 34	\$4,200.00
35 to 39	\$3,600.00
40 to 44	\$3,100.00
45 to 49	\$2,600.00
50 to 54	\$2,200.00
55 to 59	\$1,900.00
60 to 64	\$1,700.00
65 to 69	\$1,500.00
70 to 74	\$1,300.00



# Czech Catholic Union

## SPECIAL-140th

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 \_\_\_\_\_, \_\_\_\_\_, \_\_\_\_\_ X  
City State Date

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.





# Czech Catholic Union SPECIAL-140th

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

## APPLICATION FOR ANNUITY

Society: \_\_\_\_\_ Annuity: \_\_\_\_\_

### 1. ANNUITANT

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

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

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

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

Soc. Sec. No.: \_\_\_\_\_ 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 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 21<sup>st</sup> 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 \_\_\_\_\_, \_\_\_\_\_, \_\_\_\_\_ Date \_\_\_\_\_ X \_\_\_\_\_  
City State

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

X \_\_\_\_\_  
SIGNATURE OF HOME OFFICE REPRESENTATIVE OR PRODUCER

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.

## 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



### MUSHROOMS

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 min-  
 utes 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 boil-  
 ing 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, Presi-  
 dent Roosevelt established American Gold Star Mother-  
 er's Day, a day for people to recognize and honor those  
 who have lost a son or daughter while serving in the Uni-  
 ted States Armed Forces. This day is observed the last  
 Sunday in September.



# 43rd GENERAL CLEVELAND SEPTEMBER 29 -

## OFFICERS

Robert L. Cermak, President/Treasurer  
Audrey Schmidt, Vice-President  
Jane Milczewski, Secretary  
Theresa Aveni, Assistant Treasurer

## DIRECTORS

Dolores  
Cindy I  
Maryann  
Karla M  
Anita S

## 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 Hronek

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 Hronek

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

St. Ann Society #16  
Pittsburgh, Pennsylvania  
Jan Hyvnr

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

## TORS

Jacklin  
Kveton  
Langevin  
Mahoney  
Schafer

## 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

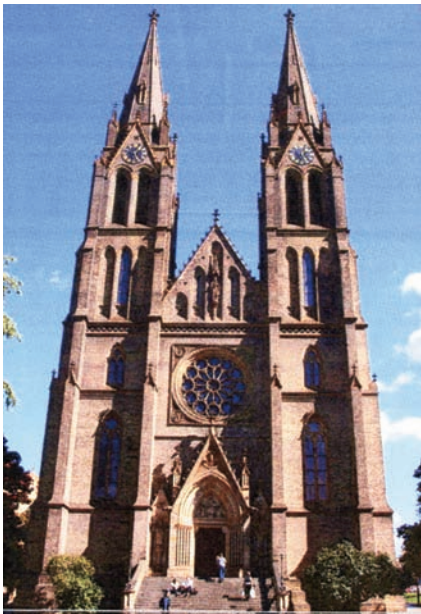


## SAINT LUDMILA

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.

## Feast of the Guardian Angels October 2nd



### 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.

• • • • •

## Omaha, Nebraska

One of our College Grant Recipients, Sydney Piccolo is a member of St. Ludmila Society #46 and attends College of St. Mary in Omaha.



## Cleveland, Ohio

October starts the St. Joseph Society #156 meetings held at the Home office (5349 Dolloff Road, Cleveland, Ohio).

Meetings begin at 1:00 PM.

All members are welcome to attend.

Sunday, October 14, 2018

Regular meeting.

Sunday, November 11, 2018

Regular meeting with Memorial Service for deceased members of St. Joseph Society. Light luncheon served after meeting.

Sunday, December 9, 2018

Regular meeting, election of officers and adult Christmas party with optional \$10 gift exchange.

Sunday, January 13, 2019

Regular meeting with installation of officers followed by musical entertainment and a luncheon of jaternice (liver sausage) kielbasa and sauerkraut.

There is no meeting in February 2019.

Sunday, March 17, 2019

Annual Communion Breakfast. Celebration of Mass at Our Lady of Lourdes at 10:00 AM followed by breakfast.

• • • • •

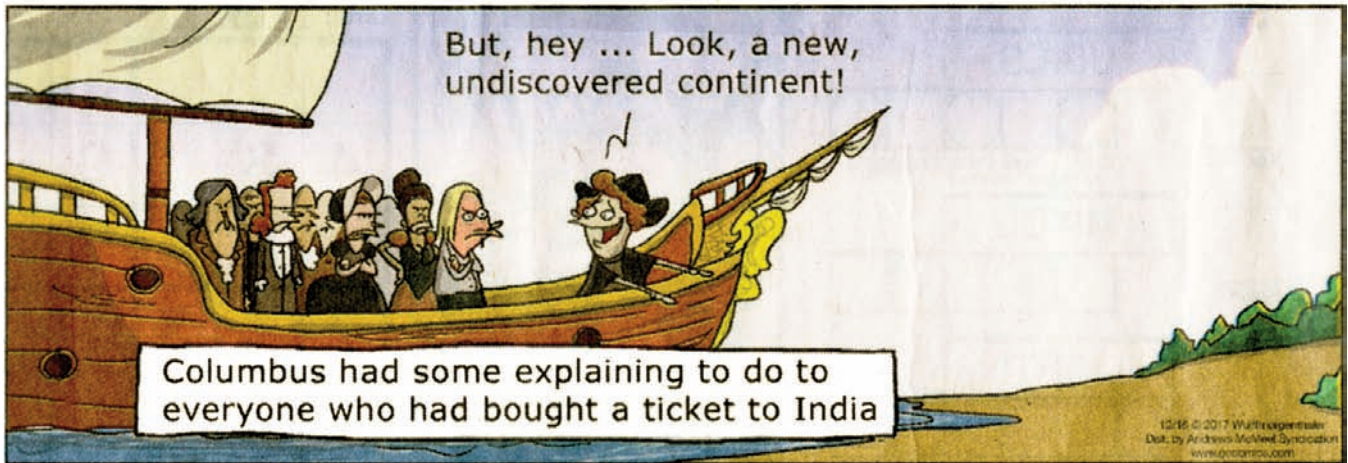


Happy Belated 90th Birthday to Artie Jedlinski!!!  
Artie, a member of St. Joseph Society #156  
celebrated his birthday on August 5, 2018



## COLUMBUS DAY - October 8, 2018

**WuMo** | Wulff & Morganthaler



### Peanuts



### LOKET CASTLE



Locket 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.

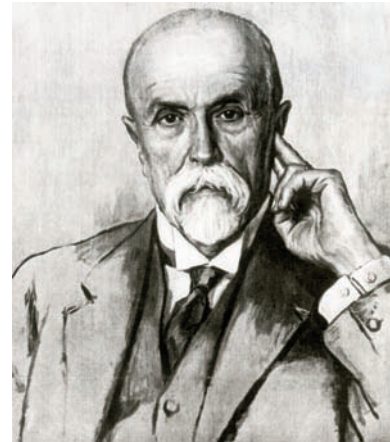
### ATTENTION

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%.





## Tomas Garrigue Masaryk - Father of His Country



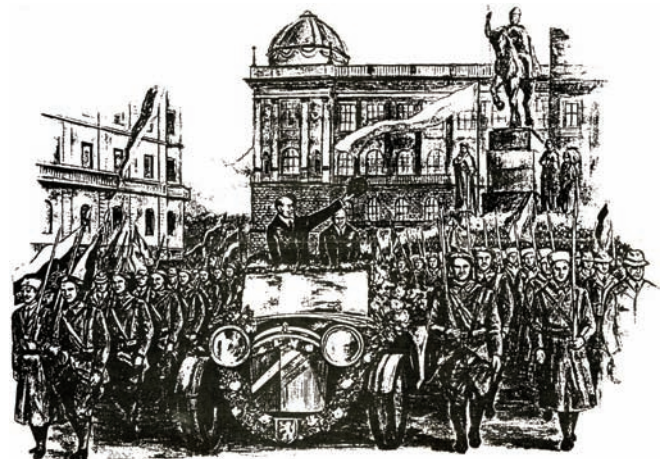
Masaryk was born in Hodonin, Moravia on March 7, 1850 to a Slovak father and a Czech mother. He studied in Vienna, where he received his PhD and was given an appointment as lecturer. He developed his concept of nationalism and statehood in Vienna's universities. In 1878, Masaryk married an American, 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 goal 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.

## 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 WWI, 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.



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, 1985. 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)



Left to Right: Mary Schwarz and Julie Schwarz Przygoda



## 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.

Los Angeles Czech Mission

hospital's new



## 2018 HIGH SCHOOL GRANT RECIPIENTS

NAME	SOCIETY	HIGH SCHOOL CITY, STATE
Tyler Chambers	101	Trinity Garfield Heights, OH
Alexandria Dalecky	119	St. Teresa's Academy Kansas City, MO
Ethan Dalecky	119	Rockhurst Kansas City, MO
Alex Dell	145	St. Ignatius Cleveland, OH
Xavier Fiala	145	Aquinas David City, NE
Angela George	145	Archbishop Hoban Akron, OH
Kate Kleinigger	7	Rosati-Kain St. Louis, MO
Brett Kobza	127	Aquinas David City, NE
John Krakora	156	Trinity Garfield Heights, OH
Tom Malloy	11	Padua Franciscan Parma, OH
Madeline Masker	145	Skutt Catholic Omaha, NE
Aubrey Novacek	145	Aquinas David City, NE
Natalie Novak	156	Magnificat Rocky River, OH
Ryann O'Malley	143	Benet Academy Lisle, IL
Lia Reckmeyer	46	Mercy Omaha, NE
Phillip Skipper	1	Benedictine Cleveland, OH
Daniel Veselsky	156	St. Henry Erlanger, KY
Kaelyn Veselsky	156	Notre Dame Park Hills, KY
Rebecca Vober	10	Archbishop Hoban Akron, OH
Matthew Zelenka	143	St. Ignatius Chicago, IL



## 2018 COLLEGE GRANT RECIPIENTS

NAME	SOCIETY	COLLEGE CITY, STATE
Nicole Aponte	156	Ursuline College Pepper Pike, OH
Andrew Auer	7	Pontifical North American College Washington D.C.
Julia Criswell	11	Xavier Cincinnati, OH
Victoria Criswell	11	John Carroll University University Heights, OH
Elizabeth DeWispelare	127	Benedictine Atchison, KS
Antonia D. Fiala	145	College of St. Mary Omaha, NE
Nicole Fleck	145	St. Xavier Chicago, IL
Laura Iobst	2	University of Scranton Scranton, PA
Veronica Kobza	127	College of St. Mary Omaha, NE
Cortney Milczewski	156	Walsh University North Canton, OH
Madeleine Nemmers	46	Franciscan University Steubenville, OH
Sydney Piccolo	145	College of St. Mary Omaha, NE
Ben Reckmeyer	46	Creighton University Omaha, NE

• • • • •

### 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.

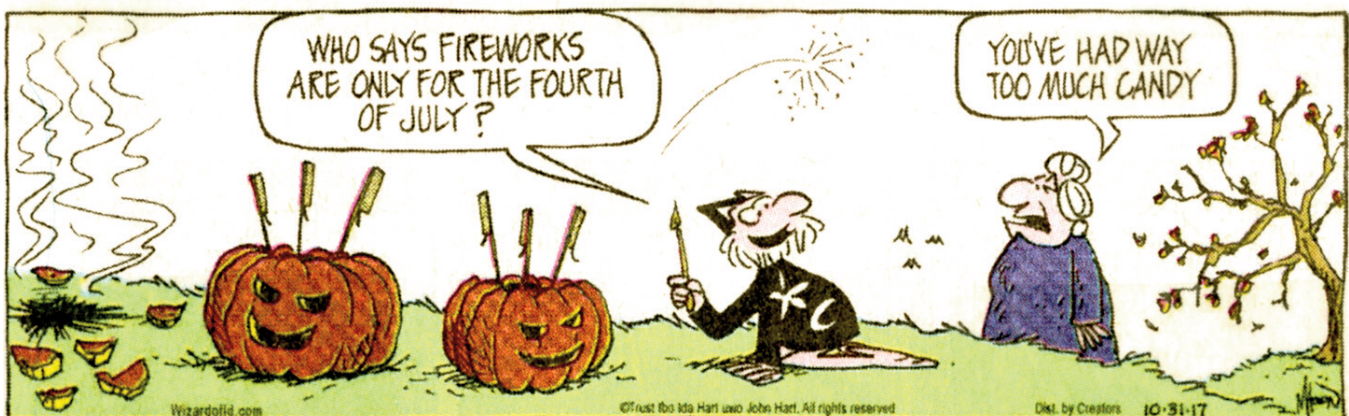
## Halloween Movies that WILL give you nightmares:

- 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







## 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.



### 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.



## 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
Robert F. Kovac	Chicago, IL	St. Ann	3	09-01-1946	05-24-2018	83
Loretta Moravecek	Chicago, IL	St. Ann	18	12-01-1950	06-25-2018	92
Rosemary Diwik	Chicago, IL	St. Ann	18	03-01-1933	02-17-2018	93
Patricia Novak	Cedar Rapids, IA	Blessed Virgin Mary	119	04-01-1948	06-21-2018	81
Lillian Kopecky	Cedar Rapids, IA	Blessed Virgin Mary	119	12-01-1937	12-06-2016	97
Thomas Jacobs	Cedar Rapids, IA	Blessed Virgin Mary	119	10-01-1975	06-07-2018	68
Loretta Swofford	St. Louis, MO	St. Ludmila	7	11-01-1994	07-01-2018	66

TOTAL DEATH CLAIMS PAID IN 2018 \$119,936.00